

25 November 2016

Dear Parent / Guardian,

PUPIL INSURANCE COVER – 2017

The renewal of the Scholars Personal Accident and School Fee Remission insurance facility for 2017, has been arranged by Cordwalles, through Aon South Africa (Pty) Ltd.

What is Personal Accident Insurance?

This insurance is against medical expenses incurred due to school-related incidents resulting in violent, physical, external and accidental bodily injury to a Cordwalles pupil whilst:

- At school;
- Travelling to/from school;
- Partaking in school organized events during term time or in the holidays, including educational, cultural or sporting tours and activities

This cover allows the school to seek treatment with minimal delay by avoiding the necessity of having to check and confirm medical aid details.

Definitions of an Accident, Bodily Injury, Excesses, Epidemics, Infectious Diseases, Illnesses, Insured Persons, Losses, Medical Expenses, Permanent Total Disabilities, Pupils, and School Fees are contained in the master policy wording.

Important Points

- The benefit will be paid to the school.
- Insurers must be **notified** of any claim or possible claim **within 90 days of the initial injury**,
Invoices and/or receipts must be submitted to the school as soon as possible. **Late notification will result in the claim not being paid.**
- **An injury will only be covered for a period of 365 days**, from date of injury, provided the limit of cover is not depleted.
- There is an overall limit **R5 000 in total, in respect of a combination of physiotherapist, biokineticist or chiropractor per claim**. Any consultation in excess of this should be placed through your medical aid.
- Hospitalisation / MRI / CT or Bone Scans and specialised dentistry **must be pre-authorized**, or they will not be paid. **However**, as hospitalisation costs do not affect your medical aid day-to-day savings, we encourage you to claim hospital costs from your medical aid, to protect the annual limit of cover under this policy.
- If expenses have already been claimed from your medical aid scheme, **this policy will only apply to those expenses not paid by said medical aid scheme**, subject to the limit stated herein.
- Subject to the Terms, Conditions and exceptions of the Master Policy Wording, a copy of which is available at the school.

What are parents required to do in the event of an incident?

- Obtain and complete a claim form from the school, or check that your son has registered a claim with the school's Nursing Sisters. This form **MUST** be returned to the school's Sanatorium immediately. Without a properly completed claim form, no account will be paid.
- Advise any service providers to send their invoice care of Cordwalles.
- Advise your medical aid ***immediately*** that there has been an incident in order for any shortfall not paid by the insurer to be claimed against your medical aid. If you fail to advise your medical aid timeously, they may not cover the shortfall that will be charged to your school account for settlement by you.
- Immediately contact the school's Sanatorium or the 24 HR claims line on 0861 000 271. Should you fail to do so the claim may be rejected
- **AUTHORISATION is required for Ambulance Transport / Hospitalisation / MRI & CT Scans / Specialised dentistry. Contact 0861 000 271, where a consultant will arrange the necessary. Should you fail to do so, the claim may be rejected.**

What is covered?

Medical Expenses	R50 000,00 per annum
Permanent Disability	R150 000,00
Death	R10 000 under 6 yrs R30 000 6yrs and older
First Amount Payable	NIL

WHAT IS NOT COVERED UNDER PUPIL ACCIDENT?

- 1 suicide, attempted suicide or intentional self-injury or deliberate exposure to obvious risk or injury (unless in an attempt to save human life);
- 2 the Insured Person whilst being under the influence of or in a state of "intoxication" of any controlling substance unless administered on the advice of a physician (other than the Insured Person and/or any immediate family member) and taken in accordance with the physician's instructions. The term "intoxication" means having a blood alcohol level concentration (BAC) greater than the statutory limit at the time of the Accident, or the level applicable according to prevailing legislation where the Accident occurs, whichever is the lesser;
- 3 the abuse of drugs or narcotics whether prescribed or not;
- 4 caused or contributed by an pre-existing Medical condition, physical defect or other infirmity of the Insured Person;
- 5 whilst the Insured Person is travelling by air other than as a passenger in a Commercial Aircraft and not as a member of the crew nor for the purpose of any trade or technical operation therein or thereon;
- 6 whilst participating in any sport as a professional player or racing of any kind involving the use of any power driven vehicle, vessel or craft vehicle;
- 7 due to mental and/or nervous disorders, or any like condition arising from or attributable to stress or stress-related conditions;
- 8 directly or indirectly arising out of venereal disease or Acquired Immune Deficiency Syndrome (AIDS) or Aids related complex (ARC) howsoever this syndrome has been acquired, or may be named, Human Immunodeficiency Virus (HIV and/or any HIV related illness) including derivatives or variations thereof, howsoever caused.

- 9 whilst participating in any civil commotion, labour disturbances, riot, strike, lockout or public disorder or any act or activity which is calculated or directed to bring about any of the a foregoing;
- 10 directly or indirectly caused by or contributed to, by, or arising from ionising radiations or contamination by radio-activity from any nuclear fuel or from any nuclear waste combustion of nuclear fuel. For the purpose of this exclusion only, combustion shall include any self-sustaining process of nuclear fission;
- 11 arising directly or indirectly from war, invasion act of foreign enemy hostilities or warlike operations (whether war be declared or not) civil war, mutiny, insurrection, rebellion, revolution, military or usurped power whilst the Insured Person is on active service with the military, naval, air or police services of any nation, and/or any political organization, provided that this Insurance shall continue to apply in respect of Accidental Bodily Injury sustained independently of such contingencies.
- 12 whilst the Insured Person is driving a self-propelled motor vehicle without being the holder of a legal driver's license.
- 13 **All sport related accidents incurred while the Insured Person is still receiving treatment for a previous sports-related Injury whether or not the new injury is to a different part of the body.**
- 14 In the event of the limit of cover being reached, **the difference will be charged to the Insured pupil's School Fee Account.**

More information regarding the cover may be obtained from the school on request, or alternatively, please feel free to contact me on 033 342 2795 or clare.gelderblom@aon.co.za

Yours sincerely,

Clare Gelderblom | Strategic Account Manager
Aon South Africa | Commercial Division
t +27 33 342 2795 | f +27 86 574 8744 | m +27 82 657 4012
clare.gelderblom@aon.co.za