

PUPILS' PERSONAL ACCIDENT INSURANCE SCHEME - QUESTIONS AND ANSWERS

EFFECTIVE FROM WINTER TERM 2018

A tailor made insurance scheme which provides personal accident insurance to cover pupils, governors and volunteers.

Cover commences for each pupil from the first day of the first term, including the duration of the uninterrupted journey to the school. Cover will continue until the pupil leaves the school, provided the school continues to renew the scheme at the beginning of each winter term (September).

Cover for Governors and Volunteers is whilst undertaking duties of the school

- in the United Kingdom excluding travel directly between usual place of residence and the location the school duties are being undertaken; or
- outside the United Kingdom including travel directly between usual place of residence and the location the school duties are being undertaken

Full terms and conditions of the scheme are contained in the schedule and policy wording which is held by the insured school and available to you for inspection which together form the policy of insurance. The full terms and conditions of this insurance can also be viewed at uk.marsh.com/PA1mDental. You have a choice of how to receive policy information: on paper or by web/electronic means. Paper copies are available from the school on request.

Are there any conditions?

1. Chubb will not pay dishonest Claims. If a Pupil or a Policyholder makes a dishonest Claim, Chubb may cancel their cover.
2. The Pupil shall as soon as possible after the occurrence of any Accidental Bodily Injury: obtain and follow the advice of a Doctor; and the Pupil must agree to a medical examination if Chubb ask for it. Chubb will pay for this. And, where agreed, offer reasonable transportation costs. The Pupil may be required to meet with external third parties, approved by Chubb, to substantiate their claim.

How do I make a claim?

All claims must be shall be notified to Marsh Limited, Education Practice within 30 days or as soon as reasonably possible after the date of the occurrence or within 90 days in respect of Claims under Section 5 (Dental).

Postal Address: Marsh Limited, Education Practice, Capital House, 1-5 Perrymount Road, Haywards Heath, West Sussex RH16 3SY

Claims: Telephone: +44 (0)1444 335173 Email: schemes.claims@marsh.com

How do I make a complaint?

Marsh manages the pupils' personal accident insurance scheme under a delegated authority on behalf of the insurer. Complaints regarding the scheme should in the first instance be made to Marsh Ltd, Education Practice, Capital House, 1-5 Perrymount Road, Haywards Heath, West Sussex RH16 3SY Telephone: 01444 335174. Email: termly.schemes@marsh.com

Alternatively, you can complain in writing or verbally at any time to:

The Customer Relations Manager, Chubb

Postal Address: Chubb European Group Limited, PO Box 682, Winchester, SO23 5AG

T 0800 519 8026 (calls are free from a UK landline or mobile)

T +44 (0) 141 285 2999 (International)

F +44 (0)1293 597376

E customerrelations@chubb.com

Your complaint will be dealt with fairly, speedily and in accordance with the Financial Conduct Authority rules on complaints handling. However, if following receipt of a final response you are still dissatisfied, you may have the right to refer your

complaint to the Financial Ombudsman Service. The Financial Ombudsman Service can be contacted at Exchange Tower, London E14 9SR. Telephone: 0800 023 4567 Facsimile: 0207 964 1001 Website: www.financial-ombudsman.org.uk

Does the Financial Services Compensation Scheme apply?

Chubb and Marsh are covered by the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at www.fscs.org.uk or by contacting them at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by telephone on 0800 678 1100.

What is the Governing Law?

The policy will be governed by the law of England and Wales unless the school is situated in Scotland in which case the law of Scotland will apply.

How is the information collected and used?

When you are included in the pupils personal accident insurance scheme, we will collect information about you, your children and any appointed guardian. We also collect information from your child's school, a medical professional or insurer(s). This notice sets out how we use this information, and you should show this to your children (if they are over 16) and any appointed guardian. More information about how we handle personal information can be found in the Marsh Privacy Policy at <https://www.marsh.com/uk/privacy-notice.html>.

How we use your information: We use personal information to provide our pupils personal accident insurance scheme services. This includes liaising with the insurer(s) and administering your policy, handling claims, complaints and renewals.

Sharing Information: We share personal information with insurer(s) of the pupils personal accident insurance scheme and our service providers, including other group companies, sub-contractors and our professional advisors and auditors. If required or permitted by law, we share information with our regulators, the courts and other authorities.

