

## School Personal Accident Scheme Newsletter 2010

### 2010 Premium Rates

Option 1 – 24 hour cover (Optional)	€8.00 per pupil
Option 2 – 24 hour cover (Compulsory)	€7.00 per pupil
Option 3 – School Activities only (Optional)	€5.00 per pupil
Option 4 – School Activities only (Compulsory)	€4.00 per pupil
Staff – School Activities only (Compulsory)	€5.50 per staff member

“Compulsory”	– Means that all pupils in the school must be covered.
“Optional”	– Where the school gives pupils the option of taking the cover or not.
“24 hour cover”	– Cover operates 24 hours a day 365 days a year
“School Activities only”	– Cover operates while travelling to or from or attending school or other School Activities e.g. School Sports, School Play etc.

*A 20% discount is available for applications made online at [www.pupilcover.ie](http://www.pupilcover.ie)*

### 2010 Benefits

	<u>Sum Insured</u>
	(each person)
Death	€ 30,000
Permanent total loss of sight in one eye or of one limb	€100,000
Permanent total disablement or loss of sight in both eyes or of two or more limbs	€150,000
Total and irrecoverable loss of hearing in one ear	€ 30,000
Total and irrecoverable loss of hearing in both ears	€100,000
Hospitalisation – Payable per day for a max of 90 days	€ 20
Medical expenses not recoverable from any other source – up to	€ 30,000
Dental expenses not recoverable from any other source – up to	€ 30,000

### Scheme Changes & Renewal Recommendation

We are delighted to announce that following feedback from schools and parents the 2 year limitation to medical and dental expenses will no longer apply. From renewal the policy will cover such expenses following an accident for an unlimited period of time subject to the limit of €30,000.

This has been achieved without necessitating any increase in the premium for 2010 by changing the Scheme Underwriter to Allianz plc. There are some changes to policy cover. The Benefits, Main Exclusions and new Health Condition are detailed in the enclosed Scheme Forms. Full terms and conditions are detailed in the policy certificate, a copy of which is available on request.

We feel the scheme provides a wide level of cover and that the premiums are competitive and compare favourably with other Personal Accident policies.

Allianz plc, the scheme underwriter, is a large multinational insurer with a significant presence in Ireland, particularly in the Education sector. We find the service they provide both in relation to claims and underwriting to be good and have no hesitation in recommending renewal of cover with them.

### Which should you choose: Optional or Compulsory, School Activities Only or 24 hour?

We recommend that schools operate a compulsory scheme, if at all possible. Not only is the cost per pupil lower but it also significantly reduces the administrative burden in running the scheme.

We advise schools and pupils to opt for 24 hour cover as it provides pupils with greater protection.

12/14 LOWER MOUNT STREET, DUBLIN 2. TEL: (01) 639 5580 FAX: (01) 639 5590

DIRECTORS: N BRENNAN (Chairman) A O'RIORDAN, D BRENNAN,  
S BRENNAN, A WATERS, P GHOSE. REG. NO. 8991 REPUBLIC OF IRELAND

Brennan Insurances is regulated by the Financial Regulator

### **Application forms for parents (Optional Schemes only)**

Schools operating an optional scheme can issue 1 of the 3 enclosed sample application forms to parents. The 3 different forms are marked:

“Scheme 1 – 24hr”

“Scheme 2 – 24 hr/School Activities” and

“Scheme 3 – School Activities”

The school must decide which of the 3 to issue. **We recommend “Scheme 1” which offers cover to parents on the basis of 24 hour cover only.**

In the case of larger schools, where photocopying is not practicable, a supply of forms can be collected, free of charge, at our offices. If schools require forms to be sent in bulk through the post, this will only be possible on payment of post and packaging. The cost will depend on the amount of forms required.

### **Period of Grace (Applies to Schools who are renewing only)**

For *Compulsory Schemes*, cover will continue to be held from last year in respect of all pupils of the school, *including new pupils*, provided the renewal form and remittance is received by us before September 30<sup>th</sup>. After September 30<sup>th</sup>, cover lapses from renewal and cover can then only operate from the date on which the completed application and remittance is received.

In the case of *Optional Schemes*, cover will continue to be held provided the premium has been paid to the scheme organiser before September 30<sup>th</sup>. After September 30<sup>th</sup>, cover lapses from renewal and cover can then only operate from the date on which the premium is actually paid to the scheme organiser.

### **Late Entry (Optional Schemes only)**

We urge scheme organisers not to allow late entry into their schemes. We strongly recommend that you impose a deadline and stick to it. It imposes additional work on scheme organisers and, from our point of view, the work involved in processing a single late entrant is the same as a complete renewal application.

- (1) Application for the inclusion of late entrants will only be accepted from the insuring schools. ***Applications will not, under any circumstances, be accepted directly from parents.***
- (2) If you do allow late entry, applications for late entrants must be on school letter headed paper. It must be headed **“Personal Accident Scheme – Late Entrants”** and quote the number of your Personal Accident Scheme Certificate. Again, we strongly advise against sending cash.

**Any late entry application received at our offices after November 8<sup>th</sup> 2010 will be returned.**

### **Scheme Website - [www.pupilcover.ie](http://www.pupilcover.ie)**

- 20% discount for Schools that purchase cover online
- Valuable source of information for scheme organisers and parents
- Source claim forms, explanatory material and answers to “frequently asked questions”
- Reduces burden on organisers who can refer parents to the website with queries they have

### **Claims Administration**

All claims should be sent to Brennan Insurances without delay. A sample claim form will be enclosed with the certificate of insurance and parents can download forms from our website.

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***Once again please note the closing date for receipt of applications is November 8<sup>th</sup>, 2010.***