

## Summary of Cover

This summary is only intended as a guide to Policy cover and exclusions.

The Policy is issued to the School and contains full details of cover and all applicable terms, conditions and exclusions. A copy of the policy is available from the School.

## Schedule of Benefits

The benefits shown below are payable following accidental bodily injury (i.e. Bodily Injury caused solely by accidental violent external and visible means) resulting in medical or dental expenses, disablement or death.

Death by Accident	€30,000
Permanent total loss of sight in one eye or use of one limb	€100,000
Permanent total loss of sight in both eyes or use of both limbs	€150,000
Permanent total disablement	€200,000
Total and irrecoverable loss of hearing in one ear	€40,000
Total and irrecoverable loss of hearing in both ears	€100,000
Medical Expenses (including ambulance hire) not recoverable from any other source	Up to a limit of €50,000
Dental Expenses not recoverable from any other source	Up to a limit of €50,000
Loss of Speech	€40,000
Hospital confinement payable per complete day (24 hour period) which shall continue whilst confined but not beyond 90 days from the day on which the Insured Person was first confined	€20 Per Day

## 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.

## Age Limits

Lower Age Limit – 2 years 6 months. Upper Age Limit – 22 years

## Claims Condition

Any Accidents likely to give rise to a claim under this Policy written notice should be given to the Company as soon as possible and in any event within 730 days (2 years) after the date of the occurrence.

## Excluded Activities and General Exclusions

- 1) Whilst the pupil is engaged in (or practising/training for) :  
Aqua-Lung diving, Flying (except as a passenger), Motor Racing , Parachuting , Hang Gliding, Horse/Pony Racing/Jumping (unless in connection with school activities), Rock climbing or Mountaineering using ropes and/or guides, Pot-holing , ice-hockey, the use of Skeletons, Bobsleighs, White Water Rafting.
- 2) The pupil committing or attempting to commit suicide, wilful exposure to needless peril (except in an attempt to save human life) or 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).

## Health Condition

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

Standard acceptance criteria apply.

## Contact details:

Pupil Personal Accident Helpline: 01- 6133900  
Claims Team: 01- 613 3559  
E-mail address: [pupilpersonalaccident@allianz.ie](mailto:pupilpersonalaccident@allianz.ie)



Pupil Personal Accident Policy Wording and Claims forms are available at [www.allianz.ie/schools](http://www.allianz.ie/schools)