

**Schools Personal Accident Insurance Scheme
Provided by JF Dunne Insurances Ltd**

P.A.B.S

Dear Parent/Guardian,

Each year the Parents Association offer the opportunity for parents and guardians to register their children in a Personal Accident Scheme. We are continuing with JF Dunne Insurances Ltd. for the coming year. Below are the details of how to avail of the scheme and attached is the application form.

Arranging Cover

We are unable to meet in person this year to take payments. We can only accept entries for ONE DAY only, so we ask could you:

**Place COMPLETED form and PAYMENT in a SEALED ENVELOPE labelled PABS.
Have your child give it to their class teacher on WEDNESDAY 9th September.**

Cost of cover is €6.50 per child.

- Ensure form is fully completed in pen in block capitals.
- Ensure class/year is included e.g. Sr infants/3rd class.
- Ensure that form is signed & dated.
- Ensure that a separate form is completed for each child.
- Ensure that cheques are made payable to PARENTS ASSOCIATION OF BAYSIDE SCHOOLS only. Also please write each child's name & class on the back of the cheque.
- Only pupils of Bayside schools can avail of the scheme.
- For health and safety reasons please ensure the completed form and payment is in a sealed envelope.

Many thanks

P.A.B.S

Parents Association of Bayside Schools

Benefits:

As we all know accidents do happen, sometimes resulting in unexpected medical and dental expenses. This scheme aims to lessen the impact of unexpected costs by providing cover of up to €40,000 for medical and dental expenses incurred up to 5 years following the accident.

This scheme costs €6.50 per child (incl fees) and covers the child 24 hours a day, 365 days a year so your child is covered whether an accident happens at home, in school or during other activities.

Those who have had to make a claim in the past have found the claims service to be very efficient, speedy and hassle free.

Examples of how the policy can work

Scenario 1: Minor accident at School

The child covered trips in school yard, cuts hand and requires stitches. The child is brought to Casualty incurring the A&E charge. Claim is made under Medical Expenses of the policy and the charge is paid in full as **no excess** is deducted under this Personal Accident Scheme.

Scenario2: Serious Accident at Home

The child falls and badly injures teeth. Over the next 5 years the child incurs €8,000 in dental expenses. Claim is made under the Medical Expenses section of the policy and €8,000 charge is paid in full as Scheme continues to pay dental expenses incurred as a result of that accident up to a limit of €40,000.

Scenario 3: Sporting Accident

The child breaks a leg whilst playing for football team. The child incurs charge for attending Casualty, X-ray, medication and physiotherapy coming to €2,000. Claim is made under Medical Expenses section and paid in full.