

8 December 2011

Dear Parent/Guardian

**PUPIL INSURANCE COVER – 01 January 2012 to 31 December 2012**

In case of a medical emergency involving your child, you would insist that the school authorities act decisively and immediately. In order for us to do this, we have again arranged compulsory insurance facilities for our pupils for 2012.

The cover has been extended and improved and comprises the following, this document does not override the policy wording.

**Section 1 – Medical Expenses, Accidental Death & Permanent Disability Cover**

Section 1.1 Medical Expenses Cover (Limit – R30 000)

All our pupils will be covered up to a maximum of R30 000 against medical expenses incurred in school related incidents due to violent, physical, external and accidental bodily injury whilst:

- ✓ At school
- ✓ Travelling to/from school
- ✓ Partaking in school organised events during term time or in the holidays, including educational, cultural or sporting activities.

This gives us, as the school authority, peace of mind that in case of any emergency we can act without hesitation and our pupils can be attended to whether or not they are covered by medical aid and without the need to reach you to confirm medical aid cover.

A benefit to you, our parents/guardians, is that funds thus saved and accumulated in your medical savings account can be preserved for other members of your family.

RISK SERVICES

**ALEXANDERFORBES**  
Securing your financial well-being

### **Some important points:**

1. The benefit will be paid to the school (in cases where the school has settled the account) or to the parent/guardian. **No benefit will be paid directly to any service provider.**
2. There is an excess of R1,000 for each claim.
3. Notification of a claim must be made within three (3) months from date of injury.
4. Cover for medical expenses is limited to costs incurred within twenty four (24) month's of the accident.
5. Exclusions applicable to this insurance are summarised further on in this letter.

### **Procedure to be followed in case of a claim:**

1. Detailed accounts/tax invoices to be obtained from the service provider.
2. A claim form to be obtained from the school.
3. The attending doctor to complete the relevant section of the claim form.
4. The school to complete their relevant section.
5. The completed claim form and accounts to be submitted to insurers by the school.
6. The claim will be processed and paid.

#### Section 1.2 Accidental Death Cover (Limit – R20 000/ or R10 000)

Our pupils will enjoy cover for school activities only. The limit of cover is R20 000 for pupils over the age of 6 years and in terms of legislation, R10 000 for pupils under the age of 6 years. In case of death, the benefit will be paid to you, the parent/guardian, upon submission of the required documentation. Exclusions applicable to this insurance are summarised below.

#### Section 1.3 Permanent Disability Cover (Limit – R300 000)

Your child will also enjoy cover for school activities only against permanent disability sustained through a serious motor accident, sporting event or other accidental bodily injury. The sum insured will be paid following the loss of one or more limbs, complete loss of sight or hearing or permanent and total loss of speech. Where a lesser injury occurs, but nevertheless of a permanent and serious nature (for example a permanent limp or facial disfigurement), insurers will pay a lesser percentage which reflects the severity of the disability. Also included is a

post-accident mobility benefit e.g. wheelchairs or accommodation adaptation up to a limit of R15 000. Exclusions applicable to this insurance are summarised below.

## Exclusions

Standard exclusions include war, civil war, invasion, military service and operations or whilst participating in any riot, strike or civil commotion, winter sports involving snow or ice, motor cycling, hunting, riding or driving in any kind of race, hang-gliding, micro-lighting, parachuting and scuba diving. Also excluded is air travel (except as a passenger on a licensed airline), **suicide, attempted suicide, intentional self-injury, deliberate exposure to exceptional danger**, injury sustained in a state of insanity or from a pupil's own criminal act, disease or natural causes **or injury whilst under the influence of drugs or narcotics unless such drugs or narcotics were unknowingly taken or administered or prescribed by a member of the medical profession (other than by the insure person or any family member)**. In addition, medical or surgical treatment, except for treatment necessitated through accidental bodily injury within the scope of this insurance, is excluded as is bodily injury directly caused by any pre-existing physical defect, condition or infirmity. Pupils Insured must be between the ages of 3 and 20 years whilst enrolled at school.

## Section 2 – Crisis & Accident Management Plan

To compliment the core insurance products offered under Section 1, an extensive value-added package offering benefits to cover crisis/accident situations has been developed.

### Section 2.1 School Alert (Emergency Response)

School Alert is a 24 –Hour medical transportation service provided by ER24 that will assist children and all school personnel in the event of a medical emergency on the school premises.

School Alert extends the service to children and school personnel whilst they are outside the school premises as follows:

- ✓ Excursions under supervision by school personnel including Veld School.
- ✓ Whilst travelling to and from school by school bus or lift club.
- ✓ Whilst participating in school sports matches/events at neighbouring schools.

### Benefits

- ✓ Telephonic Medical Advice and Information
- ✓ Emergency Response
- ✓ Emergency Medical Transportation
- ✓ Medical Referral
- ✓ Guaranteed Hospital Admission
- ✓ Repatriation of Mortal Remains
- ✓ Relay of Urgent Messages

## Section 2.2 HIV/AIDS information line

- ✓ Telephonic advice and referrals counselling for the individual who believes they may have contracted AIDS either from a sexual experience, rape, blood transfusion, injury, sport, car accident or and assault.
- ✓ Referrals to the nearest and most appropriate treatment centre if the member is already HIV Positive.
- ✓ Referrals to the closest facility where the member can purchase the Antiretroviral therapy.
- ✓ Unlimited counselling 24-hours a year.
- ✓ Advice relating to drug adherence.

