PROCEDURE: PERSONAL ACCIDENT INSURANCE CLAIMS

IMPORTANT INFORMATION:

- Claims may only be made for school-endorsed activities.
- While the College has brokered a competitive rate with Marsh to obtain affordable insurance for your
   son, the legal relationship of the agreement remains between each parent and Marsh.
- Minimum claims are R250 except for Rugby, from Grade 8 to Grade 12, which is R500.
   These are franchise excesses.

PROCEDURE:

Step 1:   **Parents settle all medical bills directly with the practitioner**
               Hospitalisation costs must be claimed from Medical Aids.
               Where no Medical Aid is in place, Marsh will require an affidavit to this effect.

Step 2:   **Report the injury to Sickbay as soon as possible**
               Claims reported after two months will <u>not</u> be valid.

Step 3:   **Download "Accident Claim form"**
               Complete the "Claim Form" in detail
               Once completed send the "Claim Form" to St Charles College for Sickbay's attention
               Fax: 033 3861702   E-mail: sickbay@scc.co.za

Step 4:   **Obtain a claim number**
               The St Charles College Sickbay will log the claim with Marsh who will generate a "Claim
               Number". This "Claim Number" can be retrieved directly from Marsh or from Sickbay.

Step 5:   **Obtain a written Doctor/Dentist report**
               Marsh will require this if there is to be any further medical treatment.

Step 6:   **Shortfalls and post-hospitalisation treatment/Medical Expenses Limit**
               All Medical Aid Shortfalls, other day-to-day benefits or post-hospitalisation treatment can
               be claimed against this policy (subject to the benefit limits), ensuring that the
               parent/guardian is not financially out of pocket. Claims can be submitted up to 24
               months from date of injury. Medical expenses claim is limited to R50 000 per incident.

Step 7:   **Send invoices with the "Claim Number" to Marsh for a refund**
               Refunds are generally made directly to the parent's bank account within three weeks of
               Marsh receiving the invoices.

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