

ETB Personal Accident



All Students (Community National School and Community College Level students only)

Operative Time

24 Hour Cover

Price Per Person

(incl 5% Govt levy)

€6.80

Benefit Schedule

Item	Item Description	Benefit
1.	Death	€25,000
2.	Loss of Limb or Loss of Sight in both Eyes or Loss of Hearing in both Ears	€150,000
3.	Permanent and total:	
	a) Loss of Speech	€150,000
	b) Loss of Sight in one eye	€75,000
	c) Loss of Hearing in one ear	€75,000
4.	Loss by permanent physical severance or permanent and total loss of use of:	
	(a) One big toe	€30,000
	(b) Any other toe	€10,000
	(c) One thumb	€60,000
	(d) One forefinger	€40,000
	(e) Any other finger	€20,000
	(f) Shoulder or elbow	€50,000
	(g) Wrist	€40,000
	(h) Hip, knee or ankle	€40,000
	(i) Removal by surgical operation of lower jaw	€150,000
5.	Facial Scarring	€5,000
6.	Permanent Total Disablement	€200,000
7.	Medical and Dental expenses	€40,000



Working to make a difference

IPB Insurance 1 Grand Canal Square, Grand Canal Harbour, Dublin D02 P820, Ireland
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For business in the UK IPB Insurance is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority.

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Other Features and Benefits

- ✓ No excess applies in respect of any cover (including Medical Expenses)
- ✓ Policy extends to include Funeral Expenses up to €3,500
- ✓ Cover up to €300 for loss or damage to clothing or other personal effects belonging to an Insured Person arising as a direct result of an Accident

Exclusions

- ✗ Flying of any kind other than as a passenger
- ✗ Engaging in or practising for rallies trials or speed tests
- ✗ Driving a motor vehicle with more than the legally permitted level of alcohol in the blood
- ✗ Driving a motor vehicle whilst under the influence of a drug unless it is taken on proper medical advice and is not for the treatment of drug addiction
- ✗ War or terrorism occasioned by any Nuclear Chemical or Biological Incident
- ✗ Nuclear Radioactive Contamination
- ✗ Arising from:
 - quadbike racing
 - horse or pony racing or jumping unless in connection with school activities
 - in ice-hockey, snowboarding or bobsleigh
 - mountaineering or rock climbing unless in connection with school activities
 - potholing or similar underground activity
 - parachuting or hand gliding
 - white water rafting or scuba diving
 - boxing, mixed martial arts and/or combat.
- ✗ Being engaged in in employment of any kind unless it is part of a work experience program authorised by the Insured Person's school
- ✗ Suicide or attempt thereat
- ✗ Arising from any pre-existing physical disability or medical condition



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