



## MICHAELHOUSE

### LEARNER PERSONAL ACCIDENT INSURANCE 2022

A Personal Accident insurance policy has been taken out by Michaelhouse School, in order to protect itself against expenses incurred whilst attending to an accidental injury sustained by a registered pupil whilst:

- Under the supervision of the school authorities
- Involved in a motor vehicle accident whilst travelling to and from school, or a school activity, in a direct and timeous manner
- Involved in any school organized sporting / educational / cultural tours or events during school holidays
- Representing the province or country in a recognized event, provided the pupil is not gaining financially as a result of their participation in such event

#### WHAT IS PERSONAL ACCIDENT?

An “accident” is a sudden, unexpected, specific, visible, violent or fortuitous event which occurs at an identifiable time and place, which directly and independently of any other cause, results in bodily injury.

This policy IS NOT a Medical Aid, nor a replacement for a Medical Aid, and in no circumstance responds the same as a medical aid policy.

The Learner Personal Accident Policy is subject always, to the Terms, Conditions and Exceptions of the Policy Wording, a copy of which is held by the school.

#### WHAT IS COVERED?

Emergency Medical Treatment by a registered medical professional	up to R80 000 per annum
Permanent Disability as a result of such injury	% of up to R750 000
Accidental Death	R50 000

#### SUB-LIMITS

Physio / Bio / Chiro or combination thereof	R8 500 per incident
X-Rays	R12 000
MRI / CT Scans	R5 000

*(However, should such injury result in surgical repair, the limit will be R12 000)*

**AUTHORISATION is required for Ambulance Transport / Hospitalisation / MRI & CT Scans / Specialized Dentistry.**

**Please contact the School San directly as should you fail to do so the claim may be rejected.**

#### IMPORTANT NOTES:

- All claims to be registered with Insurers **within 90 days** of the injury occurring.
- All invoices must be submitted to the school as soon as possible.
- Parents are to notify their medical aids **immediately** of an injury, so that in the event of any shortfall or amount excluded from the policy, you will not be prejudiced by your Medical Aid due to late notification
- A claim form will be completed by the school; however, parents will be required to sign acceptance of POPIA in respect of the Insurer and Broker (the consent given in the contract and consent forms sent out last year do not apply in these circumstances).
- All appointments to be notified to the school in writing and any invoices submitted to the school for processing
- All claims will be submitted to Insurers for consideration. Only Insurers can confirm acceptance of liability.
- All hospital admission, and in-hospital treatment (incl. but not limited to hospital, surgeons, anesthetists, pathology, etc) **must be** submitted to Medical Aid and GAP cover first.
- Any shortfalls or co-payments can be claimed against the school insurance.
- Soft tissue injury, such as repetitive strain, or that which is not identifiable at a specific date and time, is not covered under this policy and should be claimed from Medical Aid, or will be charged to the parents’ school account.
- Any benefits due from this policy will be paid directly to the school.
- No payments can be made to service providers or parents.
- Medical expenses are limited to those incurred and medically necessary within 24 months of the injury
- Whilst undergoing treatment for any injury, no second injury will be accepted, unless the treatment for the first claim was finalised **and** the insured person cleared to return to sport and other activities by a registered medical practitioner.

Further information can be found on the insurance information booklet posted on Ed-Admin