



International College

Student Accident Insurance Policy AY 2019-2020

A personal accident policy is subscribed via Sloop Insurance Brokerage firm s.a.r.l. with **M/S Arope Insurance s.a.l.** to cover all the students enrolled in International College against “**ACCIDENTS ONLY**” for the year **2019-2020**. The policy’s effective date is **29/09/2019** 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:

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|--|------------------------|
| • Medical expenses due to an accident | USD 15,000. 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, Taekwondo and similar martial arts, football, hiking, horseback riding and any similar sports, whether as amateurs or intra scholar competition.

All the above cases 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 is 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 covered and released home. If his case requires staying in hospital overnight then the insurance company delegate will grant him the approval. You can always call M/S Sloop Insurance Brokerage firm (our insurance broker company) offices on 01/493093 – 03/753659 ext. 226/222 (claims department) for assistance whether in the emergency case or for the approval of overnight stay.

❖ Outside school hours:

When accidents occur outside school hours, students should submit their **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 covered and released home. If his case requires staying in hospital overnight then the insurance company delegate will grant him the approval. You can always call M/S Sloop Insurance Brokerage firm (our insurance broker company) offices on 01/493093 – 03/753659 – 70/673765 ext. 226/222 (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 nurse 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 of an emergency treatment, they are requested to send to the **Business Office** the following documents for reimbursement:
 1. Original medical report from the emergency.
 2. Original invoices.
 3. Original receipts.
 4. Copy of the tests results.
- ✚ If the case is approved, the insurance company will issue a reimbursement as per the hospital tariffs applied provided the above procedures have been followed.

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

Business Office
Student Section
October 2019