



International College

Student Accident Insurance Policy AY 2021-2022

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 at International College against "**ACCIDENTS ONLY**" for the year **2021-22**. The policy's effective date is **29/09/2021** 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 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.

Please note that exceptionally for the current year 2021-2022, in case of an accident, parents are requested to contact Sloop Insurance on 76-307886 (claims department) before proceeding to the healthcare center as the insurance may only be activated by the insurance company or through the brokerage firm.

Kindly be advised that reimbursement of healthcare fees paid by parents in health care centers will NOT be reimbursed.

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 occurrence 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/her case requires staying in hospital overnight then the insurance company delegate will grant him/her the approval. It is also recommended to call M/S Sloop Insurance Brokerage firm (our insurance broker company) offices on 01/493093 – 03/753659 ext. 226/222 and 76-307886 (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/her **Personal Accident Card** and **Personal ID should be presented for admission**. The treatment will be covered and the student will be released home. If his/her case requires staying in hospital overnight then the insurance company delegate will grant him/her the approval. It is also recommended to call M/S Sloop Insurance Brokerage firm (our insurance broker company) offices on 01/493093 – 03/753659 ext. 226/222 and 76-307886 (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, and change of cast, a declaration form should be filled by IC nurse and must be sent with the mention "follow up on claim" to sloop 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.

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

Business Office
Student Section
October 2021