

# Pupil Personal Accident Insurance

## Frequently Asked Questions

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### General Queries

#### What is the difference between Option A and Option B ?

- Option A - All of the pupils on the School roll participate in the scheme and they all take the same cover i.e. all pupils take School Activities cover or all pupils take 24 hour cover.
- Option B - The School give each individual pupil the choice of cover i.e. School Activities cover or 24 hour cover. With Option B it doesn't matter how many of the pupils participate in the scheme, it can be one or all of the pupils in the School.

#### What is the difference between School Activities and 24 hour Cover ?

- School Activities cover: 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 / Governors of the School or of any other person specifically authorised by them including direct travel to and from such activities.
- 24 hour cover : The pupil is covered 24 hours a day, for School Activities, social domestic and leisure activities (including during School holidays).

#### What do we mean by 'Accidental Bodily Injury' ?

- Bodily Injury caused solely by accidental violent external and visible means i.e. an injury as a result of an accident rather than a strain where no actual accident took place.

#### Can we still apply / renew policy on-line without a credit card ?

- Yes, you can send a cheque, payable to Allianz p.l.c., to Allianz House, Elmpark, Merrion Road, Dublin 4 along with a copy of the confirmation page that will print at the end of your on-line application.

#### Who is entitled to the 30% premium reduction when applying online ?

- Under financial regulations, the School must pass on the 30% premium reduction to parents /guardians who wish to have their child included in the Schools Pupil Personal Accident Insurance. The parents / guardians can accept the reduction off the individual premium or alternatively submit the higher amount allowing the School to retain the full 30% premium reduction towards School funds.

#### Does the 30% premium reduction apply if the policy is not processed online ?

- No, the 30% premium reduction only applies when schools apply or renew their policy online.

#### When applying on-line, what information do I need to provide?

- We need your School Name, Address, Telephone Number, Roll Number and your Pupil Personal Accident Policy Number. No Password is needed. You will also need to choose the number of pupils to go on cover and the level of cover required (i.e. Option A - Common Cover, Option B - Optional Cover).

#### 'How do we add extra pupils during the school year' ?

- When you purchase/renew your cover you will be given a reference number. You will require this Reference Number together with the School phone number. The reference number will be contained on your confirmation page which printed when you completed your on-line application . With this reference number, you click 'BUY' and choose the option :

*"We have already bought a Pupil Personal Accident policy for the period 01/09/15 to 31/08/16 and wish to amend pupil numbers "*

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### Are the pupils covered outside of Ireland?

- Yes, however, as this is a Personal Accident Policy only, we would recommend that a Travel insurance policy is arranged for trips abroad to cover illness, lost baggage etc.

### How long will Allianz pay Medical / Dental Expenses ?

- After an accident, Allianz will pay insured expenses, which are not recoverable from any other source, until the need for care has ceased (subject to the policy limit of €50,000).

### Is Horse Riding Covered ?

- Yes, horse riding is covered, however, horse/pony racing or jumping of any kind is excluded.

### Is the pupil still covered if they move school mid-year ?

- If they move to a School which has an Allianz Pupil Personal Accident Policy they will be covered under that Policy free of charge. However, if they move to another school that does not have the Allianz Pupil Personal Accident Policy they will no longer be covered.

## Claims Queries

### Can I send the claim in before all treatment has been completed?

- Yes, the claim form should be sent in at the time of the initial accident, following the first treatment of the injury. If more treatment is likely to be required, please note this on the claim form and we will keep the claim file open.

### How long will Allianz pay Medical / Dental Expenses ?

- After an insured accident, Allianz will pay insured expenses, which are not recoverable from any other source, until the need for care has ceased (subject to the policy limit of €50,000).

### Can we use VHI Swiftcare Clinics?

- Yes.

### Does this policy cover physiotherapy expenses?

- Yes, once they occur as a direct result of an insured accident and the pupil has been referred by their medical practitioner.

### How long does it take before the settlement cheque is issued?

- Settlement cheques are typically issued within two weeks of a claim being received (This can vary depending on the type of claim).

### What is the procedure for making a claim ?

- The parent/guardian completes the claim form (Claim form available from our website [www.allianz.ie/schools](http://www.allianz.ie/schools) or can be sent out on request.)
- The claim form will be signed by the parent/guardian and will also need to be signed by the School principal.
- If the Policy is on an Option B basis, the principal will have to check their records to ensure the pupil is covered and the type of cover applicable i.e. 24hr or School only cover
- The claim form should then be sent to Allianz along with any accompanying medical receipts. (If there are likely to be additional expenses as a result of the accident, please send a note with the claim stating that and we will keep the claim open).
- All correspondence should contain the policy or reference number together with the School phone number and sent to <http://srv296ho:5720/Documents.aspx>:

Pupil Personal Accident Claims Department, Allianz House, Elm Park, Merrion Road, Dublin 4.