Allianz

# Pupil Personal Accident Insurance 2011/12

## Option B - Specified Pupils Only

**As Ireland's leading schools insurer Allianz offers a Pupil Personal Accident policy tailor made for pupils and parents.** We have added new benefits and increased the limits of some existing benefits which offer peace of mind to parents of the estimated 16,000 children who receive hospital treatment yearly following an accident in school or at home.

Allianz offers Group Policies for Schools and can provide all Parents/Guardians with the opportunity to avail of the School Group Cover. A 30% discount off the standard rates indicated below is available when cover is arranged online. The School would like to ask you to remit an amount equivalent to the relevant standard premium and allow them to retain an amount equivalent to the 30% discount as a contribution towards School funds. If however you are not happy to proceed on this basis please simply remit the amount shown less 30% to the School along with the attached application form. Please return forms to the School before 30th September 2011.

## Summary of Cover

*This summary is only intended as a guide to policy cover and exclusions. The policy is issued to the school and contains precise details of cover and all applicable terms, conditions and exclusions. A copy of the policy is available from the school*

### Option B - Specified Pupils Only

- School activities only (including direct travel to and from such activities)............................................................cost per child is €5.00.
- 24 hour cover for school activities, social, domestic and leisure activities (including holidays)............................cost per child is €8.00.

## Cover

The following are payable benefits in respect of any pupil sustaining accidental bodily Injury (i.e. Bodily Injury caused solely by accidental violent external and visible means) resulting in medical or dental expenses, disablement or death.

## Schedule of Benefits

| | |
|---|---|
| Death by Accident | €30,000 |
| Permanent total loss of sight in one eye or use of one limb | €100,000 |
| Permanent total loss of sight in both eyes or use of both limbs | €150,000 |
| Permanent total disablement | €200,000 |
| Total and irrecoverable loss of hearing in one ear | €40,000 |
| Total and irrecoverable loss of hearing in both ears | €100,000 |
| Medical expenses (including ambulance hire) not recoverable from any other source | €50,000 |
| Dental expenses not recoverable from any other source | €50,000 |
| Loss of Speech | €40,000 |
| Hospital confinement payable per complete day (24 hour period) which shall continue whilst confined but not beyond 90 days from the day on which the Insured Person was first confined | €20 |

## Insured Persons

All pupils of the school who have opted to join the Schools Group Personal Accident Cover.

## Age Limits

Lower Age Limit – 2 years 6 months. Upper Age Limit – 22 years

## Operative Time (in accordance with the option selected)

- During any school activity taking place with the full knowledge and authority of the School and including direct travel to and from such activities;

  **OR**
- 24 hour cover including social, domestic and leisure, as well as school activities.

## Period of Insurance

As shown on the Policy Schedule.

## Health Condition

The insurance shall not apply in respect of any claim arising out of a pre-existing physical defect, infirmity or medical condition.

## General Exclusions

1. Whilst the pupil is engaged in (or practising/training for) any of the excluded activities.
2. The pupil committing or attempting to commit suicide, willful exposure to needless peril except in an attempt to save human life or from any involvement in a criminal act.
3. The pupil being intoxicated or having taken any drug (other than prescribed).
4. The pupil's employment (other than school work experience programmes).

## Excluded Activities

Aqua-Lung diving, Flying (except as a passenger), Motor Racing , Parachuting , Hang Gliding, Horse/Pony Racing/Jumping (unless in connection with school activities), Rock climbing or mountaineering using ropes and/or guides, Pot-holing , ice-hockey, the use of skeletons, bobsleighs, white water rafting.

## Contact details:

Pupil Personal Accident Helpline: 01- 6133900
Claims Team: 01- 613 3559
E-mail address: education@allianz.ie

Pupil Personal Accident Policy Wording and Claims forms are available at www.allianz.ie/schools

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VHI Swiftcare Clinic information can be found at www.vhi.ie/swiftcare/

Vhi SwiftCare Clinics

## Application Form for School Group Policy

I wish to have my child included on the Schools Group Personal Accident Cover Yes ☐ No ☐

If yes which option do you require: School Activities only (€5.00 per pupil) ☐ or 24 hour basis (€8.00 per pupil) ☐

Name of Pupil (in full) __________________________

School class/year __________________________

Name of School __________________________

Address of School __________________________

Signature of parent/guardian ____________________ Date __ / __ / ____

***Cheques should be made payable to the School***

Allianz p.l.c. is regulated by the Central Bank of Ireland. Calls may be recorded. Terms and conditions apply.

