

# Pupil Protector Personal Accident Insurance

## Insurance Product Information Document

Company: AIG Europe S.A.

Product: Compulsory or Optional Pupil Protector Policy

AIG Europe S.A. is authorised by the Luxembourg Ministère des Finances and supervised by the Commissariat aux Assurances, and is regulated by the Central Bank of Ireland for conduct of business rules

This document provides a summary of cover only. Full details of your cover can be found in your policy terms and conditions and policy schedule. It is important you read these documents carefully. This document does not form part of your contract of insurance.

### What is this type of insurance?

This is a group policy. We will provide cover for Compulsory - everyone detailed on the school register or Optional - those who's details are declared to us, once the appropriate premium has been paid and we have accepted it.

Policy excesses will be consistent with the policy you have purchased.

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.



#### What is insured?

##### Catastrophic Injury

- ✓ Paralysis from the neck down  
Sum insured: €200,000
- ✓ Brain damage  
Sum insured: €200,000

##### Permanent Disabilities

- Permanent total disability  
Sum insured: €150,000
- ✓ Loss of sight in both eyes or loss of both hands or both feet  
Sum insured: €150,000
- ✓ Loss of sight in one eye, loss of one hand or one foot  
Sum insured: €100,000
- ✓ Loss of hearing:
  - (a) Both ears Sum insured: €100,000
  - (b) One ears Sum insured: € 40,000

- ✓ Loss of speech  
Sum insured: €40,000

##### Facial Scarring

- ✓ Facial scarring from
  - 3 cm to 9 cm Sum insured: €1,000
  - 10 cm and longer Sum insured: €2,000

##### Death

- ✓ Death by accident  
Sum insured: €25,000

##### Burns

- ✓ Sum insured: €6,000 up to €20,000  
(Depending on % of body surface – Minimum of 4.5% of body surface must be affected to qualify)

##### Hospitalisation

- ✓ Sum insured: €20 per full 24 hour period spent as an inpatient up to €1,800

##### Medical & Dental Expenses

- ✓ Sum insured: up to €40,000



#### What is not insured?

- ✗ Flying unless as a fare-paying passenger.
- ✗ Bodily injury that is sustained by suicide or attempted suicide.
- ✗ Bodily injury that is sustained whilst committing or attempting to commit a crime.
- ✗ Injuries arising when taking a drug or drugs other than according to the manufacturer's instructions or as prescribed by a registered medical practitioner.
- ✗ Bodily injury sustained 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.
- ✗ Injuries arising when under the influence of alcohol or solvents
- ✗ Injuries resulting from a gradually operating cause
- ✗ The excess as shown in the Policy Schedule.



#### Are there any restrictions on cover?

- ! The policy or benefit cannot be assigned or transferred to anyone else unless we agree.
- ! We will only pay either the paralysis from the neck down or brain damage benefit as a result of one event causing bodily injury.
- ! Unless we have agreed otherwise with you, Irish Law and the decisions of the Irish Courts will govern this insurance.
- ! 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.
- ! If we have paid a claim under this policy and the group policyholder or the insured person has accepted this as a full and final payment then we will not have to make any further payments for the same claim.



### Where am I covered?

- ✓ Cover applies Worldwide, however, cover under this policy cannot continue for an insured person who resides outside the Republic of Ireland for more than 180 consecutive days. Cover will be cancelled from the 181<sup>st</sup> day that an insured person resides outside the republic of Ireland. Please tell us as soon as this happens.



### What are my obligations?

- When applying for your policy and completing your pre-contract application form, you must answer all questions honestly and with reasonable care. Please note that failure to do so may result in your policy being cancelled or we may refuse to deal with any claims or reduce the amount of a claim payment, as detailed under the [Impact of Misrepresentation](#) section, which you should read carefully.
- When applying for your policy, you must take reasonable care to answer the questions you are asked honestly and carefully.
- If you reside outside the Republic of Ireland for more than 180 days, you need to inform us so that we can cancel your policy.
- You must notify us of any claims as soon as is reasonably practical after the event
- If you make a claim, you must provide documents and other evidence we may need to deal with your claim, and comply with the specific claim procedure set out in the policy wording.
- You must pay the premium on time.
- You must contact us as soon as reasonably possible, if any of the answers or information provided is inaccurate or has changed beyond what was reasonably contemplated when the contract of insurance was concluded as this may affect the cover provided and any claims made by you on your policy.



### When and how do I pay?

Premiums are paid annually via the school by card, cheque, or electronic bank transfer.



### When does the cover start and end?

The cover provided to the group policyholder for each insured person will begin on the 1<sup>st</sup> September and ends on the 31<sup>st</sup> August each year. Alternatively it will end on the earliest of the following:

- The group policyholder or we cancel the policy.
- The policy is not renewed on the renewal date.
- An insured person notifies the group policyholder that they no longer wish to be included in this policy.
- An insured person dies.
- An insured person's 22<sup>nd</sup> birthday.



### How do I cancel the contract and what is my cooling off period?

#### Cooling off Period

Cancelling the policy during the cooling off period - If the cover does not meet your requirements you may cancel this policy within 14 days of the policy start date shown in your schedule or within 14 days of receiving your policy, whichever is the latter. We will give you a full refund of any premiums paid so long as you have not claimed. Premium will be returned to the policyholder within 5 working days from the date we receive notice of cancellation from the policyholder.

#### Cancellation after the cooling off period

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

The group policyholder may cancel this policy by giving 30 days notice by emailing [pupilprotector.ie@aig.com](mailto:pupilprotector.ie@aig.com).

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.