

## **Insurance Cover**

The following is a point form summary of insurance cover at Bishops, grouped under various headings, to clarify what is and what is not covered by the school.

The School covers:

- Own buildings and land
- Moveable items belonging to the school, including IT equipment, and including laptops/PCs owned by school but allocated to individual staff members for school use
- School covers staff for Public Liability, as well as parents designated by school as acting for the school
- General accident and motor accidents involving school vehicles

Parents must cover:

- Life insurance of their children
- Medical insurance of their children, both normal domestic medical aid type cover as well as medical insurance for any travel that the children might be undertaking under school control
- Personal and movable effects of their children, such as clothing, books, sports gear, and including IT equipment (laptops, iPads, music devices and mobile phones)
- Travel insurance for children when on tours or traveling on school business on transport not owned by school. Cover can be arranged via the travel agent when booking flights. This must be requested.

Staff must cover:

- Own personal and movable effects, including own vehicles even when being used on or for school business. (School covers public liability for third party)



## Personal Accident Insurance Claims Process

Bishops self-insures personal accidents through Guardrisk managed by Marsh Africa.

Marsh Africa are the Insurance Brokers for Bishops and they require certain documents before any claim can be processed.

With all injuries the primary focus is always the wellbeing of the boy but to optimise the administrative process we need to follow the correct protocols defined below.

- It is the responsibility of the parent/guardian to ensure that the medical accounts are paid.
- A claim form needs to be submitted to the [bgabriels@bishops.org.za](mailto:bgabriels@bishops.org.za). The claim form is available on the website [here](#).
- All claim forms and accounts with proof of payment must reach [bgabriels@bishops.org.za](mailto:bgabriels@bishops.org.za) as soon as possible so that the claim can be registered with the Insurer. This needs to be submitted no later than 8 weeks after the accident or injury. Further accounts may be added as they occur.
- The onus is on the parent/guardian to ensure that the section of the claim form to be completed by the attending doctor is completed in full.
- The parent/guardian needs to complete the entire section of the boy's details as well as where and when the accident occurred, with a brief description of the injury.
- The parent/guardian needs to furnish their banking details on the form so that the Insurers may reimburse directly into the parent's account.
- The parent/guardian needs to provide proof of their bank account by submitting either a cancelled cheque or a bank stamped letter verifying account details with the claim form.
- Copies of all accounts and proof of payment slips must be attached to the completed claim form.
- If you have a medical aid, please clarify whether it is a hospital plan only or full medical aid. If you claim from your medical aid, you may not claim from the School Insurance.
- A medical aid statement for 3 months after the incident will need to be provided as proof that no claim was made from the medical aid.
- Should you claim from your medical aid and there is a short fall that you have paid, a copy of the medical aid statement showing the shortfall must accompany all the other documents.
- If treatment is likely to be lengthy, the attending doctor must provide a signed and dated motivational letter indicating an estimated period of time for treatment.
- If the claim is submitted late, please provide a covering letter stating why the submission is delayed.