61 CGE 05/11 KD

# Árachas Tionóisce Pearsanta do Dhalta 2011/12

## Rogha B – Daltaí Sonraithe Amháin

**Tairgeann Allianz mar an t-árachóir scoile is forásaí in Éirinn polasaí Tionóisce Pearsanta do Dhalta atá saincheaptha do dhaltaí agus tuismitheoirí.** Chuireamar sochair nua leis agus mhéadaíomar teorainneacha roinnt sochar reatha trína dtairgtear suaimhneas intinne do thuismitheoirí isteach is amach ar 16,000 leanbh a fhaigheann cóireáil ospidéil go bliantúil tar éis tionóisce ar scoil nó sa bhaile.

Tairgeann Allianz Grúp-Pholasaithe do Scoileanna agus féadann an deis a thabhairt do gach Tuismitheoir/Caomhnóir Grúp-Chlúdach Scoile a fháil. Tá lascaine 30% sna rátaí caighdeánacha a shonraítear thíos ar fáil nuair a shocraítear an clúdach ar líne. Ba mhaith leis an Scoil iarraidh ort méid is comhionann leis an bpréimh chaighdeánach ábhartha a loghadh agus ligean dóibh méid a choinneáil is comhionann leis an lascaine 30% mar ranníocaíocht le cistí na Scoile. Ná déan ach an méid a thaispeántar lúide 30% a loghadh leis an Scoil i dteannta an fhoirm iarratais cheangailte mura bhfuil tú sásta dul ar aghaidh ar an mbonn sin. Seoltar na foirmeacha ar ais chuig an Scoil roimh 30 Meán Fómhair 2011.

## Achoimre ar an gClúdach

*Níl an achoimre seo ceaptha ach a bheith ina treoir do chlúdach agus eisiaimh an pholasaí. Eisítear an polasaí chuig an Scoil agus is ann a fhaightear mionsonraí beachta an chlúdaigh agus gach téarma, coinníoll agus eisiamh is infheidhme. Tá cóip den pholasaí ar fáil ach í a iarraidh ón scoil.*

Rogha B – Daltaí Sonraithe Amháin
- Imeachtaí scoile amháin (lena n-áirítear an taisteal díreach chuig na himeachtaí úd agus uathu) ... is ionann an costas in aghaidh an linbh agus €5.00.
- Clúdach 24 uair d'imeachtaí scoile, sóisialta, baile agus fóillíochta (lena n-áirítear laethanta saoire) ... is ionann an costas in aghaidh an linbh agus €8.00.

## Clúdach

Is iad seo a leanas na sochair iníoctha i ndáil le díobháil choirp a bhaint do dhalta ar bith de bharr tionóisce (.i. Díobháil choirp ar dhóigh thionóisceach fhoréigneach sheachtrach infheicthe amháin ) a mbeadh caiteachais leighis nó déidliachta, míchumasú nó bás mar thoradh uirthi.

## Sceideal na Sochar

| | |
|---|---|
| Bás de bharr Tionóisce | €30,000 |
| Cailliúint iomlán an radhairc i leathshúil nó leas leathghéige | €100,000 |
| Cailliúint iomlán bhuan radharc an dá shúil nó leas an dá ghéag | €150,000 |
| Míchumasú iomlán buan | €200,000 |
| Cailliúint iomlán na héisteachta i leathchluas nach féidir a bhisiú | €40,000 |
| Cailliúint iomlán na héisteacht sa dá chluais nach féidir a bhisiú | €100,000 |
| Caiteachais leighis (lena n-áirítear fruiliú otharchairr) nach féidir a aisghnóthú ó aon fhoinse eile | €50,000 |
| Caiteachais déidliachta nach féidir a aisghnóthú ó aon fhoinse eile | €50,000 |
| Cailliúint na hUrlabhra | €40,000 |
| Coinneáil in Ospidéal is iníoctha in aghaidh an lae iomláin (tréimhse 24 uair) a leanfaidh ar aghaidh a fhad agus a bheifear faoi choinneáil ach gan níos faide ná 90 lá ón lá ar céadchoinníodh an Duine Árachaithe | €20 |

