

Pupil Personal Accident Insurance 2009/2010

Option A - All Pupils on Register

Every year an estimated 16,000 children receive hospital treatment following an accident in school, on the road or at home. In some cases children are left permanently disabled. For many parents, it will mean financial hardship with costly medical/dental expenses to be paid. As Ireland's leading schools insurer Allianz has developed a specific Pupil Personal Accident policy.

There are two options available. The first option provides for school activities and also includes direct travel to and from such activities, the cost per child is €4.00. The second option provides cover on a 24 hour basis for school activities, social, domestic and leisure activities (including holidays) and the cost for this cover is €7.

It is our belief that many legal actions commence against schools with the intention of recovery of out of pocket medical or dental expenses. Personal Accident Insurance avoids these legal actions as proof of negligence is not necessary, it is merely necessary to state that the accident occurred in the circumstances claimed for payment to be made. All you need to do is complete the form below and return it to Allianz before 30th September 2009 with the appropriate premium based on the number of pupils on the school register and whether you have opted for School Activities only (€4 per pupil) or 24 Hour cover (€7 per pupil).

Summary of Cover

Cover

The following are benefits in respect of any pupil sustaining accidental injury resulting in medical or dental expenses, disablement or death.

Schedule of Benefits

1. Death by Accident	€30,000
2. Permanent total loss of sight in one eye or use of one limb	€100,000
3. Permanent total loss of sight in both eyes or use of both limbs or permanent total disablement	€150,000
4. Total and irrecoverable loss of hearing in one ear	€30,000
5. Total and irrecoverable loss of hearing in both ears	€100,000
6. Medical expenses not recoverable from any other source	€30,000
7. Dental expenses not recoverable from any other source	€30,000

Insured Persons

All pupils of the school for whom premium has been paid.

Age Limits

Lower Age Limit – 3 years. Upper Age Limit – 22 years.

Operative Time (in accordance with the option selected)

- During any school activity taking place with the full knowledge and authority of the School and including direct travel to and from such activities;
OR
- 24 hour cover including social, domestic and leisure, as well as school activities.

Period of Insurance

As shown on the Policy Schedule.

Health Condition

The insurance shall not apply in respect of any claim arising out of a pre-existing physical defect, infirmity or medical condition.

General Exclusions

1. Whilst the pupil is engaged in (or practicing/training for) any of the excluded activities.
2. The pupil committing or attempting to commit suicide, wilful exposure to needless peril except in an attempt to save human life or from any involvement in a criminal act.
3. The pupil being intoxicated or having taken any drug (other than prescribed).
4. The pupil's employment (other than school work experience programmes).

Excluded Activities

- Aqua-Lung diving
- Flying (except as a passenger)
- Parachuting
- Power-boating
- Water ski-jumping or tricks
- Racing of any kind (other than on foot or bicycle)
- Rock climbing or mountaineering using ropes and/or guides
- Pot-holing
- Skiing, ski-boarding, ice-hockey, the use of skeletons, bobsleighs or the use of dry ski slopes.

This summary is only intended as a guide to policy cover and exclusions. The policy is issued to the school and contains precise details of cover and all applicable terms, conditions and exclusions.

Application Form for School Group Policy

We wish to have all pupils on the school register included on the Schools Group Personal Accident Policy Yes/No

If yes which option do you require: School Activities only (€4.00 per pupil) or 24 hour basis (€7.00 per pupil)

Number of Pupils on School Register

Name of School

Address of School

School Email Address

Signature of Principal _____ Date

Amount enclosed € _____ Cheque Money Order Bank Draft

Árachas Pearsanta Timpiste do Dhaltaí 2009/2010

Rogha A – Gach Dalta ar an Rolla

Meastar go bhfaigheann 16,000 leanbh cóireáil ospidéal gach bliain de dheasca timpistí a tharlaíonn ar scoil, ar an mbóthar nó sa bhaile. I roinnt cásanna, fágfar leanaí faoi mhíchumas go buan. I gcás cuid mhaith tuismitheoirí, bíonn cruatan airgeadais ann mar gheall ar na costais arda dochtúirí/fiaclóirí a bhíonn le híoc. Tá polasaí Árachas Pearsanta Timpiste sonrach forbartha ag Allianz, príomhárachóir scoileanna na hÉireann.

Tá dhá rogha ar fáil. Tugann an chéad rogha cumhdach, ar chostas €4.00 an leanbh, do ghníomhaíochtaí scoile agus áirítear taisteal chuig gníomhaíochtaí den sórt sin agus teacht uathu. Tugann an dara rogha cumhdach ar bhonn 24 uair an chloig do ghníomhaíochtaí scoile mar aon le gníomhaíochtaí sóisialta, teaghlach agus fóillíochta (laethanta saoire san áireamh); is é €7 an leanbh an costas ar an gcumhdach sin

Creidimid go dtosaíonn go leor gníomhaíochtaí dlíthiúla in aghaidh scoileanna agus é i gceist ag daoine caiteachais dochtúirí nó fiaclóirí as póca a aisghabháil. Seachnaíonn Árachas Pearsanta Timpiste na gníomhaíochtaí dlíthiúla seo mar nach bhfuil gá le cruthúnas faillí, níl sé riachtanach ach dearbhú gur tharla an timpiste sna cúinsí a éilítear i gcomhair íocaíochta. Níl ort a dhéanamh ach an fhoirm thíos a chomhlánú agus í a sheoladh ar ais chuig Allianz roimh an 30 Meán Fómhair 2009 leis an bpríomh chúibúnaithe ar an méid daltaí ar rolla na scoile agus cibé ar roghnaigh siad cumhdach le haghaidh Gníomhaíochtaí Scoile amháin (€4 an dalta) nó cumhdach 24 Uair (€7 an dalta).

