



## MARITZBURG COLLEGE

19 February 2020

Dear Parents

### **RE: MARITZBURG COLLEGE – GROUP PERSONAL ACCIDENT INSURANCE**

Maritzburg College has for many years offered the Group Personal Accident Insurance for Learners and incorporated the costs in the school fees. More recently, College have faced high increase in premiums, due to increased volumes of claims as well as hikes in inflation.

In light of the above, a remedy that would mutually benefit ALL parents and College was needed and a proposal was raised at the AGM on 25 October 2019.

This proposal was agreed to and adopted at the AFGM and therefore, parents will now have a choice to take advantage of the insurance cover or not.

Should you choose to cover your son, the benefits and cover as well as terms and conditions will remain the same as before, however the cover will vary according to the option you chose.

### **PLEASE SELECT ONLY ONE OF THE FOLLOWING OPTIONS:**

1. Boarder Rugby – R2600.00/annum with following conditions:
  - 25% co-payment on MRI/CTSCAN
  - R750.00 excess on every **NEW** claim.
2. Boarder Non Rugby – R820.00/annum with following conditions:
  - 25% co-payment on MRI/CTSCAN
  - R750.00 excess on every **NEW** claim.
3. Day Scholar Rugby - R1460.00/annum with following conditions:
  - 25% co-payment on MRI/CTSCAN
  - R750.00 excess on every **NEW** claim.
4. Day Scholar Non Rugby R550.00/annum with following conditions:
  - 25% co-payment on MRI/CTSCAN
  - R750.00 excess on every **NEW** claim.

You may still take advantage of this offer by simply contacting the insurer directly:

Contact: Sharon Soobramanian  
Tel: +27 33 2641923  
Email: [sharon.soobramanian@marsh.com](mailto:sharon.soobramanian@marsh.com)

Thank you

Finance Department



## MARITZBURG COLLEGE

### **SCHOLAR INSURANCE: GROUP PERSONAL ACCIDENT SCHEME**

#### **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.