## Daoine Árachaithe

Gach dalta ón scoil a roghnaigh chun teacht faoi Ghrúp-Chlúdach Tionóisce Pearsanta na Scoile.

## Teorainneacha Aoise

Íosteorainn Aoise – 2 bhliain 6 mhí. Uasteorainn Aoise – 22 bliain

## Achar Feidhme (i gcomhréir leis an rogha a roghnaítear)

- I rith aon imeachtaí scoile a tharlaíonn i lánfhios agus lánchead na Scoile, agus lena n-áirítear an taisteal díreach chuig na himeachtaí úd agus uathu;

  **NÓ**
- Clúdach 24 uair lena n-áirítear clúdach sóisialta, baile agus fóillíochta, chomh maith le himeachtaí scoile.

## Tréimhse an Árachais

Amhail an tréimhse a thaispeántar i Sceideal an Pholasaí.

## Riocht Sláinte

Ní bheidh feidhm leis an árachas i dtaca le haon éileamh a thagann ó mháchail cholanda, éiglíocht nó riocht sláinte a bhí ann cheana féin.

## Eisiaimh Ghinearálta

1. Agus an dalta i mbun aon cheann de na himeachtaí eisiata (nó atá ag cleachtadh/tréanáil dóibh).
2. Cuireann an dalta lámh ina bhás féin nó déanann iarracht lámh a chur ina bhás féin, cuireann sé a bheatha féin i mbaol go toiliúil gan chall seachas in iarracht beatha dhaonna a shábháil nó aon bhaint le gníomh coiriúil a chosc.
3. An dalta bheith ar meisce nó tar éis aon druga a thógáil (seachas ceann ar oideas leighis).
4. Fostaíocht an dalta (seachas cláir chleachta oibre scoile).

## Imeachtaí Eisiata

Tumadóireacht Uathscamhóige, Eitleoireacht (seachas mar phaisinéir), Rásaíocht Ghluaisteán, Paraisiútáil, Faoileoireacht Chrochta, Rásaíocht Chapall/Chapaillíní /Eachléim (mura mbaineann sé le himeachtaí scoile), Dreapadóireacht charraige nó sléibhteoireacht ag baint leasa as téada agus/nó treoir, Uaimheadóireacht, Haca Oighir, Bolgshleamhnú, Bobshleamhnánú, Raftú Bánuisce.

## Sonraí Teagmhála:

Líne Chabhrach do Thionóisc Phearsanta Dalta: 01-6133900
Foireann Éileamh: 01-6133559
Seoladh Ríomhphoist: education@allianz.ie

Tá Foclaíocht an Pholasaí do Thionóisc Phearsanta Dalta agus foirmeacha Éileamh ar fáil ag Allianz

Is féidir teacht ar eolas Chlinic Swiftcare VHI ag www.vhi.ie/swiftcare/

Vhi SwiftCare Clinics

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## Foirm Iarratais do Ghrúp-Pholasaí Scoile

Is mian liom mo leanbh a áireamh ar an nGrúp-Chlúdach Scoile do Thionóisc Phearsanta Is mian (Yes) Ní mian (No)

Más mian, cén rogha a theastaíonn uait: Imeachtaí Scoile amháin (€5.00 in aghaidh an dalta) ☐ nó bonn 24 uair (€8.00 in aghaidh an dalta) ☐

Ainm an Dalta (móide Sloinne) ____________________

Rang/Bliain Scoile ____________________

Ainm na Scoile ____________________

Seoladh na Scoile ____________________

Síniú tuismitheora/caomhnóra ____________________ Dáta ___/___/___

***Ba cheart go mbeadh seiceanna iníoctha leis an Scoil***