

Allianz Pupil Personal Accident Insurance

SECONDARY SCHOOL - Pupil Personal Accident Insurance 2017/2018

Allianz have provided Insurance to schools in Ireland for over 100 years. In the mid 1980's, we developed the Pupil Personal Accident Insurance policy for two reasons: To protect the school from potential liability claims and to protect parents from unforeseen medical expenses following an accident.

There have been significant increases in the numbers of claims on the scheme over the past three years coupled with a steady rise in medical costs. In order to maintain the level of cover on the Allianz scheme, there will be an increase in the premium per pupil and a change in the online premium reduction to 20%. The premiums for the coming year are as follows:

Option A: All Pupils on Register			Option B: Optional Cover		
School Activities	€9	(€7.20 online*)	School Activities	€10	(€8 online*)
24 Hour cover	€12	(€9.60 online*)	24 Hour cover	€13	(€10.40 online*)

*Schools may retain 20% premium reduction at parents discretion.

**Based on 2015 Allianz claims figures

Capital Benefits

99% of all claims are made under the medical & dental expenses benefits**. To maintain these benefits at €50,000 each, we have revised the following:

- Death Benefit has been amended from €30,000 to €10,000
- Permanent total loss of sight in one eye or use of one limb has been amended from €100,000 to €50,000
- Permanent total loss of sight in two eyes or use of two limbs has been amended from €150,000 to €100,000

We have also made some amendments to the policy wording and a full list of all changes are contained in the attached summary of changes. Please read this summary document carefully and in conjunction with the revised Policy Wording to ensure you are happy with the level of cover provided.

Allianz continues to provide excellent cover through the following benefits:

- ✓ **Follow on costs** – Allianz continue to be the only provider of Pupil Personal Accident Insurance in Ireland who continue to pay medical & dental expenses for an unlimited time period (once the claim is notified within 730 days of the accident). Other providers restrict cover after a set period of time.
- ✓ **Highest Core benefits** – Allianz continue to provide the highest core benefits of up to €50,000 for both medical & dental expenses
- ✓ **No Excess** – This means that parents/guardians can claim all insured medical & dental expenses not recoverable from another source and not just a portion of them.

Testimonial

'Having Allianz Pupil Personal Accident cover, gives us the peace of mind to know it is there to answer to the medical costs and dental bills of students when accidents occur both during school, and out of school time.'

St Columba's College, Stranorlar, April 2016

If you have any queries, please feel free to contact us at
01 - 613 3900 or email pupilpersonalaccident@allianz.ie

Standard acceptance criteria and Terms & Conditions apply. Policy booklet with full policy wording available on request. Allianz plc is regulated by the Central Bank of Ireland. Calls may be recorded. Information correct at 8th May 2017.

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