

## MARITZBURG COLLEGE DAY SCHOLARS LEARNER'S PERSONAL ACCIDENT | 2021



Your financial security and the safety of your children are of paramount importance! With Marsh Learners Personal Accident you have the protection against the unexpected expenses that follow accidental injuries.

### WHO MAY PARTICIPATE?

Any *bona fide* learner, teacher and/or administration staff member of any school

### 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 organized 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
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### INNER LIMITS

Physiotherapy/Chiropractor/Bio kinetics	R2 000
X-Rays	R8 000
MRI and CAT scans+25% co-payment	R8 000

Permanent Disability – Scale of Benefits, a percentage (%) of	R150, 000
Death (other than the aforementioned)	R30,000

### FIRST AMOUNT PAYABLE

All New claims R 750

### SPECIAL FEATURES

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

### A FEW EXCLUSIONS

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

## COSTS

Category	Annual Premium
a) Day Scholars Non Rugby Incl. Netcare	R 550
b) Day Scholars Rugby Incl. Netcare	R 1 460

## PERIOD OF INSURANCE

- The facility insurance period runs from 1<sup>st</sup> of January to December 2021. Full annual premiums will be charged, irrespective of when you join.

## CLAIMS PROCEDURES

- Complete a claim form (available from Marsh/San Sister) in detail immediately after the incident;
- Obtain a signature from the insuring Parent and School Principal/Bursar;
- Obtain a written Doctor-/Dentist report if there is to be any future medical treatment – including the cost of such treatment;
- Send it to Marsh Proprietary Limited, P O Box 807, Pietermaritzburg, 3200 for registration (You have a maximum of two (2) months after the injury to register your claim); together with invoices (receipts only are not acceptable)

- On receipt of all the relevant documents the claim will be considered and, if accepted, payment will be made. **Please note that in terms of the Short-term Insurance Act, payments are not permitted to be made directly to service suppliers.**
- Hospitalisation costs must be claimed from medical aids. Where no medical aid is in place, we will need an affidavit to this effect.
- All medical aid shortfalls, other day-to-day benefits not claimed from medical aid, or post-hospitalisation treatment can be claimed against this policy, subject to the benefit limits.
- Follow up treatment documentation must be submitted within two (2) year of date of injury.

## WHO CAN WE CONTACT FOR MORE INFORMATION

Your usual Marsh contact, or

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