

## School Safety Mutual Aid System



Safer schools and happier education
in Gyeonggi-do with the Gyeonggi-do School
Safety and Insurance Association



## Compensation Mutual Aid System for Accidents at School

#### School Safety Mutual Aid System

A system providing suitable compensation for accidents at school occurring 'during educational activities' leading to loss of life or bodily harm of students, faculty members and other educational activity participants, and for 'illness' contracted under management and supervision of the principal

#### **Educational activities**

- Activities in and outside school premises carried out under management and supervision by the principal
- 2 Events (competitions) acknowledged by the principal
- School commutes, field experiences, vocational experiences, workplace visits and training, dormitory life, etc.

## Illnesses contracted under management and supervision of the principal

- Food poisoning from school meals, gas poisoning, etc.
- 4 Heat stroke
- 3 Illness contracted due to ingestion of foreign material
- 4 Dermatitis due to contact with foreign material
- Illness directly caused by injury or external impact

#### Type of compensation and support offered

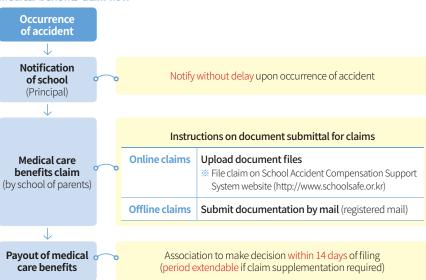
Item		Description
Mutual aid benefits	Medical care benefits	Payout of treatment costs for accident at school (including nursing fees and incidental expenses)
	Disability benefits	Payable if disability persists after treatment (care)
	Care benefits	Payable if constant or regular medical care is required after treatment (care)
	Survivor's benefits	Payable in case of death of an Association Member due to an accident at school
	Funeral costs	
Consolation money		Cases wherein an Association Member student has died during educational activity due to unknown causes
Cost compensation		Cases wherein a faculty member or person assisting faculty affairs has incurred expenses relating to an accident at school
Psychiatric counseling support		Cases wherein an Association Member or family member requires counseling and psychiatric treatment due to an accident at school

## **Mutual Aid Benefits (Medical Care) Claim System**

#### Medical care benefits

Payout of treatment costs incurred due to injury or illness attributable to an accident at school

#### Medical benefits claim flow



#### Scope of compensation for medical care benefits

Items covered by National Health Insurance	Some items not covered by National Health Insurance	
Full amount paid	Some items paid	
r att arrivante para	(after review of statement)	Scan for details

<sup>\*\*</sup> See Association website (https://www.ggssia.or.kr) > Mutual Aid Benefits > Scope of Compensation for detailed scope of compensation

#### **Documentation requirements**

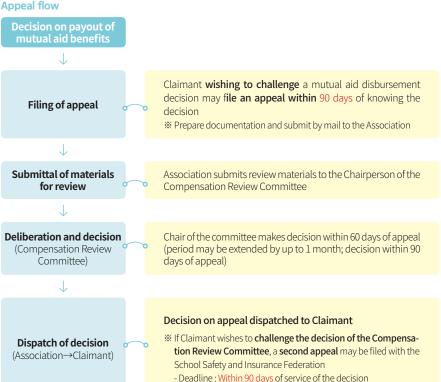
Mandatory	Other
Mutual Aid Benefit Claim Form	Medical Certificate (for claims of KRW 500,000 or more)
(may be omitted with online signature)	Pharmacy Receipt
<ul><li>Medical Expenses Statement and Receipt</li></ul>	<ul><li>MRI image : Physician's Opinion</li></ul>
3 Detailed Medical Expenses Breakdown	(stating reason for imaging)
4 Resident Register	<ul> <li>Aids: Electronic transaction invoice, etc</li> </ul>

### **Gyeonggi-do School Safety and Insurance Association Compensation Review Committee Appeals System**

#### Appeals system

An appeal may be filed with the Compensation Review Committee if a claimant wishes to challenge a mutual aid benefit payout decision

#### Appeal flow



#### **Documentation**

- Appeal
- 2 Purport of the claim and reasons
- Opening a serious of attorney and certificate of seal impression (if appeal is filed by an agent)
- See Association website (https://www.ggssia.or.kr) > Information > Forms for documentation requirements



Documentation Requirements

## **School Violence Treatment Cost Benefits and Indemnity**

#### School Violence Treatment Cost Benefits and Indemnity

In cases where the assailant and victim fail to reach a settlement on payment of treatment costs, the Association provides the victim's treatment costs and exercises right of indemnity against the assailant

#### School violence treatment cost claims flow

#### School violence incident

#### School Violence Response and **Review Committee**

(determination if case qualifies as school violence)

Dispute arbitration, procedure terminated if victim and assailant reach settlement

#### Failure to reach settlement



Claim filed with Association for cost of treatment of victim (Victim→Association)



Review and payout of treatment benefits (Association→Victim)



Exercise of right of indemnity against assailant (Association→Assailant)

#### Details on compensation for damages from school violence

- Grounds: Act On The Prevention Of And Countermeasures Against Violence In Schools, Article 16 (Protection of Victim Students)
- Scope of compensation: Psychiatric counseling and advice, temporary child protection, treatment and medical care for treatment
- Coverage period: 2 years for psychiatric counseling and advisory, 30 days for temporary child protection

#### **Documentation requirements** (submitted by mail)

• Common: School Violence Treatment Cost Claim, Resident Register, Copy of passbook



Fill out Claim on School Accident Compensation Support System (http://www.schoolsafe.or.kr) and print out

