

## **St. Andrews International School Samakee**

### **Accident Insurance**

In all busy schools like ours, children sometimes have accidents. As unfortunate as this is and as much as the school tries, it is impossible to protect against every possible risk a child might face during the course of their school days. Thankfully, accidents are rare.

As you would expect, we have substantial liability insurance to cover the costs arising from accidents that either happen at school or during a school-sponsored activity and for which the school is deemed responsible. This is a common approach for international schools in Thailand and those abroad.

In addition, we take out a policy which enables a child to receive a quick, first-aid response at a local hospital in the event of an accident. This policy provides coverage of up to B50,000 on any occasion that a child requires urgent medical treatment at a local hospital and as you know, we also have a fully trained nurse on campus every day. This policy is described in the information pack parents receive when they enrol their child at the school.

Beyond these two forms of accident insurance, no school is in a position to offer blanket medical cover and it is common practice amongst all schools, to assume that parents will make their own arrangements to ensure the health and well-being of their family. Schools are unable to judge the extent of medical cover required by individual children because these decisions must be based on theirs and their family's personal circumstances.