



STATE INSURANCE COMPANY LIMITED

Redcliffe Street P.O. Box 290 St. John's Antigua. W.I.
(268) 481-7800/1/2/3/4 • info@siclfinancial.com • siclfinancial.com

THE STUDENT SAFETY COVERAGE

SCHEME: The scheme is to include every student of

OBJECT: To provide benefits for students who sustain accidents and accidental fatalities subject to exceptions described below.

BENEFITS: All benefits are for any single continuous policy period up to the maximum amount indicated.

Accidental death	\$10,000.00
Total loss of both limbs	\$10,000.00
Total loss of both eyes	\$10,000.00
Permanent total disability	\$10,000.00
Loss of one limb or one eye	\$ 5,000.00

Loss or damage of text books, reading glasses, or contact lenses, dentures or braces, individually or collectively, following an accident.

\$500.00

or

If any injury results in the purchase of eye glasses or contact lenses upon the advice of a physician when neither of which were previously required or worn, the Company will pay reasonable and necessary expenses thereof up to a maximum of

\$500.00

and/or

In the event of any accidental injury necessitating medical attention, the Company shall reimburse such medical expenses incurred by the parents or guardians of the pupil up to a maximum of

\$250.00

PREMIUM: This is based on the understanding that the school will ensure/undertake to include every student in the Scheme.

Each Student \$ (annually)

- The student safety policy is valid for one school year from the date of inception.
- Offers financial protection as a result of possible accidents whilst the students are engaged in school activities.
- Offer indemnity of \$10,000.00 for each student.

Pays in full in the event of loss of limbs, eyes, complete permanent incapacity or death resulting from accidents whilst engaged in students activities whether such misfortune occurs within the premises, play field,

excursions, education tours, also traveling to and from school.

The policy is in force during classes or any activities under the direction of the school..

Overseas educational, sporting tours are excluded but can be included at an additional premium for the duration. We require at least 30 days notice to entertain such requests.

COVER CONDITIONS

Immediate notice must be given to the Company of any physical defect, infirmity disease or illness by which the insured has suffered since completion of the said proposal declaration.

Notice must be given to the Company within fourteen days of any accident, which may give rise to claim except that in the case of death notice must be given forthwith and before interment. Written notice with full particular of any claim must be given to the Company within one month of the accident which gives rise to such claim.

Proof satisfactory to the Company must be furnished on all matters of any accident given rise to death which a claim is based and such evidence as the Company shall require must be furnished at the expense of the Parent/guardian as soon as possible after demand. The Company shall be entitled to arrange at its own expense such medical examination (including a post-mortem examination) of the insured student.

The Company may cancel this policy by sending notice by register letter to the Principal at the last known address in which case the Principal shall be entitled to a return of a proportionate part of the premium corresponding to the unexpired period of insurance. Unless the prior consent of the Company in writing is obtained by the Principal, the policy is not renewable.

Differences arising as to the amount to be paid under policy (liability being otherwise admitted) such difference shall be referred to an arbitrator to be appointed by the parties in accordance with the statutory provisions in force and the making of an award shall be a condition precedent to any right of action against the Company.

EXCLUSION

Sickness of any kind, accidental or illness following accident at home or unrelated student activities. .

Damage to clothing or loss of personal belongings including watch, jewelry, shoes, handbag and contents therein, including cash pens sporting equipment.

Accidents whilst engaged in non-student activities such as carnival participation, campaigns and promotions.

Suicide, attempted suicide. Any act or state of the insured is consequent upon aggravated or prolonged by suicide, intentional self injury, insanity, intoxication, drugs and drugs not prescribed by a qualified medical practitioners Sexually Transmitted Infections, pregnancy, childbirth, any illness peculiar to the female or male sex or any pre-existing physical defect, infirmity disease or illness.

Whilst engaged in swimming hiking riding a motorcycle whether as driver of a pillion rider