

# ALLIANZ PUPIL PERSONAL ACCIDENT INSURANCE

## PRIMARY SCHOOL – Pupil Personal Accident

### Parents/Guardians,

The Allianz Pupil Personal Accident Insurance policy covers your child for medical and dental expenses which you incur following an accident not recoverable from another source.

### Benefits

- ✓ Option to choose 24/7 protection – the 24 hour option covers your child 365 days a year.
- ✓ No Excess applies to our pupil personal accident policy ensuring you can claim all insured expenses, not recoverable from another source, and not just a portion of them.
- ✓ Medical & dental expense benefits of up to €50,000 **each**.
- ✓ Efficient claims process.

### Costs

#### School Activities

Covers your child for any activity usual to the school, carried out with the full knowledge of the Board of Management, including direct travel to and from such activities.

**Only €6 per child**

#### 24 Hour Cover

Covers your child 24 hours a day for both school activities and social, domestic and pleasure activities (including during school holidays).

**Only €9 per child**

### Testimonial

*With Allianz Insurers, I always have peace of mind that the pupils are looked after in the event of an accident. Any time there was a cause for a claim to be put forward, the process was always very straight forward and dealt with efficiently by Allianz. Highly recommend them – both for their level of cover and also for the excellent value for money.*

*Mary Hayes (Principal), St. Joseph's National School, Granagh, Kilmallock, Co. Limerick, March 2020.*

### Important

- Please find the Allianz Pupil Personal Accident application form for your child enclosed. A Fair Process Notice is also attached as parental figures of the child/children mentioned in the policy. **Return the completed form to your school along with your payment.**
- Physiotherapist visits must be referred by an independent medical practitioner who is not a member of the school staff.
- **This policy will cover Medical/Dental expenses which are not recoverable from any other source (subject to the policy limit of €50,000). If your Private Health Insurance has an excess, does not cover the medical / dental costs or only covers a portion of them, you can make a claim under the Allianz Pupil Personal Accident Insurance.**

Information correct at 1st April 2020.

Allianz plc is regulated by the Central Bank of Ireland.  
Standard acceptance criteria and terms and conditions apply.  
Calls may be recorded.

Allianz p.l.c., Allianz House, Elmpark, Merrion Road, Dublin 4, D04 Y6Y6, Ireland.  
Telephone: (01) 6133966, Fax: (01) 6133630, Email: [education@allianz.ie](mailto:education@allianz.ie),  
Website: [www.allianz.ie/schools-insurance/pupil-personal-accident](http://www.allianz.ie/schools-insurance/pupil-personal-accident)  
Claims: (01) 6133559, Email: [rpaclaims@allianz.ie](mailto:rpaclaims@allianz.ie). Opening Hours: Monday to Friday from 9am to 5pm



## Summary of Cover

This summary is only intended as a guide to policy cover and exclusions and does not reference all of the benefits, terms, conditions, limitations, exceptions and exclusions associated with the Policy.

The policy is issued to the school and contains full details of cover and all applicable terms, conditions and exclusions. A copy of the policy is available from the school.

## Schedule of Benefits

The benefits shown below are payable following 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.

Accidental bodily injury causing:

Medical Expenses (including ambulance hire) not recoverable from any other source	Up to €50,000
Dental Expenses not recoverable from any other source	Up to €50,000
Death by Accident	€10,000
Permanent Total Disablement	€200,000
Permanent total loss of sight in one eye or use of one limb	€50,000
Total and irrecoverable loss of sight in both eyes or use of both limbs	€100,000
Total and irrecoverable loss of hearing in one ear	€40,000
Total and irrecoverable loss of hearing in both ears	€100,000
Loss of Speech	€40,000
Hospital Confinement - €20 payable per day (maximum 90 days)	Up to €1,800

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

- School Activities - 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 - 24 hour cover during social, domestic and leisure, as well as school activities.

## Age Limits

Lower age limit – 2 years 6 months. Upper age limit – 22 years.

## Claims Notification Condition

As soon as possible with regard to any accidents likely to give rise to a claim under this policy and in any event within 730 days (2 years) after the date of the occurrence.

## Excluded Activities and General Exclusions

- 1) Whilst the pupil is engaged in (or practising/training for): flying (except as a passenger), motor racing/quadbiking, parachuting, hang gliding, martial arts, boxing, horse/pony racing/jumping (unless in connection with school activities), rock climbing or mountaineering using ropes and/or guides, pot-holing, ice-hockey, bobsleighs, white water rafting.
- 2) The pupil committing or attempting to commit suicide, wilful exposure to needless peril (except in an attempt to save human life) or 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).
- 5) Boxing, mixed martial arts and/or any martial art involving combat with an opponent unless it is connected with School Activities.

## Health Condition Exclusion

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

Standard acceptance criteria apply.

## Contact details:

Pupil Personal Accident helpline: 01- 6133966

Email: [education@allianz.ie](mailto:education@allianz.ie)

Claims Team: 01-6133559.

Email: [rpaclaims@allianz.ie](mailto:rpaclaims@allianz.ie)

Opening Hours: Monday to Friday from 9am to 5pm



Pupil Personal Accident policy wording and claims forms are available at [www.allianz.ie/schools-insurance/pupil-personal-accident](http://www.allianz.ie/schools-insurance/pupil-personal-accident)

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