

## SCHOOL INSURANCE

In compliance with the General Rules of the European Schools, the school shall take out a collective insurance policy to cover the parent or guardian's civil liability in all cases where action could be taken against him as a result of an accident caused by his children to other pupils or to third parties.

This insurance policy shall also cover reimbursement to pupils who are victims of accidents, or to their legal representatives, for expenses (medical treatment, hospitalization...) incurred and payment of a lump-sum compensation under the terms of the policy which may be consulted in the school office.

In return for such cover the parent or guardian shall pay 85% of the premium fixed for the insurance policy. The insurance cover shall be limited to personal accidents on school premises or on the way to and from the school (if a pupil travels either on the school bus or by public means of transport) as well as during all extra-curricular activities organized by the Parents' Association, stages in Italy and abroad and school trips in Italy and abroad.

We draw your attention to the fact that the school insurance does not cover damages caused by theft.

### I. INSURANCE IN CASE OF PUPILS' ACCIDENT

€ 60.000	in case of death
€ 150.000	in case of permanent disability
€ 8.000	medical expenses for every accident including dental expenses for a maximum reimbursement of € 500 per tooth, up to a maximum total reimbursement of € 6.000; including lenses up to a maximum of € 200 and including the expenses for the transport to the hospital in ambulance, the expenses occurred to an attendant and the repatriation expenses

**20 % of the expenses will be borne by the person insured with a minimum amount of € 77,46 per accident.**

The insurance covers all activities organized by the school including sports such as judo, football, ski, basket and athletics

### II. INSURANCE IN CASE OF PUPILS' CIVIL LIABILITIES

#### **Fully insured capital:**

€ 3.100.000	per accident
€ 775.000	per person
€ 520.000	per damages to things

### III. WHAT TO DO IN CASE OF ACCIDENT

In case of accident the report must be done by the School secretariat. Parents should fill in the privacy form and send it to the School Medical Service together with copies of all relevant medical certificates. Parents covered by the Sickness Scheme of the European Commission will send all invoices to the Cassa Malattia and then send to the Insurance Company the deduction note issued by the Cassa Malattia. Parents who are not members should send to the Insurance company those invoices which are not primarily reimbursed by their Health Insurance and/or by the Italian Sickness Scheme.