



LEARNER'S PERSONAL ACCIDENT | 2020

St Charles College

Your financial security and the safety of your children are of paramount importance! With Marsh Learners Personal Accident you have the protection against the unexpected expenses that follow accidental injuries.

Who May Participate?

Any *bona fide* learner, teacher and/or administration staff member of any school (including pre-primary schools).

What Is Covered?

The cover is for any accidental injury occurring: -

- on school premises and related residential facilities;
- outside the school whilst participating in any sporting activity or other extra-mural activity organised and supervised by the school, including whilst travelling by a reasonable direct route;
- whilst in After-care Centres registered and recognised by Local Authorities;
- for Technical College students: Whilst in Industry training (but excluding where remuneration is received).

What Are the Benefits?

Category	Annual Premium
Staff Restricted to school activities only a) Medical Expenses: R100 000 per annum b) Death: Limit R150 000 c) Permanent Disability Limit R150 000 d) Temporary Total Disability Up to 100% of current monthly salary up to maximum of R10 000 per week, for a maximum of 52 weeks, subject to 4 week excess	R 100 per staff member
Staff Optional Buy Up a) 24 hour cover, not restricted to school related activities	R 250 per staff member
Staff Optional Buy Up a) TTD : Serious Illness Extension Up to 75% of current monthly salary up to maximum of R7 500 per week, for a maximum of 52 weeks, subject to 4 week excess	R 300 per staff member

Category	Amount
Scholar	
a) Medical	R 50 000
b) Permanent Disability	R 150 000
c) Death	R 30 000
Staff	
a) Medical	R 50 000
b) Permanent Disability	R 150 000
c) Death	R 30 000
Extras	
a) Netcare 911	Incl.
b) HIV Assit	Incl.
c) Accident Expert	Incl.

Co-Payments

- Rugby Claims for Grade 8–12 will attract a R500 Franchise. whereby no claim under R500 will be entertained, but claims over R500 will be settled in full;
- All other claims will attract a R250 Franchise.

Special Features

- Childcare
- Emergency transport
- Life support equipment
- Rehabilitation
- Trauma counselling
- Accident Expert
- HIV Assit
- 24 –hour Dedicated Call Centre and Hospital guarantee admission
- Additional covers for teachers

A Few Exclusions

- Caused solely by an existing physical defect or other infirmity;
- caused by the insured person's suicide or intentional self-injury;
- willful exposure to danger;
- caused by the insured person's participation in any riot or civil commotion;
- war, revolution etc;
- criminal offences.

Costs Including Netcare

Category	Annual Premium
d) Rugby playing learners in grade 8-12	R 1700
e) Other High School Boys	R 750
f) All other Learners	R 250
g) Teachers, Administration and General Employees	R 210

WHAT ARE THE BENEFITS?

Medical Expenses resulting from an accident R50,000
INNER LIMITS

- Physiotherapy/Chiropractor/Biokinetics R8 000
- X-Rays R8 000
- MRI and CAT scans R12 000

How to Join

Contact your school bursar, school secretary and/or call Marsh on 033 264 1930 and ask that your child be covered.

- The facility insurance period runs from 1st of January 2020. Full annual premiums will be charged, irrespective of when you join.
- Complete a claim form (available from Marsh) in detail immediately after the incident;
- Obtain a signature from the insuring Parent and School Principal/Bursar;
- Obtain a written Doctor-/Dentist report if there is to be any future medical treatment – including the cost of such treatment;
- Send it to Marsh Proprietary Limited, P O Box 807, Pietermaritzburg, 3200 for registration (You have a maximum of six (6) months after the injury to register your claim); together with invoices (receipts only are not acceptable)
- On receipt of all the relevant documents the claim will be considered and, if accepted, payment will be made. **Please note that in terms of the Short-term Insurance Act, payments are not permitted to be made directly to service suppliers.**
- Hospitalisation costs must be claimed from medical aids. Where no medical aid is in place, we will need an affidavit to this effect.
- All medical aid shortfalls, other day-to-day benefits not claimed from medical aid, or post-hospitalisation treatment can be claimed against this policy, subject to the benefit limits.
- Follow up treatment documentation must be submitted within two (2) year of date of injury.

Who Can We Contact for More Information

Your usual Marsh contact, or

Contact: Sharon Soobramanian

Email: Sharon.soobramanian@marsh.com

Phone: +27 33 2641923

Fax: 086 729 5217

Marsh Proprietary Limited

Registration No. 1999/000348/07

P O Box 807, Pietermaritzburg, 3200

Tel: +27 33 264 1923/30

An authorised financial services provider | FSP Licence No.: 8414

www.marsh.com