

St Cyprian's School
Gorge Road, Oranjezicht

Dear Parent / Guardian,

27 November 2009

PUPIL INSURANCE COVER – 2010

Renewal of the Personal Accident insurance facilities, for the pupils for 2010, has been arranged through Glenrand MIB. Details of the cover are as follows:

**SECTION 1 – ACCIDENTAL MEDICAL EXPENSES, ACCIDENTAL DEATH &
PERMANENT DISABILITY COVER CONTACT NO: 086 111 2348**

SECTION 1.1 ACCIDENTAL MEDICAL EXPENSES COVER (LIMIT – R10 000)

All pupils will be covered up *to a maximum of R10 000*, annual aggregate, against medical expenses incurred in school-related incidents due to violent, physical, external and accidental bodily injury whilst:

- **At school**
- **Traveling to/from school**
- **Participating in school organised events during term time or in the holidays, including educational, cultural or sporting tours and activities.**

This gives the school authority, and knowledge that in case of any emergency they can act without hesitation and pupils can be attended to whether or not they are covered by medical aid and without the need to reach you to confirm medical aid cover.

SOME IMPORTANT POINTS:

1. The benefit will be paid to the parent or the school. (Less the First Amount Payable Stated.)
2. There is an excess, applicable per incident of **R350** for the 1st claim and **R500** for subsequent claims.
3. Notification of a claim must be made **within 90 days of the initial injury, (you have 365 days thereafter to submit the original invoices)**. Please refer details under the heading "Medical Aid" **Late notification will result in the claim not being paid.**
4. Pupils insured must be between the ages of 3 and 21 years whilst enrolled at school
5. Definitions of an Accident, bodily injury, excesses, epidemics, infectious diseases, illnesses, insured persons, losses, medical expenses, permanent total disabilities, pupils, school fees are contained in the master policy wording.
6. Subject to the Terms, Conditions and exceptions of the Master Policy Wording, a copy of which is held at the school.

PROCEDURE TO BE FOLLOWED IN CASE OF A CLAIM: (Within 90 days)

1. See AUTORISATION PROCEDURES letter attached.
2. Original detailed accounts/tax invoices to be obtained from the service provider.
3. A claim form to be obtained from the school.
4. The attending doctor to complete the relevant section of the claim form.
5. The school to complete their relevant section.
6. The completed claim form and accounts to be submitted to either the School or TD Administrative Services.
7. The claim will be processed and paid.
8. **PARENTS ARE RESPONSIBLE FOR PAYMENT OF THE FIRST AMOUNT PAYABLE REFLECTED.**
9. Contact Details are attached.

SECTION 1.2 ACCIDENTAL DEATH COVER

All pupils have **24-hour accidental death cover, 7 days a week, 365 days a year**. The limit of cover is **R20 000 for pupils over the age of 6 years and in terms of legislation, R10 000 for pupils under the age of 6 years**. In case of death, the benefit will be paid to you, the parent/guardian, upon submission of the required documentation. Exclusions applicable to this insurance are summarised below.

SECTION 1.3 **PERMANENT DISABILITY COVER (LIMIT –R150 000)**

Your child has cover **24-hours a day, worldwide, 7 days a week, 365 days a year** against permanent disability sustained through a serious motor accident, sporting event or other accidental bodily injury. The sum insured will be paid following the loss of one or more limbs, complete loss of sight or hearing or permanent and total loss of speech. Where a lesser injury occurs, but nevertheless of a permanent and serious nature (for example a permanent limp or facial disfigurement), insurers will pay a lesser percentage which reflects the severity of the disability. Also included is a post-accident mobility benefit e.g. wheelchairs or accommodation adaptation up to a limit of 10% of the Sum Insured. Exclusions applicable to this insurance are summarised below.

