

Date: 16 November 2021

To Whom It May Concern

Re: Summary of DCU Student Personal Accident

Insured: Dublin City University
Policy Number: SMA66898
Period of Cover: 1st September 2021 – 31st August 2022
Insured Persons: All registered students of DCU
Operative Time: 24 Hour Cover
Territorial Limits: Worldwide
Description of Activity: Third Level College

This is to confirm that you are covered under the above Certificate in respect of the following benefits:

Benefits

Accidental Death	€7,500
Loss of two or more limbs or both eyes or one of each	€130,000
Permanent and total loss of hearing in both ears	€130,000
Permanent and total loss of hearing in one ear	€32,500
Permanent and total loss of speech	€130,000
Permanent Total Disablement from the Insured Person's usual occupation	€130,000
Accident Medical expenses including Dental	€30,000
Facial scarring and disfigurement	€300
Psychological Therapy benefit	€300
Bereavement and trauma counselling	€300

Accident Medical Expenses Excess - €100 each and every claim

Exclusions:

- War (whether declared or not) unless agreed by the Insurer in writing;
- Intentional self-injury, suicide or attempted suicide, criminal act or attempts to commit a criminal act;
- Flying except whilst travelling as a commercial passenger on a Scheduled Flight or charter flight;
- An accident proved to have occurred due to the Insured Person being under the influence of, or being affected by drugs (unless such drug has been prescribed by a Medical Practitioner but not for the treatment of drug addiction and/or where any prescribed drugs have been taken by the Insured Person contrary to the manufacturer's instructions); or the Insured Person being under the influence of, or being affected by alcohol while the Insured Person is driving or in charge of a motor vehicle;
- Any bodily injury or sickness that existed prior to the Period of Insurance;
- Bodily injury contributed to by Insured person participating in, practising or training for, any hazardous or professional sport except where listed on the policy schedule as a covered activity.

Yours faithfully,



JENNIFER SHANAHAN ACII

Client Service Manager, Corporate Risks

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