

Pupil Protector Personal Accident Policy

We agree to give the insurance cover set out in this group policy document. We will provide cover only to those people who are shown as being insured persons as long as the appropriate premium has been paid and we have accepted it.

This group policy, the schedule and any attached memoranda or endorsements show details of the cover and the terms and conditions applying to it. The group policyholder should read these documents to make sure that they understand the cover provided and the limitations which apply.

It is the group policyholder's responsibility to ensure that the insured persons are given full details of this insurance and that the insured persons agree to observe, fulfil and comply with the terms and conditions of this group policy.

AIG Europe Limited

AIG Europe Limited is authorised by the Prudential Regulation Authority of the United Kingdom, and is regulated by the Central Bank of Ireland for conduct of business rules

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Scope of insurance

If an insured person suffers bodily injury which, within two years solely and independently of any other cause, results in death or disablement during the period of insurance and operative time of cover, we will pay the sum insured specified on the schedule.

Disappearance

If an insured person disappears and it is reasonable to believe that they have died as a result of bodily injury, we will pay the amount for Section C item 1, death as specified in the schedule provided the insured person's legal representative or executor signs an agreement that if it later transpires that an insured person has not died, any amount paid will be refunded to us.

Exposure

If the insured person dies or becomes disabled as a result of being exposed to the elements, we will consider the death or disability to have been caused by bodily injury.

Definitions

We use certain words in this policy which have a specific meaning. They have this specific meaning wherever they appear in the policy or schedule and are shown in bold print.

Accident

A sudden, unexpected and specific event, external to the body, which occurs at an identifiable time and place.

Bodily injury

Identifiable physical injury to an insured person's body which is caused directly and solely by an accident, is not intentionally self-inflicted and does not result from sickness or disease.

Brain damage

Total and permanent loss of ability to reason, receive ideas, understand and have intelligent thoughts.

AIG Inc.

A company incorporated in the United States together with its worldwide subsidiary companies which collectively make up the AIG Inc. International Group of Companies.

Disablement

A loss as described in the sections shown on the schedule.

Doctor

A registered medical practitioner who is not the insured person or related to the insured person who is currently registered with the Irish Medical Council in the Republic of Ireland to practice medicine.

Facial scarring

Scarring of the face from the hairline to the chin and from ear to ear not including the neck.

Foot or feet

All parts of the foot below the ankle.

Gradually operating cause

A cause that is the result of a series of events which occur or develop over time that cannot be attributable to a single accident.

Group policyholder

The school specified on the schedule.

Hand or hands

All parts of the hand below the wrist.

Hospital

An institution which has accommodation for residential patients and facilities for diagnosis, surgery and treatment. It does not include a convalescence home (the place for rest and recovery after an accident), a long-term nursing home or care facility, a geriatric (elderly care) ward or a rehabilitation centre.

Insured person or insured persons

The person or persons shown on the schedule.

Loss

Permanent, total and irrecoverable loss of use or the permanent and total loss caused by physical severance, resulting in separation.

Loss of hearing

Total, complete and permanent loss of hearing resulting in deafness.

Loss of sight

Physical loss of one or both eyes or the loss of a substantial part of the sight of one or both eyes. A substantial part means that the degree of sight remaining after the accident is 3/60 or less on the Snellen scale after correction with spectacles or contact lenses. (At 3/60 on the Snellen scale a person can see at 3 feet something that a person who has not suffered loss of sight should be able to see at 60 feet).

Loss of speech

Total, complete and permanent loss of speech.

Medical and dental expenses

Expenses not recoverable from any other source, necessarily and properly incurred by the insured person within two years of the date of bodily injury for medical, hospital, surgical, dental, manipulative, massage, therapeutic, X-ray or nursing treatment, including the cost of medical supplies and ambulance hire. Expenses incurred within two years of the date of bodily injury for treatment which either takes place or is expected to take place after the expiry of the two years from the date of bodily injury are not medical expenses for the purpose of this insurance.

Operative time of cover

The period of time during which an insured person is covered by this policy.

