



18 November 2019

Dear Parents

SCHOLAR INSURANCE: GROUP PERSONAL ACCIDENT SCHEME

Maritzburg College has for many years provided medical insurance for all pupils at College and incorporated the costs thereof into the school and boarding fees.

In recent years, however, due to excessive claims, the annual insurance premiums have become extremely high. The increase for 2020 was such that it would have impacted extremely negatively on the school and boarding fee increases, and the SGB therefore decided to no longer automatically include scholar insurance in the fees, but to rather offer it as an optional extra in 2020 to those parents who wish to take advantage of it. This proposal was raised and approved at the AGM on 25 October 2019.

Should you choose to take advantage of school medical insurance cover for your son, the terms and conditions as well as procedures will remain the same as in previous years, however the benefits will vary according to the option you chose. These are as follows:

ONLY ONE OF THE FOLLOWING OPTIONS MAY BE SELECTED:

1. Boarder Rugby: R2600/annum with the following conditions:
 - 25% co-payment on MRI/CT Scan
 - R750 excess on every **NEW** claim.
2. Boarder Non-Rugby: R820/annum with the following conditions:
 - 25% co-payment on MRI/CT Scan
 - R750 excess on every **NEW** claim.
3. Day Scholar Rugby: R1460/annum
 - 25% co-payment on MRI/CT Scan
 - R750 excess on every **NEW** claim.
4. Day Scholar Non-Rugby: R550/annum
 - 25% co-payment on MRI/CT Scan
 - R750 excess on every **NEW** claim.

You will be notified early in 2020 via the **Karri app** that insurance payments are due on or before 31 January 2020, so if you have not already done so, you will be required to download the app from the Playstore (for Android devices) or from the App Store (for Apple devices). When you receive your notice, you will be able to make your selection from the above options and pay directly via the app. Should you not require medical insurance, please select DISMISS.

IMPORTANT: please note that your son will only be covered once we are in receipt of 1) the Digital Agreement and 2) your Proof of Payment; these will both be returned to the school via the Karri app.

For further queries, please contact: trouta@mcollege.co.za or naidooc@mcollege.co.za

Finance Department

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WHAT IS COVERED?

The cover is for any accidental injury occurring:

- on school premises and related residential facilities;
- outside the school whilst participating in any sporting activity or other extra-mural activity organised and supervised by the school, including whilst travelling by a reasonable direct route.

WHAT ARE THE BENEFITS?

- Medical Expenses resulting from an accident R50,000

INNER LIMITS

- Physiotherapy/Chiropractor/Biokinetics R2,000
- X-Rays R8,000
- MRI and CAT scans R8,000
- Permanent Disability – Scale of Benefits, a percentage (%) of R150,000
- Death (other than the aforementioned) R30,000

FIRST AMOUNT PAYABLE

- All claims R750

SPECIAL FEATURES

- Childcare
- Emergency transport
- Life support equipment
- Rehabilitation
- Trauma counselling.

A FEW EXCLUSIONS

Any injury:

- Caused solely by an existing physical defect or other infirmity;
- Caused by the insured person's suicide or intentional self-injury;
- Caused by wilful exposure to danger;
- Caused by the insured person's participation in any riot or civil commotion;
- Caused by war, revolution etc.;
- Caused by criminal offences.