

SCHOOLS AND COLLEGE

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Why the need for Educ8 PA?

Our product is designed to cover learners and school personnel either on a 24 hour basis or where it matters most, whilst commuting to and from school, attending school related events, sporting activities/functions and field trips as well as whilst on the school premises.

What is covered under an Educ8 PA policy?



Death



Permanent disability



Emergency medical expenses



Accident Expert assistance



Accidental HIV assistance



Er24 panic response



Hospital admission guarantee

Core benefits

ACCIDENTAL

Death

Permanet Total Disability (PTD)

Medical Expense

Optional cover

School fee remission

Return of school fees to the insured person's parent/guardian where the learner is unable to attend school for 30 consecutive days due to an accident or injury

Casualty expense

Any medical assistance received in the casualty unit of a registered medical facility

Excess/ waiting period | Teachers

Accidental injury 7 day excess - 30 day excess from date of diagnosis	Hospitalisation 48 hour excess
Income replacement Payable 100% of actual earnings up to a maximum of 52 week Maximum age is 60 years under serious illness & excludes pre-existing conditions	

Excess/ waiting period | Learners

Medical expense Excess R500 except for sporting injuries R750 each and every claim	Casualty expense 30 day waiting period
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Hospitalization benefit for accidental injury payable R2 000 per day up to a maximum of 14 days, 48 hour excess



Underwritten by Guardrisk Insurance Company Limited. FSP No.75

GUARDRISK
PERSONAL ACCIDENT