

## Sarasas Ektra School Students' Personal Accident Insurance for the Academic Year 2020

1. Sarasas Ektra School has provided AIA's personal insurance policies to all students.
2. The insurance policies are in force between 15<sup>th</sup> May 2020 at 12.00 to 15<sup>th</sup> May 2021 at 12.00.  
*(For accidents taking place within the in-force period, allowable time for claims proceeding is extended until 31<sup>st</sup> May 2021; otherwise claims will be rejected.)*
3. For injuries caused by accidents, please visit physicians within **24 hours** regardless of the patient care types (either outpatient or inpatient) in public or private health clinics and hospitals. Treatment must be provided only by Board-certified physicians or surgeons.
4. **Payouts:** The company will issue payments based on **the actual amount of medical charges paid but not greater than the Allowed Amount.**

For coverage limits per accident, please refer to the benefits listed in the table below.

Benefits	<i>Sum Insured (without the insurance card being presented)</i>
1 Loss of life, organs, and vision	100,000.-
2 Permanent disability	100,000.-
3 Murder and assault	100,000.-
4 Allowed Amount	10,000.-

### 5. Instructions when accidents take place

5.1 If accidents take place on campus, students will be hospitalized to the nearest hospital (Saint Louis Hospital). The upfront payment will be responsible by the school and claims will be proceeded thereafter. *If there is anything outside the insurance's coverage, parents will be informed to arrange the payment to the school.*

5.2 If accidents take place outside campus, parents are kindly asked to handle the upfront payment and process claims at the school's administration offices **within 3 business days excluding Saturday, Sunday, and public holidays.** Listed below are required documents for the claim to proceed.

A. Original medical treatment receipts. Please note that copies are unusable.

B. Original medical certificates. Copies are unusable.

C. The insurance claim document- *the insurance claim file can be downloaded and filed together with the document in items A and B.*



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<https://drive.google.com/file/d/1rCgf4pt30pboDOGet2LVsE58UPmgv7X6/view?usp=sharing>

*Remarks: For follow-up care, claims can be proceeded with at any time. Optionally, claims can be proceeded with once all treatments are over.*

6. **Time taken for claims:** After all the documents required for claims are verified, the claims will be sent to the insurer. **Claims normally take approximately 1-2 months.** Once payouts are ready, parents will be contacted to collect the payouts.

7. **Documents required when collecting payouts:** A copy of parent's or student's identification card

#### **Benefits, Scope, and Exclusions**

The insured is 24-hour cover for all types of accident taking place nationwide covered by this personal accident insurance. Approved causes of accidents include regular life routines, attending activities, traveling, going on vacation, working, practicing or attending sporting events, and insect bites.

- Accidents refer to injuries unintentionally caused by external factors. The injuries can be seen by naked eyes such as bruise, swelling, tears, claw-induced punctures, and broken bones.
- The accident requires medical attention. Since the incident within 24 hours\*\*

#### **Some exceptions that are stated in the policy.**

- Ordinary illness Infection that was not caused by an accident.
- Non-traumatic accidents, hard work, heavy lifting, excessive exercise or excessive force causing muscle stiffness, sprains, muscle aches, Myositis, tendonitis, including pain from underlying diseases or defects of the patient's own body, such as the patient is overweight, has bone disease, etc.
- Dental treatment due to the first accident only excluding ongoing treatment costs e.g., root canal treatment, filling, extension, replacing or replacing denture, crown, prosthodontic.
- Brawl, intentional assault or threats from crimes, war threats, riots
- Suicide, self-harm.
- All kinds of motor racing such as motorcycles, cars, boat racing.
- Germ exposure unless infected with tetanus or water phobia (Rabies) caused by wounds received from an accident.
- Playing on extreme rides such as skating, bungee jumping, horse riding, explosives, etc.
- Allergies to drugs, mistaken treatment by doctors, food poisoning, various allergic reactions which is considered a factor of the individual body such as allergies to certain foods, contact intolerance, chemical allergies, fur allergy, allergy to dust, etc.
- Insect bites such as ants and mosquitoes are not highly poisonous animals.
- Dust in the eyes, water in the eyes, dirty mist into the eyes and infectious disease in which doctors have to remove foreign objects from the eyes.
- Ear inflammation that is not caused by accidents, otitis media, water entering the ear, tinnitus from water play or changes in altitude, diving, ear picking.
- Fainting, blood pressure, dizziness, fainting resulting in an accident.
- Medical supplies/equipment used outside the patient such as orthotics, splints, crutches, crutches, wheelchairs, various prosthetic devices, arm cuffs, etc.
- Medical certificate hospital service fee or other medical services that is not medical expenses. Forensic doctor fees, special nursing fees, medical record, card making, maintenance fees or donation fees hospital membership fee etc.
- Other hospital charges/expenses which is not directly related to medical treatment such as ambulance, telephone charges, postage, special meals, special appliances, patient receiving kit, expenses of patient visits, etc.
- Accidents resulting from playing a sport such as boxing, taekwondo, judo, etc.