

WHO'S COVERED?



All students

(primary and secondary level only)

FEATURES & BENEFITS



- Up to €200,000 cover for disability
- Dental and medical treatment included as standard up to €40,000
- No excess applies in respect of any cover (including medical expenses)
- Policy extends to include funeral expenses up to €7,500
- Cover up to €300 for loss or damage to clothing or other personal effects belonging to an insured person arising as a direct result of an accident.

Check the benefits table provided for a complete listing of the benefits payable under this cover.

Benefit schedule

Item	Description	Benefit
1.	Death	c25,000
2.	Loss of limb or loss of sight in both eyes or loss of hearing in both ears	c150,000
3.	Permanent and total:	
	a. Loss of speech	c150,000
	b. Loss of sight in one eye	c75,000
	c. Loss of hearing in one ear	c75,000
4.	Loss by permanent physical severance or permanent and total loss of use of:	
	a. One big toe	c30,000
	b. Any other toe	c10,000
	c. One thumb	c60,000
	d. One forefinger	c40,000
	e. Any other finger	c20,000
	f. Shoulder or elbow	c50,000
	g. Wrist	c40,000
	h. Hip, knee or ankle	c40,000
	i. Removal by surgical operation of lower jaw	c150,000
5.	Facial scarring	c5,000
6.	Permanent total disablement	c200,000
7.	Medical and dental expenses	c40,000

Exclusions

- ✗ Flying of any kind other than as a passenger
- ✗ Engaging in or practising for rallies trials or speed tests
- ✗ Driving a motor vehicle with more than the legally permitted level of alcohol in the blood
- ✗ Driving a motor vehicle whilst under the influence of a drug unless it is taken on proper medical advice and is not for the treatment of drug addiction
- ✗ War or terrorism occasioned by any nuclear chemical or biological incident
- ✗ Nuclear radioactive contamination
- ✗ Arising from:
 - quadbike racing
 - horse or pony racing or jumping unless in connection with school activities and the appropriate safety guidelines are being followed
 - ice-hockey, snowboarding or bobsleigh
 - mountaineering or rock climbing unless in connection with school activities and the appropriate safety guidelines are being followed
 - potholing or similar underground activity
 - parachuting or hand gliding
 - white water rafting or scuba diving
 - boxing, mixed martial arts and/or combat
- ✗ Being engaged in employment of any kind unless it is part of a work experience programme authorised by the insured person's school
- ✗ Suicide or attempt thereat
- ✗ Arising from any pre-existing physical disability or medical condition
- ✗ Arising from the use of solvents

Making a Claim



Claims

To submit a claim relating to this policy, please visit our school website.

CLAIM HERE