

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 not 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 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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