Brennan Insurances

INSURANCE BROKERS
12/14 LOWER MOUNT STREET, DUBLIN 2. TEL: (01) 639 5580. FAX: (01) 639 5590

24 hr Cover

- Providing insurance to the education sector since 1926.
- Comprehensive protection with meaningful benefits.
- Competitive Premium.
- Excellent claims handling service.

PERSONAL ACCIDENT INSURANCE FOR SCHOOL PUPILS

INSURERS: Allianz plc

INSURED PERSONS: Those Students at the Insured School that have opted for the cover and for whom the premium has been received by the approved organisers.

OPERATIVE TIME:
Option A. 24 hour cover including social, domestic and leisure, as well as school activities.
Option B. During any school activity taking place with the full knowledge and authority of the School and including direct travel to and from such activities.

BENEFITS: (each person)

(1)	Death	€30,000
(2)	Permanent total loss of sight in one eye or of one limb	€100,000
(3)	Permanent total loss of sight in both eyes or of two limbs	€150,000
(4)	Permanent total disablement.	€200,000
(5)	Total and irrecoverable loss of hearing in one ear or of speech	€40,000
(6)	Total and irrecoverable loss of hearing in both ears	€100,000
(7)	Medical expenses not recoverable from any other source.	€50,000
(8)	Dental expenses not recoverable from any other source.	€50,000
(9)	Hospital Confinement (€20 per 24 hrs) Payable per day providing confinement exceeds 24 hrs and shall continue whilst confined but not beyond 90 days from the day on which the insured person was first confined.	€1,800

ACCUMULATION LIMIT: €6,500,000

AGE LIMITS: 2½ to 22 years.

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

MAIN EXCLUSIONS:

(1) Intentional self-injury, suicide or attempted suicide, provoked assault or fighting (except in bona fide self defence), exposure to needless peril (except in an attempt to save human life), or from any involvement in a criminal act.
(2) When under the influence of intoxicants or drugs (other than prescribed) or suffering from insanity temporary or otherwise.
(3) While engaged in aeronautics and/or aviation, other than as a fare paying passenger.
(4) Arising from the use of power woodworking machinery unless in connection with School Activities.
(5) Horse or pony racing or jumping unless in connection with School Activities.
(6) Ice-hockey, skeletoning, bobsleighing, parachuting or hand gliding.
(7) While taking part in mountaineering or rock climbing necessitating the use of ropes or guides.
(8) Potholing, white water rafting, scuba diving or motor racing.
(9) Directly or indirectly caused or contributed by radiation, asbestos, Pollution or Contamination
(10) Occasioned during the course of employment (other than authorised school work experience programmes).
(11) War or any act of Terrorism.

CLAIM NOTIFICATION: Any occurrence likely to give rise to a claim under the policy, should be notified in writing to Brennan Insurances as soon as possible to avoid a claim being declined due to late notification.

The above information is a summary only intended as a guide to policy cover and exclusions.
A full copy of the certificate is available for inspection at the school.