Paralysis from the neck down

The permanent and total paralysis of the two arms, forearms and hands and the two thighs, legs and feet.

Parent

A parent with parental responsibility, or a legal guardian of a pupil.

Period of insurance

The period between the start date of cover and renewal date as shown on the schedule.

Permanent total disability

The insured person being prevented from doing any paid work for the rest of their life.

Pupil or pupils

A person who is over 3 years of age, or under 23 years of age and attending the school.

School

The school named on the policy schedule.

School activity only

While the insured person is participating in school related activities authorised by the school including direct travel to and from such activities.

Schedule

The document showing details of the cover purchased and which should be read with this policy.

Staff

Any employee of a school provided the employee has not attained their 65th birthday before the start of the period of insurance.

Start date of cover

The date on which cover commences.

Sum insured

The amount of benefit payable shown in the schedule.

They or their

The insured person.

War

Military action, either between nations or resulting from civil war or revolution.

We, us or our

AIG Europe Limited.

24 hour cover

At all times.

What is not covered

We will not cover bodily injury to an insured person:

- (a) if it occurs in a country where there is a war and the bodily injury was caused as a direct consequence of the war;
- (b) flying unless as a fare-paying passenger;
- (c) committing or attempting to commit suicide;
- (d) committing or attempting to commit a crime;
- (e) resulting in a diagnosis of fibromyalgia (a syndrome characterised by chronic pain in the muscles and soft tissues surrounding joints, fatigue and tenderness at specific sites in the body), myalgic encephalomyelitis (muscle pains and inflammation of the brain and spinal cord), chronic fatigue syndrome, post-traumatic stress disorder or any mental or nervous disorder;
- (f) resulting from a gradually operating cause;
- (g) taking a drug or drugs other than according to the manufacturer's instructions or as prescribed by a doctor;
- (h) taking a drug or drugs to treat drug addiction;
- (i) under the influence of alcohol or solvents;
- (j) in respect of medical expenses or hospital confinement arising from any physical or mental condition, or disability of a recurring or chronic nature, from which the insured person suffered or was known to suffer before the period of insurance. This exclusion shall not apply where insurance has been effected on a compulsory basis for all pupils or staff of a school;
- (k) occasioned during the course of employment of any kind other than an authorised school work experience programme or, in respect of staff, other than work on behalf of the school;

Provisions

1. Under Section B when more than one form of disability results from one bodily injury, we will pay the largest amount from the table shown on the schedule.
2. The insured person can only claim under one of the Sections A, B or C as a result of bodily injury.
3. We will only pay either the paralysis from the neck down or brain damage benefit as a result of one event causing bodily injury.
4. If the insured person dies within 26 weeks of suffering bodily injury, we will pay the amount under Section C (as long as the death was as a result of bodily injury) and not the amounts under Sections A or B.
5. We will pay the amounts shown under Sections D, E, F and G as well as those under Section B as a result of bodily injury.
6. The most we will pay for bodily injury is the sum insured shown for Section A1 for each pupil.
7. The maximum we will pay in aggregate to eligible insured persons under this insurance in respect of any accident or series of accidents arising from a single event will be €5,000,000. In the event that the total claims from the single event shall exceed €5,000,000 we will pay an amount which is proportionately reduced until the total does not exceed this limit.
8. We may change the terms and conditions, including the premium, of this group policy at any time and as considered necessary to reflect any event outside our control or that we expect to have an impact on future claims which we could not reasonably have foreseen when we last reviewed the cover terms and premiums or in the event of any change in the law affecting this policy, for example a change in insurance premium tax.

Before we make any changes, we will give the group policyholder 30 days notice in writing.

If the changes are acceptable then this cover will continue. The group policyholder is responsible for notify insured person's included in this group policy of the changes applicable.

If the changes are not acceptable, the contact person for the group policyholder may cancel this group policy. If this happens no claims will be paid after the date of the cancellation. Any premium for the unused portion of the period of insurance will be returned to the contact person for the group policyholder.

Claims procedure

We should be notified as soon as reasonably practicable after the bodily injury is sustained that a claim is to be made.

