

Medical Insurance

Griffith College arranges Medical Insurance for all non-EEA students. The Medical Insurance Fee is in the amount of EUR300. This is a compulsory fee that must be paid in advance before a student can get an “Invitation to Register” letter from the College to support their student visa application where relevant.

The insurance is activated on a student’s arrival in Ireland and policy documentation is available for collection for students through the GC International Office.

Medical Insurance cover is arranged by Griffith College through O’Driscoll O’Neill Insurance Brokers Ltd. The following is a summary of what their policy covers.

Summary of Cover

The Insurance Company will pay costs incurred by any insured student following any accidental injury whether hospitalisation is necessary or not, or any illness necessitating admission to hospital, up to a limit of €2,500,000.

Additionally, lump sum payments will be made in the following circumstances:

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| Accidental death: | €10,000 |
| Accidental loss of two or more limbs: | €10,000 |
| Accidental loss of sight in both eyes: | €10,000 |
| Accidental loss of one limb: | € 5,000 |
| Accidental loss of one eye: | € 5,000 |

The policy is subject to a €100 excess per incident – this means that **the first €100 of any claim is not covered.** For example, a claim for €500 would result in a payment of €400, a claim for €5,000 would result in a payment of €4,900 etc. **Any one-off medical expense under €100 (e.g. a visit to the doctor) will not be covered by the policy.**

All medical expenses arising from one particular incident will be treated as one individual claim. The total amount of the claim less the €100 excess (that is the first €100 of the total claim) is the amount that will be reimbursed to the student.

Exclusions

The policy is subject to standard insurance exclusions including those detailed below. The **full policy wording is printed on the back of the Policy Certificate and should be referred to for the full terms of the policy.**

- The policy excludes claims arising from pre-existing illness or injuries known to the student prior to them travelling to Ireland.
- The policy also excludes claims arising from suicide or attempted suicide, AIDS/HIV, organ transplants, radioactive contamination and injury arising from certain hazardous activities (e.g. scuba diving, rock climbing, hang gliding etc.).
- Insured students will not be covered while they are outside of the Republic of Ireland so if you leave the country you should arrange medical insurance for the duration of your trip.