



## SCHOLARS PERSONAL ACCIDENT AND CONTINGENCY INSURANCE

### OVERVIEW OF COVER

#### Scholars Medical Expense cover:

- Insurance against medical expenses incurred due to school-related incidents resulting in violent, physical, external and accidental bodily injury to an insured learner whilst:
- At school. / Traveling to/from school. /Partaking in school organised events during term time or in the holidays, including educational, cultural or sporting tours and activities.

#### Benefits:

- The school can arrange medical care in an emergency without having to contact the parents.
- Payment in respect of medical care is guaranteed (within policy conditions) and not reliant on the parents' medical aid.

#### Scholars Accidental Death cover:

- Insured learners enjoy 24-hour accidental death cover, 7 days a week, 365 days a year, up to a limit of R30 000 per learner over the age of 6 years and up to a limit of R10 000 per learner between the ages of 3 and 6 years.

#### Scholars Accidental Disability cover:

- Permanent disability that may be sustained anywhere through a motor accident, sporting or other accidental bodily injury, this insurance is not restricted to school-related incidents but has **24-Hour Cover, worldwide, 7 days a week, 365 days per annum**
- Continental Scale of Benefits applies.

#### General:

- Cover is restricted to a maximum of 2 X the medical benefit scheme rate
- Cover is in terms of the policy wording
- 1<sup>st</sup> excess, per pupil, per year R 350.00 per claim
- 2<sup>nd</sup> excess onwards, per pupil, per year R 500.00 per claim
- If the hospital costs are claimed from the medical aid then the other accounts, within the policy restrictions and the overall pupil limit, will be paid free of any excess.
- Hospitalisation / MRI / Cat / Bone scans and specialised dentistry **MUST** be pre-authorized, or they will not be covered.

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**TD Administrative Services (Pty) Ltd.**

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**Registration Number: 2014/090534/07**  
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