EXCLUSIONS – MEDICAL, DEATH, PERMANENT DISABILITY

- 1.1. Standard exclusions include war, civil war, invasion, military service and operations or whilst participating in any riot, strike or civil commotion,
- 1.2. for suicide, attempted suicide or intentional self-injury or deliberate exposure to exceptional danger (unless in an attempt to save human life), injury sustained in a state of insanity or directly as a result of the Insured Person's own criminal acts.
- 1.3. being under the influence of alcohol, drugs or narcotics unless such drugs or narcotics were unknowingly taken or administered or prescribed by a member of the medical profession (other than the Insured Person and/or immediate family member).
- 1.4. engaging in air travel, except as a passenger in a properly licensed aircraft being operated by a licensed airline between properly established airports in accordance with published schedules of flights or timetables.
- 1.5. **as a result of sports involving snow or ice, motor cycling (including quad-biking), driving in any kind of race, hunting, horseback riding*, steeple-chasing, or polo mountaineering* requiring the use of ropes or equipment, hang-gliding, micro lighting, parachuting, or scuba diving* any extreme sport of whatever nature, as a result of professional participation.**
- 1.6. whose bodily injury is directly caused by, arising or resulting from or traceable to any physical defect or infirmity or condition which existed prior to the accident, provided that if the disability of the Insured Person is merely aggravated by such pre-existing conditions, the Insurer may in its discretion pay an amount which it considers would be payable but for such aggravation.
- 1.7. **All sports related accidents incurred while the insured person is still receiving treatment for a previous sports related injury**
- 1.8. Anything related to HIV/AIDS
- 1.9. Traveling expenses over R100, per claim, including those charged by a registered Practitioner.

Note:*Horseback riding, Mountaineering and Scuba Diving as a non-professional school activity is covered under this policy*

MEDICAL EXPENSES

In the event of the Insured Person claiming medical expenses, the Insurer will pay these up to the amount stated in the schedule.

1. If an Insured Person is a member of a medical aid scheme and such coverage is applicable to the bodily Injury sustained, this policy will only apply only to those expenses not paid by the medical aid scheme, up to the limit stated in the schedule subject to a nil excess. ***All such expenses paid by the medical aid, including any monies paid from the members' savings account are deemed to have indemnified the insured and are not claimable under this policy.***
2. Should such coverage not be applicable under a medical aid scheme, the Insurer will pay medical expenses in excess of the first amount payable applicable to the school, per insured event.
3. If an Insured Person is not insured under a medical aid scheme or chooses not to claim from medical aid, the first amount payable, applicable to the school, per insured event, will apply in respect of all medical expenses.

SECTION 2 - CRISIS & ACCIDENT MANAGEMENT PLAN CONTACT NO: 0860 899 899

To complement the core insurance products offered under Section 1, an extensive value-add package offering benefits to cover crisis / accident situations has been developed.

Access to these benefits (except Benefit 3 & 7) **are not limited to pupils only, but has been extended to cover immediate family, permanent teaching & administration staff and visitors** whilst on school premises.

BENEFIT 1: EMERGENCY RESPONSE – 0860 899 899

- Response to the scene of the incident, stabilization and preparation for transport
- Emergency medical evacuation and transfer by road or air to the most appropriate medical facility **24 hours per day, 7 days per week, 365 days per year** anywhere in South Africa and elsewhere by arrangement
- Inter-hospital transfers
- NON-REFUNDABLE guaranteed hospital admission up to R5 000.
- Compassionate visits by a family member (Limited to a cost R2 000)
- Repatriation of patient (if hospitalised far from home)
- Repatriation of mortal remains (Limited to a cost of R20 000)
- Telephonic medical information and advice

BENEFIT 2: TRAUMA COVER

- **24-Hour access to trauma counseling service, advice and assistance** in an event such as rape, hi-jacking, family/child abuse, death in the family, suicide, robbery, domestic violence, kidnapping, abduction or runaways and cleaning-up of trauma scenes
- 24-Hour telephonic access to counselors / counseling
- Referral to the closest trauma counselor
- Face-to-face trauma counseling sessions (when referred by a trauma counselor and not exceeding R5 000 p.a.)
- Assistance with courtroom preparations
- Accompaniment to ID parades and/or court
- Referral to place of safety / shelter

BENEFIT 3: HIV PROTECTION PLAN (Covers ACCIDENTAL exposure to mucocutaneous fluids)

This plan has been included as an entry stage product in the field to ensure that the correct action can be taken should a pupil be exposed to any potential situation. The product has been developed to create the correct attitude and awareness among parents/guardians with the peace of mind that should the unforeseen happen, the pupil can be assisted.

