



COMBINED PERSONAL ACCIDENT, SCHOOL FEE REMISSION & PUBLIC LIABILITY INSURANCE FOR SCHOLARS & STAFF



Authorised Financial Services Provider • FSP Number 38225

We do ordinary things, *extra-ordinarily* well



A licensed non-life insurer and authorised financial services provider [FSP no: 2092]

5.22

The Need

As a parent, guardian or tutor of a Scholar, you want them to enjoy their time at school, taking part in extracurricular activities, school trips and actively getting involved in school life.

In today's trying times, financial security and the safety of Scholar and Staff is of extreme importance. Having said that, kids will be kids and accidents do happen, so when they do, you want to ensure that you have the correct policy in place to respond to the event at hand.

Genoa Underwriting Managers, on behalf of Safire Insurance Company Limited, offers a Combined Personal Accident, School Fee Remissions and Public Liability insurance policy that caters for Scholar and Staff of ISASA registered schools.

Who is Covered?

Scholars and staff of ISASA registered schools.

What is Covered?

Personal accident insurance

This Section indemnifies the Insured against accidental bodily injury whist:

- 1) Participating in activities as arranged by the school only
- 2) Representing the province or the country in a recognized event, provided the insured person is not gaining financially as a result of their participation in such event

School Fee Remission

This Section indemnifies the Policyholder for the loss incurred as result of the Policyholder refunding the school fees to the Parent or Guardian of the Insured Person, where the Insured Person has been absent from school lessons for a continuous period during the school term as a result of an illness or accident or following contact with an infectious disease*.

A pandemic write back may be included at an additional premium.

**Policy exclusions do apply here*

Public Liability

This Section indemnifies the Insured for Damages which the Insured shall become legally liable to pay consequent upon Injury or Damage which occurred in the course of or in connection with the business.

At an additional premium and subject to certain terms and conditions, an **abuse and molestation** write back may be included.

Professional Indemnity

This Section indemnifies the Insured for claims arising out of any act, error, neglect or omission amounting to a breach of professional duty in connection with the business.

Our rates are highly competitive and we offer:

Scholars

- Accidental Death Cover
- Permanent Disability Cover
- Temporary Total Disability
- Temporary Total Disability as a result of serious illness
- Medical Expenses
- X-Ray Costs
- MRI/CT Scan Costs
- Physio/Bio/Chiro Costs

Staff

- Death Cover
- Disability Cover
- Medical Expenses

Automatic Extensions

- Abduction/Hi-jacking/Kidnapping
- Accident Medical Reimbursement

- Additional Death Benefit
- Bereavement Benefit
- Claims Preparation Costs
- Crime
- Disappearance
- Funeral Death Benefit
- Trauma Counseling fees

Additional paid for Extensions

- Motor Vehicle Accidents relating to Alcohol
- Crime
- Emergency Transportation / Rescue Costs
- Flying Risks
- HIV Lump Sum Benefit
- Hospital Confinement
- Life Support Equipment
- Mobility
- Passive War
- Quadriplegia

- Rehabilitation
- Relocation
- Repatriation
- Seat Belt

PLEASE NOTE

The flyer is meant to be a summary of the cover and at all times the terms and conditions contained in the Policy Wording and Schedule of Insurance will take preference should a conflict arise.

Terms and Conditions apply.

For more information and exclusive products visit www.genoa.co.za

CLAIMS PROCEDURES

- Complete a claim form (available from San Sister) in detail immediately after the incident;
- Obtain a signature from the insuring Parent and School Principal/Bursar;
- Obtain a written Doctor’s report if there is to be any future medical treatment – including the cost of such treatment;
- Send to claims@genoa.co.za
- On receipt of all the relevant documents the claim will be considered and, if accepted, payment will be made.

IMPORTANT NOTES

This policy is not a medical aid and should not be taken as a substitute for medical aid cover.

All in-hospital costs are encouraged to be claimed from Medical Aid and Gap Cover to preserve the annual limit of medical expenses.

As a reimbursement policy, costs falling under this policy will be reimbursed on receipt of invoices and proof of payment.

Medical Expenses are limited to those incurred and medically necessary within 24 months of the injury.

Whilst undergoing treatment for any injury, no second injury will be accepted unless the treatment for the first claim was finalised and the insured person cleared by a medical practitioner to return to sport and other activities.