

## 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 12, which is R500. These are franchise excesses.

**Step 1 Parents settle all medical bills DIRECTLY with the practitioner / service provider.**

*Hospitalisation costs must be claimed from Medical Aids.* Where no Medical Aid is in place, Marsh will require an affidavit to this effect.

\*No medical costs settled by medical aid are able to be claimed back from Marsh Insurance\*.

**Step 2 Report injury to Sickbay as soon as possible.**

Claims reported after two months will not be valid.

**Step 3 Download "Accident Claim form"**

This found under the heading "Important Information" on the St Charles College website:  
<https://www.stcharlescollege.co.za/personal-accident-insurance/>

Complete the "Claim Form" in detail.

Send "Claim Form" to St Charles College Sickbay: [sickbay@scc.co.za](mailto:sickbay@scc.co.za).

\*no claim forms are to be submitted directly to Marsh Insurance by parents\*

**Step 4 Obtain a claim number**

The St Charles College Sickbay will log the claim with Marsh Insurance who will generate a "Claim Number" and inform you of the claim number.

**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. Claims can be submitted up to 24 months from date of injury. Medical expenses claim limited to R50 000 per incident.

**Step 7 Send invoices with the "Claim Number" to Marsh for a refund**

Refunds are made directly to the parents bank account within three weeks of Marsh receiving the invoices.

**Contact details for Sharon Soobramanian at Marsh Insurance:**

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