We may reject the claim if it is made so long after the bodily injury is sustained that it makes it difficult or impossible for us to investigate the claim fully. Claims are to be notified to:

The Accident & Health Claims Department
AIG Europe Limited
30 North Wall Quay, IFSC, Dublin 1.

Telephone: (01) 208 1400 Facsimile: (01) 283 7774
E Mail: pupilprotectorclaims.ie@aig.com

We may ask the insured person to have one or more medical examinations. If we do, we will pay the cost of the examinations and the reasonable travelling expenses of the insured person (and their parent if the insured person is a pupil under 23 years of age), as long as we agree beforehand. If the insured person fails to go to a medical examination without a good reason, we may reject the claim.

If we pay a claim under Section G, medical expenses which are recoverable from another source, such as a third party or private health insurer, you must give us every assistance and any information we require to recover this amount from them.

We will ask the claimant to give us certificates and information to support the claim. We will not pay any costs involved in doing this. If the information supplied is insufficient, we shall identify what further information is required. We may reject the claim if we do not receive the information we need.

We will deal with valid death claims as follows:

- a. If an insured person is age 18 years or over we will pay the sum insured to the executor or personal representative of the deceased insured person's estate.
- b. If an insured person is under age 18 years we will pay the sum insured to the parent of the deceased insured person or in accordance with the Succession Act 1965, where appropriate.

We will deal with all valid claims, other than death claims, as follows:

- a. If an insured person is age 18 years or over we will pay the appropriate sum insured to the insured person.
- b. If an insured person is under age 18 years we will pay the appropriate sum insured to the parent of the insured person for the benefit of the insured person.
- c. We will pay the appropriate sum insured to the school under Section G medical expenses where they have incurred bills and require reimbursement.

However, we can insist on placing any claim payments in trust for the insured person's benefit. We, the insured person, and their parent will agree on the trustees. The money will be held in trust until the insured person has reached their 18th birthday when the money will be paid to the insured person. If we cannot agree on the identity of the trustees they will be appointed by the President of the Law Society. We will decide the terms, conditions and powers which apply to any trust.

The receipt of the payment shall be a full discharge of all liability by us in respect of the claim.

General conditions

1. The policy or benefit cannot be assigned or transferred to anyone else unless we agree.
2. If the parent is contributing, or paying the premium, the insurance will not be affected by the group policyholder's failure to send reports, pay premiums or keep to any of the conditions of the policy.
3. If we have paid a claim under this policy and the group policyholder or the insured person has accepted this as full and final payment then we will not have to make any further payments for the same claim.
4. We may change the premium and conditions of this insurance at the start date of cover or increase the premium during the period of insurance if the number of insured persons is increased.
5. The group policyholder will pay premiums as agreed and supply information in the form and at the frequency required by us.
6. This policy will be construed and interpreted in accordance with Irish law whose courts will have jurisdiction to determine any dispute arising under or in connection with it, unless agreed to the contrary by the group policyholder and us before the start date of cover. The terms and conditions of this policy will only be available in English and all communication relating to this policy will be in English.
7. We will not pay interest on any amount paid under this policy.
8. We shall not be deemed to provide cover and we shall not be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose us, our parent Company or its ultimate controlling entity to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America

Disputes and complaints

AIG Europe Limited Customer Complaints Procedure is coordinated centrally by a dedicated Customer Complaints Officer, in order to respond flexibly and consistently across the company to the evolving changes in our business and also in the regulatory environment in which we operate. AIG Europe Limited wants to give you the best possible service. If you feel you have cause for complaint, you should contact the relevant Department Manager at AIG Europe Limited, Ireland Branch.

If after such contact you remain dissatisfied, you may also write to the Customer Complaints Officer at AIG Europe Limited, 30 North Wall Quay, International Financial Services Centre, Dublin 1. Phone 01 208 4916.

If the complaint is not resolved to your satisfaction, you should contact the General Manager, AIG Europe Limited, 30 North Wall Quay, International Financial Services Centre, Dublin 1. At any stage, you may contact any of the following:

Insurance Ireland, Insurance House, 39 Molesworth Street, Dublin 2.

