



POLICY SUMMARY – PUPIL PROTECTOR

This document outlines the main benefits and restrictions associated with the Pupil Protector Policy. It **does not** reference all of the benefits, terms, conditions, limitations, exceptions and exclusions associated with the Policy. Please take time to read the Policy and your Schedule to ensure that you understand the cover provided by the Policy. This document does not form part of your contract of insurance.

TABLE OF BENEFITS

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 by accident	€25,000
Section D – Permanent facial scarring	Facial scarring from:	
	(a) 3 cms to 9 cms	€1,000
	(b) 10 cms and longer	€2,000
Section E – Burns	Full-thickness burns which cover:	
	(a) 27% or more of the body's surface	€20,000
	(b) 18% or more, but less than 27% of the body's surface	€16,000
	(c) 9% or more, but less than 18% of the body's surface	€12,000
	(d) 4.5% or more, but less than 9% of the body's surface	€ 6,000
Section F – Hospitalisation	€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

POLICY EXCLUSIONS

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;
- (l) The excess detailed on your schedule if applicable for each insured person(s) and for each incident.

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