Achoimre ar Chumhdach

Cumhdach

Is mar a leanas na sochair i ndáil le haon dalta a d'fhulaing díobháil thimpisteach is trúig le bás, míchumas nó costais dochtúirí nó fiaclóirí.

Sceideal na Sochar

1. Bás de bharr Timpiste	€30,000
2. Radharc buan iomlán a chailleadh i súil amháin nó lúth buan iomlán a chailleadh i ngéag amháin	€100,000
3. Radharc buan iomlán a chailleadh sa dá shúil nó lúth an dá ghéag a chailleadh nó míchumas buan iomlán	€150,000
4. Cailleadh doleigheasta iomlán na héisteachta i gcluais amháin	€30,000
5. Cailleadh doleigheasta iomlán na héisteachta sa dá chluais	€100,000
6. Costais dochtúirí nach bhfuil in-aisghabhála ó aon fhoinsé eile	€30,000
7. Costais fiaclóirí nach bhfuil in-aisghabhála ó aon fhoinsé eile	€30,000

Daoine faoi Árachas

Gach dalta de chuid na scoile a bhfuil an phréimh íochta ina leith.

Teorainneacha Aoise

Teorainn Aoise íosta - 3 bliana. Teorainn Aoise Uasta - 22 bliain.

Am Feidhme (de reir na rogha a roghnaítear)

- Le linn d'aon ghníomhaíocht scoile a bheith ar siúl ar a bhfuil eolas iomlán ag an Scoil mar aon le húdaráis uathu agus áirítear taisteal díreach chuig gníomhaíochtaí den sórt sin agus uathu; NÓ
- Cumhdach 24 uair lena n-áirítear gníomhaíochtaí sóisialta, teaghlach agus fóillíochta chomh maith le gníomhaíochtaí scoile.

Níl i gceist leis an achoimre seo ach treoir do chumhdach agus eisiámh polasaí. Eisítear an polasaí don scoil agus bíonn sonraí beachta an chumhdaigh agus gach téarma, coinníoll agus eisiámh bainteach ann.

Tréimhse an Árachais

Mar atá léirithe ar Sceideal an Pholasaí.

Coinníoll maidir le Sláinte

Ní bheidh feidhm ag an árachas maidir le haon éileamh a éireoidh as éisinn fhisiciúil, easláine nó riocht liachta a bhí ann cheana.

Eisiámh Ginearálta

- Fad a bheidh an dalta ag gabháil d'aon cheann de na gníomhaíochtaí eisiata (nó ag cleachtadh/traenáil dóibh).
- I gcás go gcuireann an dalta lámh ina b(h)ás féin nó ina ndéanann sé/sí iarracht lámh a chur ina b(h)ás féin, i gcás an dalta a bheith, go toiliúil, faoi lé contúirte gan ghá ach amháin le linn iarracht beatha duine a shábháil nó i gcás an dalta a bheith páirteach i ngníomh coiriúil.
- An dalta a bheith ar meisce nó aon druga (seachas mar a ordáíonn dochtúir) a bheith glactha ag an dalta.
- Fostaíocht an dalta (seachas le linn cláir taithe oibre na scoile).

Gníomhaíochtaí Eisiata

- Tumadóireacht Uathscamhóige
- Eitilt (seachas mar phaisinéir)
- Paraisiútáil
- Mótarbhádóireacht
- Léimneach nó cleasanna ar uiscscíonna
- Rásaíocht d'aon chineál (seachas de chois nó rothar)
- Dreapadóireacht carraige nó sléibhteoireacht ina n-úsáidtear rópaí agus/nó treoraithe
- Uaimheadóireacht
- Sciáil, scí-sheoladh, hacaí oighir, úsáid creatlach nó bobsleamhnáin nó úsáid fánaí sciála tirime.

Foirm Iarratais do Ghrúp-Pholasaí Scoile

Is mian linn go mbeadh gach dalta ar chlár na scoile san áireamh ar Ghrúp-Pholasaí Pearsanta Timpiste Scoile Is Mian / Ní Mian

Más mian, cén rogha a theastaíonn: Gníomhaíochtaí Scoile amháin (€4.00 an dalta) nó ar bhonn 24 uair (€7.00 an dalta)

Líon na nDaltaí ar Rolla na Scoile

Ainm na Scoile

Seoladh na Scoile

Seoladh Ríomhphoist na Scoile

Síniú an Phríomhoide Dáta

Méid iniata € Seic Ordú Airgid Dréacht Bainc