The possibility of the average citizen coming into contact with HIV / AIDS is not limited to sexual intercourse. It may be contracted through various means like trauma, blood transfusion, rape, motor vehicle accidents, use of needles for injection, potential injuries at school or at home, etc.

The benefits are:

- 24-Hour Telephonic Access for HIV/AIDS-related information, advice and counseling
- Referrals to HIV Centers that provide Antiretroviral therapy
- Two consultations for rape, trauma or potential exposure cases at an appropriate provider recommended by the communication centre (per annum)
- Two HIV blood tests - initial AND follow-up test for rape, trauma or potential exposure cases – one immediately on potential infection and a second 3 months later to check sero-conversion
- Anti-retroviral or prophylactic therapy will be provided to prevent sero-conversion for a period not exceeding 28 days, including 3 Day starter pack of AZT / 3TD drugs
- Treatment for sexually transmitted diseases
- The morning after pill (if required)
- Registration only (if required) into a Disease Management Programme offering savings on monthly drugs and reports/advice

BENEFIT 4: TUTOR HELPLINE

- Guidance/Assistance with projects
- Qualified Teachers
- All Primary and High School subjects
- Telephonic assistance for children with their homework
- Additional information available via fax, e-mail or post
- Sunday to Thursday from 6pm to 9pm

BENEFIT 5: CAREER COUNSELLING

- Assessment (Career Exploration Exercise and Job Fit Questionnaire)
- A-Z Listing of Careers Information
- Study Information

- Career Planning (Frequently Asked Questions)
- Assistance with the compilation of a CV
- Job Market Trends

BENEFIT 6: COMPUTER HELPLINE

- Technical Support Helpdesk
- Operating System Support
- Software & Hardware Support
- Virus Protection & Removal
- Internet / E-Mail / Firewall set-up & support
- PC Games Support
- Sony Playstation Support

BENEFIT 7: CELLFIND (Location Based Services)

Cellfind provides a cellphone-based voice-free personal protection service (mobile panic button). This service allows a cellphone user (pupil) to send an SMS with his/her location to four other cellphone users (parents/guardians), by simply pressing a speed-dial on his/her cellphone.

A dedicated number is stored as a speed dial number on the pupil's handset, and must be dialled in a panic situation. By dialling this number, the systems will automatically SMS the position of the pupil in distress to the four pre-specified cellphone users.

Example of message sent to parent/guardian:

"CLIENT alert from [David]: Help I'm in trouble. I'm in the vicinity of [Cnr Skinner St & Schoeman St, Pretoria CBD. Accuracy 300m. 07/08/2004. 08:57.]"

- The four cellphone users selected must be registered on the Cellfind system. Registration is free and the registration form can be found on www.cellfind.co.za/cimspanic/glenrand.
- Operates on Vodacom and MTN networks.
- No Software or Hardware upgrade required
- Location transmitted to call centre in case of accident, hi-jack, etc.
- Passive location based services
- Location info via Web or SMS

To utilize any of the above services, contact the call centre on **0860 899 899** with the following details:

- Advise the operator that you are covered under the **GLENRAND MIB SCHOOLS SCHEME**
- Provide your personal particulars
- Advise the operator of your location and a telephone number where you can be reached
- Provide a brief description of the medical emergency and the nature of assistance required

If for any reason, a beneficiary is transported and/or hospitalised without a prior call to the call centre, and wishes to be reimbursed for the costs incurred, the call centre must be notified within 72 hours and an original account must be submitted to Glenrand MIB within 30 days of the incident together with any reasonable information and the reason why they did not contact the call centre in the first instance. The beneficiary will be reimbursed the amount that it would have cost the call centre if they had been contacted in the first instance.

For more complete detail, the policy itself should be referred to and this is available at the school or, from Glenrand MIB, upon request. For further information contact, the school or failing this, your Glenrandmib representative, Nicholas Symons 021 442 4054

We trust that you will agree that the cover negotiated is valuable and necessary to protect your child.

Yours sincerely,

C A Campleman
School Business Manager