## Section 2.3 Trauma Line (Including R10 000 financial benefit)

- ✓ Telephonic counselling for the individual who has experienced any trauma.
- ✓ Telephonic counselling for the family member who's loved one has been traumatised and who needs to know how to cope with the adjustment in behaviour and emotions.
- ✓ In the unfortunate event of suicide we will arrange and cover the cost of a professional "Cleaning" company to minimize the trauma for loved ones.
- ✓ Should the Counsellor feel that telephonic advice and support is insufficient and the patient may require a more tangible service, the Counsellor will recommend and refer the patient to an appropriate Counsellor for face-to-face consultation.
- ✓ The "Face-t-face" service, not exceeding R10 000 per annum, per family will be provided. Please note that the face-to-face service provided, in addition tot the telephonic advice and support, will always be at the Trauma Counsellor's discretion and only available when referred by our Trauma Counsellors.

## Section 2.4 Childline

- ✓ Step-by Step "talking through" an emergency or crises situation e.g. on-line advice with regards to CPR.
- ✓ General medical emergency and non emergency information, e.g. paediatric confirmation, allergy and immunology information.

The approach to take regarding infectious diseases such as chicken pox, measles, mumps, rubella, shingles, meningitis.

- ✓ Lifestyle advice e.g. Obesity, infant care, immunisation, epilepsy, diabetes, asthma, hay fever etc.
- ✓ Advice for the treatment of wounds in the event of a household accident.
- ✓ Nutritional advice.
- ✓ Treatment and advice on various conditions such as acne, skin disorders, blisters.

- ✓ Treatment of ailments such as colic, constipation, coughing, cramps, dehydration, appendicitis, abdominal pain, gastritis, fever.
- ✓ Advice on dental care, eczema, eye care, feet care.
- ✓ Treatment for tick bites, snake bites, bee stings, ringworm, parasites, head lice, warts.
- ✓ Advice with regard to attention deficit hyperactivity disorder, bedwetting, circumcision in children.
- ✓ Reactions to specific medication or combinations of medicines.
- ✓ Referral to medical practitioners and specialists, special clinics, academic hospitals, dentists, psychologists, emergency or trauma units.
- ✓ The Trauma Service is not limited to the selected topics listed below however merely examples:

- Handling Exam stress;
- Relationship problems;
- School & learning problems;
- Suicidal tendencies;
- Rape;
- Peer pressure;
- Drug abuse;
- Alcohol abuse;
- Pre-marital sex;
- Pregnancy (Questions, unwanted, advice);
- Sexually transmitted diseases;
- Anorexia;
- Bulimia;
- Emotional trauma related to divorced parents, parental pressure, domestic violence or child abuse.

- ✓ Assistance with Life Threatening emergencies such as:

- Drowning;
- Burns;
- Poisoning;
- Excessive bleeding;
- Suffocation;
- Overdose of medication;
- Allergic reactions etc.

## Section 2.5 Tutor Line

- ✓ Telephonic learner support, education and project compilation assistance in all the major subjects.
- ✓ The tutor's role is further to encourage and assist with projects or homework when the parent is not available or equipped to deal with the child's/student's queries.
- ✓ Internet access allows the competent tutors to search for information and compile summaries where required.
- ✓ Modes of communication include: fax, email and mail.
- ✓ The tutor service is provided by qualified and practicing education specialists.
- ✓ Tutors are highly qualified, practicing teachers of Waterkloof High School – Pretoria and are therefore at the forefront of teaching practices and curricula.
- ✓ Their experience at one of the best schools of South Africa is made available to the policyholders/children.
- ✓ Tutors are supported by administrative, research and IT personnel who assist in IT database compilation and project research.
- ✓ Tutors in the following subjects are currently utilized:
  - Mathematics and Science;
  - English;
  - Geography;
  - Afrikaans;
  - Accounting;
  - Economics;
  - Business Economics;
  - Biology;
  - Additional subject to be added as and when demand requires.
- ✓ All services offered are available for primary and secondary students.
- ✓ Service Languages: English, Afrikaans, Zulu, Xhosa, Sotho, Tswana, Pedi (direct service and/or translation capacities in any of the above).
- ✓ Service Hours: Sundays to Thursdays 18h00 to 21h00 (excluding National School and Public Holidays).

## Section 2.6 Computer Helpline

- ✓ Sony Playstation support.
- ✓ Hardware additions.
- ✓ Software additions.
- ✓ Internet set-up and maintenance enquiries.
- ✓ Setting problems.
- ✓ Operating system enquiries.
- ✓ Programming enquiries.

- ✓ Office packages.
- ✓ PC Games support.
- ✓ Virus support.

Section 2.7 Career Counselling line – Personal Career Assessments

- ✓ Three assessments are available:
  - Career Exploration Exercise;
  - Loopbaan Verkenningprogram (Afrikaans);
  - Job Fit Questionnaire.
- ✓ Students and scholars uncertain about the career they should pursue could contact the Career Counselling Helpline which will provide the caller.
- ✓ On completion the assessment must be sent/faxed back to the Career Counselling Helpline.
- ✓ On receipt the assessment will be marked by the Career Counselling Helpline.
- ✓ The Career Counselling Helpline will call the student with the result and discuss the career and study options.
- ✓ The Career Counsellor will fax, email or Mail the outcome of the Assessment to the student:
  - The results will be displayed in report and/or graph format;
  - This will enable the student to explore the careers related to the specific area of work;
  - In addition all the institutions where the caller can study the recommended options will be provided.

For all inquiries or emergencies phone this 24 hour nr.: **0861 12 12 12.**

We trust that you will agree that the cover negotiated is valuable and necessary to protect our pupils.

Yours Sincerely



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RISK SERVICES



**ALEXANDERFORBES**  
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