#### School violence treatment cost claims flow

Psychiatric counseling and advice	<ul> <li>Receipt and certificate of payment of medical expenses from psychiatric counseling and advice institution</li> <li>Psychiatric Assessment Report, counseling log and treatment log from institution</li> </ul>
Treatment and care for treatment	<ul> <li>Medical expenses statement and receipt</li> <li>Detailed Statement of Medical Expenses</li> <li>Written Diagnosis (if amount claimed is KRW 50million or more)</li> </ul>
Temporary child protection	<ul> <li>Copy of written request from School Violence Response and Review Committee or Written Confirmation of Emergency Measures from principal</li> <li>Confirmation of payment or receipt, etc. from temporary child protection facility</li> </ul>

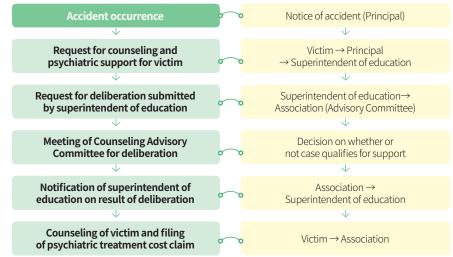
## **Counseling and psychiatric** treatment support systems

#### Counseling and psychiatric treatment support systems

Necessary support for counseling and psychiatric treatment following an accident at school

• Family: Spouses, direct and lineal descendants, siblings

#### Counseling and Psychiatric Treatment Claims Flow



Details of counseling and psychiatric treatment support (See Article 10, Paragraph 4 of the Enforcement Decree to the Act on the Prevention of and Compensation for Accidents at School)

- Treatment institutions eligible for support: Only treatment at institutions designated by superintendent of education eligible; eligibility of other treatment institutions to be determined by Advisory Committee
- Period of coverage: 1 year

#### **Documentation requirements**(submitted by mail)

- Documentation requirements when filing for coverage of treatment
- Application for Counseling and Psychiatric Treatment Support Written Opinion from Principal Consent Form for Collection. Use and Furnishing to 3rd Parties of Personal Information @ For treatment at a medical institution: Medical Expenses Receipt, Doctor's Diagnosis, Medical Records (5) For treatment at a counseling center: Psychiatric Assessment Report and Counseling Log @ General Psychiatric Assessment: Assessment Report from clinical psychiatrist Proof of certification and treatment plan from psychotherapist Resident Register 

  Doctor's Written Opinion (stating psychiatric treatment due to accident at school)
- Documentation requirements for claiming benefits after notice of deliberation results
- ① Counseling and psychiatric treatment services invoice ② Medical Expenses Statement and Receipt 3 Counseling Lot and Final Report, etc. 4 Copy of bank passbook (of guardian if victim is a minor) Resident Register
- See Association website (https://www.ggssia.or.kr) > Information > Forms for documentation requirements



### **Traveler's Safety Mutual Aid Program**

#### **Travelers's Safety Mutual Aid Program**

Compensation for safety accidents occurring during educational activities outside school premises

#### **Subscription procedure**

Application (School→Association)

Website (www.ggssia.or.kr)  $\rightarrow$  Traveler's Safety Mutual Aid Program  $\rightarrow$  Subscribe

- Subscription Application: Self-authentication through mobile phone
- 2 Enter basic information, travel information and list, then attach documents

Automatic Policy Generation (Association) Application result screen: **Print application and policy here** Number of personnel and list modifiable as needed (school)

- **1 Deletions and edits possible** only before travel dates
- 2 Only edits possible within 5 days of end of trip
- 3 No edits and deletions possible after payment of contribution

Payment of contribution after

**end of trip** (School→Association)

\*\* Deadline for payment: Within 5 days of end of trip, last day inclusive

(Proof of Payment can be printed after payment of contribution)

#### Details of counseling and psychiatric treatment support

- Treatment institutions eligible for support: Only treatment at institutions designated by superintendent of education eligible; eligibility of other treatment institutions to be determined by Advisory Committee
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# **Gyeonggi-do School Safety and Insurance Association FAQ (Q/A)**

- Q1 Is the full amount of treatment costs paid out when a medical care costs claim is filed?
- All No. The patient's burden of co-payments under the National Health Insurance Act is paid out. For non-insured items, a detailed statement of medical expenses must be attached for review and payout of eligible items only
- **Q2** Can claims redundant with private (fee-for service) health insurance be filed?
- Yes, redundant claims are accepted.
- Q3 In the case of broken classes, is compensation offered to cover costs of purchasing new glasses?
- (A3) Costs for purchase or replacement of glasses are not covered. Provided, that repair costs may be covered.
- Q4 Must documentation for school violence treatment costs claims be submitted by mail only?
- Yes. The **original documents must be submitted by mail**, as they are necessary for **exercise of right to indemnity**, etc.
- Will costs of psychiatric counseling for a school violence incident be covered even if counseling is received at a nearby psychiatric counseling center?
- No. Only counseling costs incurred at a psychiatric counseling and advice institution designated by the Gyeonggi-do superintendent of education are covered.
- Q6 Are all field experiences covered by the Traveler's Safety Mutual Aid Program?
- A6 No. Even with approval from the principal, **general school activities** (fieldwork, family experiential learning activities, faculty training and lectures, etc.), **sports club training activities**, **participation in competitions**, **and overseas travel** are not covered.



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Websites Gyeonggi-do School Safety and Insurance Association https://www.ggssia.or.kr School Accident Compensation Support System http://www.schoolsafe.or.kr

(School Accident Report Filing, Mutual Aid Benefits Claim filing, School Violence Treatment

Cost claims and Parent e-Signature services available at this site)