



A personal accident policy is subscribed via Sloop Insurance Brokerage firm s.a.r.l. with **M/S Bankers Assurance** s.a.l. to cover all the students enrolled in International College against “**accidents only**” for the year **2011-2012**.

The policies effective date is **01/10/2011** and its validity is for **12 months**.

It covers enrolled students **24 hours a day against ACCIDENTS ONLY** as defined in the general conditions of the policy and as per the following limits:

- Medical expenses due to an accident USD 7,500. per case per person
- Accidental death USD 25,000. per person
- Accidental permanent total or partial disablement as per continental scale USD 25,000. per person

Subject policy is extended to cover passive war risks, food poisoning and the sports detailed in the following as well as any similar sport with similar risk: Swimming, water and snow skiing, skidoo, motorcycling (provided the driver and passengers are wearing proper helmets and driver is bearer of a driving license for respective vehicles), Judo, Karate, Taek won do and similar martial arts, football, hiking, horse back riding and any similar sports, whether as amateurs or intra scholar competition.

*All the above are subject to the general and special conditions of the insurance policy.*

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

#### **During school hours:**

The school has been provided with claim declaration forms to be filled, signed and stamped by the school nurse or the person in charge upon the happening of an accident, and sent with the injured student to the relative hospital emergency ward. The student would be treated and released home. If his case requires to stay in hospital overnight then the insurance company delegate will grant him the approval. You can always call the insurance company’s offices on 01-615333 – 03-753659 ext 23 (insurance claims department) for assistance whether in the emergency case or for the approval of overnight stay.

#### **Outside school hours:**

If the accident occurs outside school hours, students have been provided for eventual cases like this, with a **Personal Accident Card**. The injured student should be taken to the emergency ward at the nearest hospital and his **Personal Accident Card and Personal ID should be presented for admission.** He would be treated and released home. If his case requires stay in hospital overnight then the insurance company delegate will grant him the approval. You can always call the insurance company’s offices on 01-615333 – 03-753659 ext 23 (insurance claims department) for assistance whether in the emergency case or for the approval of overnight stay.

### **Important Information**

- If a follow up is needed for a covered case such as additional x-rays, scans, MRI's, change of cast, ... a declaration form should be filled by IC nurses or a specialist and must be sent with the mention "follow up on claim" to **IC Business Office** in order to get the insurance approval.
- If physical therapy is required following a covered accident, a request for the needed sessions should be forwarded to **IC Business Office** in order to get the insurance approval.
- In **exceptional cases** where the parents settle themselves the invoices for an emergency treatment, you are requested to send to the **Business Office** the following documents for reimbursement:
  1. Medical Report for emergency
  2. Invoices
  3. Receipts
- If the case is approved, the insurance company will issue a reimbursement as per the hospital tariffs applied provided you had followed the above procedure.

*N.B: This is a personal accident policy that should not be used for health impairments.*