

Your financial security and the safety of your children are of paramount importance! Through redCarpet Personal Accident for Learners you have the ability to protect yourself and your child against the potential pitfalls and expenses that follow accidental injuries.

Who may participate?

Any bona fide Learner, Teacher and/or Administration Staff Member of any School (including Pre-Primary schools).

What is covered?

The cover is for any accidental injury occurring: -

- On school premises;
- Outside the school whilst participating in any sporting activity or other extra-mural activity organised and supervised by the school;
- Whilst travelling to or from school or any other sporting or extra-mural activity referred to above by a reasonably direct route;
- After Care Centres registered and recognised by Local Authorities;
- For Technical College students: Whilst in Industry training (but cover will be excluded where remuneration is received)

What are the benefits?

Medical Expenses resulting from an accident	R 50,000 per incident
Permanent Disability – Balance on scale of Benefits - a percentage (%) of	R 150,000
Death (learners under 6 years)	R 10,000
Death (other than the aforementioned)	R 30,000

What are the Excesses?

To ease the processing of your claim, we have introduced a new “Franchise Deductible”:

- **Rugby Claims for Grade 8 – 12** will attract a R500 Franchise. Therefore no claim under R500 will be entertained, but claims over R500 will be settled in full, without deducting an excess;
- **All other claims** will attract a R250 Franchise.

Are there any specific limitations?

- Consultations.....R3,000
- Physiotherapy/Chiropractor/Biokinetics.....R3,000
- X-Rays.....R3,000

any one claim - any one period of insurance.

- MRI and CAT scans (maximum of two (2) any one period of insurance).....R10,000
- Emergency Transportation/ Search & Rescue costs up to R20,000

Are there any exclusions?

Cover will not be in force for any of the following unless the incident is directly related to a school activity:-

- Caused solely by an existing physical defect or other infirmity of the insured person;
- Injury sustained whilst participating in motor cycling (whether as a driver or a passenger), racing of any kind involving the use of any power driven vehicle, vessel, or craft, mountaineering necessitating the use of ropes, winter sports involving snow or ice, polo on horseback, steeple chasing, professional football or hang-gliding;
- Whilst travelling by air other than as a passenger and not as a member of the crew or for the purpose of any trade or technical operation therein or thereon;
- Injury as a result of the influence of alcohol, drugs or narcotics upon the insured person unless administered by a member of the medical profession or unless prescribed by and taken in accordance with the instructions of a member of the medical profession;
- Caused by the insured person's suicide or intentional self-injury;
- Caused by the insured person's participation in any riot or civil commotion.

What are the costs?

Category	Annual Premium
a) Rugby playing learners in <i>Grades 8 to 12</i>	R320
b) Other High School Boys	R130
c) Technical Colleges (Students in Industry Training)	R150
d) All other Learners	R100
e) Teachers, Administration and General Employees	R90

- **Note:** The premium quoted is inclusive of a R5-00 per capita policy fee, 14% VAT and legislated commission.

How do I join?

- Contact your School Bursar, School Secretary and/ or call Alexander Forbes on (033) 341 9000 and ask that your child be covered.
- The facility insurance period runs from 1st of January 2011. Full annual premiums will be charged, irrespective of when you join.

What are the claims procedures?

- Complete a claim form (available from Alexander Forbes) in detail immediately after the incident;
- Obtain a signature from the insuring Parent and School Principal/Bursar;
- Obtain a written Doctor-/ Dentist report if there is to be any future medical treatment - including the cost of such treatment;
- Send it to Alexander Forbes Risk Services, P O Box 807, Pietermaritzburg, 3200 for registration (You have a maximum of two (2) months after the injury to register your claim);
- On receipt of all the relevant claim documentation Alexander Forbes Risk Services will consider the claim and if accepted effect payment directly to the Insured, after deducting the applicable excess. Please note that in terms of the Short-term Insurance Act, we are not permitted to make payments directly to service suppliers.
- Hospitalisation costs must be claimed from Medical Aids. Where no Medical Aid is in place, we will need an affidavit to this effect.
- All medical aid shortfalls, other day-to-day benefits, or post-hospitalisation treatment can be claimed against this

policy,(subject to the benefit limits), ensuring that the parent / guardian is not financially out of pocket.

Who can we contact for more information?

Your usual Alexander Forbes contact or
 Facility Administrator: Sharon Soobramanian
 eMail.....soobramanians@aforbes.co.za
 Phone..... +27(33) 341 9000
 Fax..... +27(33) 341 9001

Who is the Insurer?

The facility is underwritten by Santam Insurance Limited



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Application
 [Fax it to +27(33) 341 9001]

Name of Institution:		Email Address:	Postal Address:
Name of Learner:		Cell No.	
ID of Learner:		Phone No.	Category:
		Fax No.	Premium Applicable:

Premium Deposits:
 Kindly deposit the premium due into Alexander Forbes Account with First National Bank (255055) on Account No. 62204724422, using your school's name as reference (E.g. "School's Name - PA") and then faxing the deposit slip to **Sharon Soobramanian +27(33) 341 9001.**