Telephone: 01- 6761820; Fax: 01- 6761943;

Email: info@insuranceireland.eu ; Web: <http://www.iif.ie>

The Central Bank of Ireland, P.O. Box 559, Dame Street, Dublin 2 Telephone: 1890 77 77 77; Fax: (01) 6716561.

E-mail: enquiries@centralbank.ie; Web: <http://www.centralbank.ie>

The Financial Services Ombudsman's Bureau

3rd. Floor, Lincoln House, Lincoln Place, Dublin 2.

Lo Call: 1890- 882090; Phone: (01) 6620899; Fax: (01) 6620890.

E-mail: enquiries@financialombudsman.ie ; Web: <http://www.financialombudsman.ie>

AIG Europe Limited, 30 North Wall Quay, IFSC, Dublin 1. Tel (01) 208 1400. Email: customercomplaints.ie@aig.com

Fraud

Any fraud, deliberate dishonesty, or deliberate hiding of information connected with the group policyholder's or insured person's application for this policy or in connection with a claim, will make this policy invalid.

If this happens, the group policyholder or insured person will lose any benefit due to them and they must pay back any benefit that we have already paid.

If this occurs we will not refund any premiums.

Start and finish of cover

The cover provided to the group policyholder for each insured person will begin on the start date of cover or the date the insured person is included in this insurance and will end on the earliest of the following:

- a) The end of the period for which payment of premium was paid to us;
- b) The group policyholder or we cancel the policy;
- c) The policy is not renewed on the renewal date;
- d) An insured person notifies the group policyholder that they no longer wish to be included in this policy;
- e) An insured person dies; or
- f) An insured person's 22nd birthday.

Where mandatory insurance is selected by a school which has been insured with a previous insurer, the premium will be deemed to have been paid provided it is received by us before 31 October each year.

Where specified pupil insurance is selected, if the insured person has been insured with a previous insurer the premium will be deemed to have been paid provided it is paid to us before 31 October each year, otherwise cover will commence in respect of the insured person when their application is received by the school.

Cancellation

We may cancel this policy by giving 30 days notice in writing to the group policyholder at the group policyholder's last known address.

The group policyholder may cancel this policy by giving 30 days notice in writing to us at the following address:

AIG Europe Limited, 30 North Wall Quay, IFSC, Dublin 1

The premium for the period up to the date when the cancellation takes effect will be calculated and any unearned (unused) portion of the premium paid will be returned to the group policyholder.

An insured person may cancel their own cover under this policy by giving notice in writing to the group policyholder.

An insured person or parent has no rights to cancel the policy held by the group policyholder.

If the group policyholder collects the premium from an insured person or parent, it is the group policyholder's responsibility to give back any premium we have returned to them and tell an insured person or parent contributing that the premium will no longer be collected.

We will refund all premiums paid, within 30 days from the date we received the notice of the cancellation from the group policyholder. We will not refund any premiums if a claim has been made within the 15 days of the start date of cover shown on the schedule.

How we use personal information

By providing your personal information to AIG or personal information regarding other individuals you represent that you have the authority to do so and consent to the collection and processing (including the disclosure and international transfer) of this personal information as stated in the Privacy Policy which is available at www.aig.ie, by e-mailing postmaster.ie@aig.com or by writing to the Data Protection Officer at AIG Europe Limited, Ireland Branch, 30 North Wall Quay, International Financial Services Centre, Dublin 1.

Marketing Preferences

We will provide you with regular opportunities to tell us your marketing preferences. You can also contact us by e-mail at postmaster.ie@AIG.com or by writing to: Customer Service Team, AIG Europe Limited, Ireland Branch, 30 North Wall Quay, International Financial Services Centre, Dublin 1 to tell us your marketing preferences or to opt-out. If you no longer want to receive marketing-related e-mails from us on a going-forward basis, you may opt-out of receiving these marketing-related emails by clicking on the link to "unsubscribe" provided in each e-mail.

