

Schools Personal Accident Policy

Insurance Product Information Document

Company: Allianz p.l.c. Product: Schools Personal Accident Policy

Allianz p.l.c. is regulated by the Central Bank of Ireland. Registered in Ireland, No. 143108.

Registered Office: Allianz House, Elm Park, Merrion Road, Dublin 4, D04 Y6Y6.

This document outlines the main benefits and restrictions associated with an Allianz Schools Personal Accident Policy. **This is not a policy document and does not reference all of the benefits, terms, conditions, or exclusions.** Complete pre-contractual and contractual information on the product is provided in the full policy documentation. Some covers are optional and will only apply if you have specifically selected them - the quotation or policy schedule will have details of the sections selected.

What is this type of insurance?

The Schools Personal Accident policy will pay defined benefit(s) to an insured person following accidental bodily injury.



What is insured?

✓ **Accidental Bodily Injury**

We will pay to an insured person the benefits listed in the policy document if they suffer bodily injury caused solely by accidental, violent, external and visible means and independently of any other cause.

- ✓ Death
- ✓ Permanent total loss of sight in one or both eyes
- ✓ Permanent loss of or loss of use of one or more than one limb
- ✓ Permanent total disablement where a pupil will in the future be physically unable to work
- ✓ Permanent and total loss of hearing in one or both ears
- ✓ Permanent total loss of speech
- ✓ Medical, surgical, optical or dental expenses not recoverable from any other source
- ✓ Overnight stay in an acute hospital

The basis of cover will depend on the options you select:

- 'School Activities Only'
Or
- '24 Hour' (school activities and social, domestic and leisure activities)

School activity means any activity usual to a school which is carried out with the full knowledge and authority of and under the control of the board of management or governors of the school or of any other person specifically authorised by them.



What is not insured?

- ✗ Intentional self-injury, suicide or attempted suicide, provoked assault, fighting.
- ✗ Accidents happening under the influence of intoxicants or drugs (other than those taken under medical or dental supervision).
- ✗ Any pre-existing physical disability or medical condition.
- ✗ Insanity, temporary or otherwise.
- ✗ Accidents happening while engaged in aeronautics and/or aviation (other than as a commercial passenger).
- ✗ Arising from the use of woodworking machinery driven by mechanical power (unless in connection with school activities).
- ✗ Arising from taking part in:
 - motor vehicle racing
 - motor bike riding or racing
 - quadbike riding or racing
 - horse or pony racing or jumping
 - ice-hockey, snow boarding or bobsleighting
 - mountaineering or rock climbing necessitating the use of ropes or guides
 - potholing or similar underground activity
 - parachuting or hang gliding
 - white water rafting or scuba diving
 - boxing, mixed martial arts and/or any martial art involving combat with an opponent
- ✗ Hospital confinement in certain facilities e.g. psychiatric hospitals or drug/alcohol addiction centres.
- ✗ Asbestos
- ✗ Radioactive contamination.
- ✗ Acts of war and terrorism.
- ✗ Pollution or contamination.

This is not a full list of exclusions. Please refer to your policy/schedule.



Are there any restrictions on cover?

- ! An insured person must be aged not less than 2 years and 6 months and not more than 22 years of age at the beginning of the period of insurance.
- ! The total amount payable under the policy for all claims made by or on behalf of all pupils shall not exceed €6,500,000 in any one period of insurance.
- ! Benefits are only payable when we are provided with an appropriate certification by a medical practitioner.
- ! If a claim for medical, surgical, optical or dental expenses is recoverable from any other source we will only pay the relevant benefit once that source has been exhausted.
- ! An insured person is only entitled to receive a single benefit in respect of the same accident (other than medical expenses or hospital stay)
- ! Bodily injury must happen within 12 months of an accident date and be notified to us no later than 2 years (730 days) after the occurrence of an accident

This is not a full list of restrictions. Please refer to your policy/schedule.



Where am I covered?

- ✓ Anywhere in the world.



What are my obligations?

At Quotation and before the start of the policy

- You must provide complete and accurate information.

During the term of your policy

- You must pay your premium.
- You must provide complete and accurate information regarding any changes during or at renewal of your policy.
- You must take all reasonable precautions to avoid accidental bodily injury.
- You must comply with the terms and conditions of the policy.

In the event of a claim

- You must advise Allianz or your intermediary of any incident that could lead to a claim and co-operate fully with us in the handling of the claim.
- You must at your own expense furnish to us such certificates, information and evidence as we may from time to time reasonably require in a form prescribed by us.

Failure to meet your obligations could result in a claim being rejected, a reduction in the amount we pay or the cancellation of your policy.



When and how do I pay?

Where there is an intermediary the payment should be made directly to them. Payment to us should be made as a one off payment before the policy start date or, if agreed in advance, in instalments by direct debit.



When does the cover start and end?

Your policy will last for one year unless we agree to a longer or shorter period. The policy start and end dates will be shown on your policy schedule (period of insurance).



How do I cancel the contract?

You can cancel your policy at any stage by giving notice in writing. Losses happening after the cancellation date will not be covered. No premium refund will be issued.

If permitted under your policy conditions or terms of business you may have the right to withdraw from the policy. This can be done by giving notice within 14 days of the start date or when you receive your policy, whichever is the later. Withdrawal means no cover was in force and no claim will be payable. You will receive a full refund less any administration fee.