

ETB Student Personal Accident Cover



Protecting the education bodies that serve the needs of over **675,000 students**



PROTECTING STUDENTS, PROTECTING YOU

ETB STUDENT PERSONAL ACCIDENT COVER

Despite everyone's best intentions, accidents do happen and in rare circumstances can have life-changing consequences. ETB Personal Accident Student Protection cover is designed to help families cope with the financial burden that often follows an accident and covers everything from medical expenses to permanent life changing injuries.

The ETB Student Personal Accident cover is a new and innovative plan from IPB Insurance designed to provide financial support and assistance in the event of an accident to a student. Every year many children require hospital treatment following an accident and the consequences can be very serious, often leading to permanent disability. Our insurance plan is designed to provide financial support for parents to meet some of the medical, dental and other bills that arise when serious accidents happen. It provides a wide range of insurance benefits and can cover students for school activities only or on a wider 24 hour basis.

In these challenging times we understand that affordability is a factor for schools, so we aim to offer competitive premiums along with a quality product designed to assist with the financial consequences of an accident. Applying is easy, simply complete the attached application form and return it to daniel.boyce@ipb.ie, and we will take it from there - **Tipperary ETB have already made this application on behalf of their schools.** Our premiums are competitively priced and we charge a standard rate per student, irrespective of the number of students on the register.

Reasons to choose IPB insurance



Policy designed to **protect pupils and students** in ETB primary and post-primary schools.



As Ireland's only mutual insurer; our focus is on protecting our Member ETB schools' pupils and students. As a mutual IPB's policies are designed around the needs of our Members and their stakeholders so that **you can focus on what matters most, educating and supporting the needs of your students.**



IPB has been serving ETB's by protecting their insurable interests and that of their service users **since 1935.**

WHO'S COVERED?



All students

(primary and secondary level only)

FEATURES & BENEFITS



- Up to €200,000 cover for disability
- Dental and medical treatment included as standard up to €40,000
- No excess applies in respect of any cover (including medical expenses)
- Policy extends to include funeral expenses up to €7,500
- Cover up to €300 for loss or damage to clothing or other personal effects belonging to an insured person arising as a direct result of an accident.

Check the benefits table provided

for a complete listing of the benefits payable under this cover.

Benefit schedule

Item	Description	Benefit
1.	Death	€25,000
2.	Loss of limb or loss of sight in both eyes or loss of hearing in both ears	€150,000
3.	Permanent and total:	
	a. Loss of speech	€150,000
	b. Loss of sight in one eye	€75,000
	c. Loss of hearing in one ear	€75,000
4.	Loss by permanent physical severance or permanent and total loss of use of:	
	a. One big toe	€30,000
	b. Any other toe	€10,000
	c. One thumb	€60,000
	d. One forefinger	€40,000
	e. Any other finger	€20,000
	f. Shoulder or elbow	€50,000
	g. Wrist	€40,000
	h. Hip, knee or ankle	€40,000
	i. Removal by surgical operation of lower jaw	€150,000
5.	Facial scarring	€5,000
6.	Permanent total disablement	€200,000
7.	Medical and dental expenses	€40,000

Exclusions

- ✗ Flying of any kind other than as a passenger
- ✗ Engaging in or practising for rallies trials or speed tests
- ✗ Driving a motor vehicle with more than the legally permitted level of alcohol in the blood
- ✗ Driving a motor vehicle whilst under the influence of a drug unless it is taken on proper medical advice and is not for the treatment of drug addiction
- ✗ War or terrorism occasioned by any nuclear chemical or biological incident
- ✗ Nuclear radioactive contamination
- ✗ Arising from:
 - quadbike racing
 - horse or pony racing or jumping unless in connection with school activities and the appropriate safety guidelines are being followed
 - ice-hockey, snowboarding or bobsleigh
 - mountaineering or rock climbing unless in connection with school activities and the appropriate safety guidelines are being followed
 - potholing or similar underground activity
 - parachuting or hand gliding
 - white water rafting or scuba diving
 - boxing, mixed martial arts and/or combat
- ✗ Being engaged in employment of any kind unless it is part of a work experience programme authorised by the insured person's school
- ✗ Suicide or attempt thereat
- ✗ Arising from any pre-existing physical disability or medical condition
- ✗ Arising from the use of solvents

CONTACT DETAILS



Underwriting

Each school will have one policy for students. To help with administrating this facility, each school can contact our Personal Accident Underwriter Daniel Boyce by emailing daniel.boyce@ipb.ie or by calling direct on **+353 (0)1 639 6685**.



Claims

To submit a claim relating to this policy, please visit www.ipb.ie/claims and open the Personal Accident tab.

Remuneration or charges

Please note unless a school is registered as an Ancillary Insurance Intermediary and is in compliance with requirements of the EU (Insurance Distribution) Regulations 2018, a school must not receive any remuneration or charge any administration fees in relation to this policy of insurance. Therefore, if the cost of this insurance is passed on to the students/parents, the school should not impose an administration fee or increase the cost of the cover beyond the premium paid by the school.



Reg. No 7532 Republic of Ireland. IPB Insurance CLG, trading as IPB Insurance, is regulated by the Central Bank of Ireland.

For business in the UK, IPB Insurance is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority.

IPB Insurance

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