

# ST CHARLES COLLEGE LEARNERS PERSONAL ACCIDENT | 2024



Your financial security and the safety of your children are of paramount importance! With Marsh Learner's 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?

Medical Expenses resulting from an accident	R 50,000
Permanent Disability –Scale of Benefits, a percentage (%) of	R 150,000
Death (learners under 6 years)	R 20,000
Death (other than the aforementioned)	R 35,000

#### 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

- 24 Hour Emergency Call Centre with R50 000 Hospital Admission Guarantee and cost of emergency transport
- HIV Assist
- COID Wrap Around Cover for employees
- Accident Expert (Assistance with COID and RAF Claims)

#### SPECIFIC LIMITATIONS

• Physiotherapy/Chiropractor/Biokinetics	R 8 000
• X-Rays	R 8 000
• MRI and CAT scans	R12 000

#### 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

Category	Annual Premium
a) Rugby playing learners in Grades 8-12	R 1 785
b) Other High School Boys	R 788
c) All other Learners	R 263

Note: The premium quoted is inclusive of a R5.00 per capita policy fee, 15% VAT and legislated commission.

#### 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 1<sup>st</sup> of January, Full annual premiums will be charge, irrespective of when you join.

#### CLAIMS PROCEDURES

- 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; also a clearance letter allowing any further sport.
- Send it to Marsh (Pty) Ltd, P O Box 807, Pietermaritzburg, 3200 for registration (You have a maximum of two (2) months after the injury to register your claim); together with invoices (receipts only are not acceptable) Confirmation letter of Banking details are mandatory.
- 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.

#### WHO CAN WE CONTACT FOR MORE INFORMATION

Your usual Marsh contact; or

**Contact:** Sharon Soobramanian  
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