- Receiving mobile messages (for example SMS text messages) / telephone communications / postal mail from us If you no longer want to receive mobile messages / telephone communications / postal mail from us on a going-forward basis, you may opt-out of receiving them by contacting us at the above addresses.

- Our sharing of your Personal Information with our group companies for their marketing purposes: If you would prefer that we do not share your Personal Information on a going-forward basis with our group companies for their own marketing purposes, you may opt-out of this sharing by contacting us at the above addresses.

- Our sharing of your Personal Information with selected third-party partners for their marketing purposes: If you would prefer that we do not share your Personal Information on a going-forward basis with our third-party partners for their own marketing purposes, you may opt-out of this sharing by contacting us at the above addresses.

We aim to comply with your opt-out request(s) within a reasonable time period. Please note that if you opt-out as described above, we will not be able to remove your Personal Information from the databases of third parties with whom we have already shared your Personal Information. Please also note that if you do opt-out of receiving marketing communications from us, we may still send you other important administrative communications from which you cannot opt-out.

Second Opinion Medical Service

If an insured person suffers any accidental bodily injury or illness which is diagnosed during the period of insurance, regardless of the operative time of cover shown in the schedule or the exclusions applicable under this policy, access to a medical Second Opinion service will be provided by us.

To use this service an insured person's parent should either:

- access www.aigdirect.ie/pupilprotector or
- contact Second Opinion by telephoning +44 207 486 2300, and provide details of the insured person's current Medical Consultant as requested.

The insured person's parent should then request that their medical file be forwarded to Second Opinion by the Medical Consultant (this may require written authorisation).

In most cases it will not be necessary for an insured person to visit Second Opinion. However, if Second Opinion considers this necessary, we will pay for the cost of the first consultation (excluding the cost of travel and accommodation).

This insurance is underwritten by AIG Europe Limited. Registered in England and Wales. Company number: 01486260.

Registered office: The AIG Building, 58 Fenchurch Street, London EC3M 4AB, United Kingdom.

AIG Europe Limited, Ireland Branch has its registered branch office at 30 North Wall Quay, IFSC, Dublin 1, Ireland. Branch registration number 906664. Tel: +353 1 208 1400.

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AIG Europe Limited
Pupil Protector - Group Personal Accident Policy
 Policy Schedule

AIG Europe Limited		Policy number:	
Group Policyholder:			
Group Policyholder's Address:			
Period of insurance			
Start date of cover:		And for any subsequent period for which a premium is paid and accepted.	Premium (including 5% government levy)
Renewal date:			

Category:	
Insured person(s):	
Operative time of cover	

Item no.		Sum insured
Section A – Catastrophic injury		
1	Paralysis from the neck down	€200,000
2	Brain damage	€200,000
Section B – Permanent disabilities		
1	Permanent total disability	€150,000
2	Loss of sight in both eyes	€150,000
3	Loss of both hands or both feet	€150,000
4	Loss of sight in one eye	€100,000
5	Loss of one hand or one foot	€100,000
6	Loss of hearing:	
	(a) both ears	€100,000
	(b) one ear	€40,000
7	Loss of speech	€40,000
Section C – Death		
1	Death by accident	€25,000

Item No.		Sum insured
Section D – Permanent facial scarring		
1	Facial scarring from: (a) 3 cms to 9 cms (b) 10 cms and longer	€1,000 €2,000
Section E – Burns		
1	Full-thickness burns which cover: (a) 27% or more of the body's surface (b) 18% or more, but less than 27% of the body's surface (c) 9% or more, but less than 18% of the body's surface (d) 4.5% or more, but less than 9% of the body's surface	€20,000 €16,000 €12,000 € 6,000
Section F – Hospitalisation		
1	€20 for each full 24 hour period spent in a hospital, up to a maximum of	€1,800
Section G – Medical expenses		
	Medical and dental expenses not recoverable from any other source up to a maximum of	€40,000

Examined by;

For and on behalf of AIG Europe Limited

Date;

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Registered branch address: 30 North Wall Quay, IFSC, Dublin 1 v5