Legal grounds: The legal bases we rely upon for processing and collecting personal information include one or more of the following grounds set out in data protection law: for us to comply with our legal obligations and also where necessary in the public interest and/or for us to achieve our legitimate interest of providing insurance broking services, while ensuring our reliance on either of these grounds does not unduly harm your rights. Where we use health information about your child, we may do so on the basis that the information is required to establish, exercise or defend a legal claim or, alternatively, we may rely on consent, which can be given by you or your child if he/she is over 16 or the appointed guardian. Any consent provided can be withdrawn at any time by emailing us at: quality.feedback@marsh.com, but this may end your insurance cover under the scheme.

Security and transfers: We take reasonable steps to keep personal information secure and we maintain data security procedures designed to protect against loss or compromise of personal data. We may need to send personal information outside of the European Economic Area where data protection laws are different, but this will be done with appropriate protection in place.

Updating your information: It is important that personal information is kept complete and up-to-date. If any of the details you provide us with change, you can update us by emailing quality.feedback@marsh.com.

Your rights: Under data protection law you have certain rights in relation to personal information, including to access your and your child's information and rectify inaccuracies. Your appointed guardian will also have these rights.

Questions, requests or complaints: If you have any questions or complaints about how we use personal information, or you would like to access or rectify personal information, you can do so by writing to our Head of Quality at the following address:

Head of Quality Marsh Ltd Tower Place London EC3R 5BU Phone: 020 7357 1000 Email: quality.feedback@marsh.com

For Further Information

Marsh Ltd
Education Practice,
Capital House,
1-5 Perrymount Road,
Haywards Heath,
West Sussex
RH16 3SY
Telephone: +44 (0)1444 335174
Email: termly.schemes@marsh.com Web: uk.marsh.com/PA1mDental

Please retain this document as it provides details of your policy and important contact details.

PA 1m+D 2018/19



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Group Personal Accident Insurance

Insurance Product Information Document

CHUBB®

Company (Insurer): Chubb European Group Plc registered in England and Wales number 1112892 with registered office at 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority under reference number 202803.

Product: Pupils' £1million Personal Accident (Incorporating Dental) Insurance Scheme (Pupils, Governors & Voluntary Helpers cover)

This document provides a summary of the main covers and exclusions. It is not personalised to your specific individual circumstances. Complete pre-contractual and contractual information about this product is provided in the Group Policy Schedule, the Schedule of Benefits and the policy wording, which are available from the Group Policyholder.

What is this type of insurance?

This is a personal accident insurance policy. It provides cover in the event of death or serious injury following an accident and a range of other covers including disfigurement scarring, dental injuries and emergency dental treatment costs following an accident.



What is insured?

This policy pays benefits following an accident, in accordance with the policy wording, in the event that you:-

- ✓ die or suffer a permanent disability; or are permanently disfigured or scarred; or
- ✓ suffer damage to teeth or fracture bones as a result of an accident.

The main sections of the policy and benefit levels are listed below, with full details of sub-sections contained in the schedule of benefits and policy wording.

- ✓ **Section 1 Serious Injury** - Permanent disability (benefit limits vary depending on nature of permanent injury e.g. total organic paralysis, loss of one or more limbs, loss of sight or hearing, loss of use of key joints etc.) –pupils up to £300,000 / governors & voluntary helpers up to £100,000
- ✓ **Section 2. Accidental death** - £100,000 (reduced to £10,000 for pupils and other insured persons under age 18 years)
- ✓ **Section 3 Disfigurement or scarring of face or body** – disfigurement or scarring to a) the neck, face or head exposed to view £300 up to £6,000 (dependent on extent of injury) / b) the body £3,000 up to £10,000 (dependent on proportion of the body affected and extent of injury)
- ✓ **Section 4 Supplemental Benefit** – Additional £700,000 payable if the total of all benefit payments under Section 1 reaches the maximum of £300,000 as the result of any one claim for permanent injury
- ✓ **Section 5 Dental Injury** - Permanent loss of anterior tooth (canine or incisor) - £2,000 per tooth / Permanent loss of posterior tooth (molar or pre-molar) - £1,250 a tooth / Partial loss of anterior or posterior tooth – up to £600 a tooth / Death of nerve of a permanent natural tooth - £600 a tooth / Treatment for Dental Injury – up to £10,000 / Emergency Dental Treatment - up to £2,000 /Surgical Extraction of Wisdom Teeth - £125 a tooth / In-patient Hospital Cash - £125 a night (365 nights max) / Mouth Cancer Treatment – up to £12,000 / Incidental Expenses – up to £125
- ✓ **Section 6 Fractures** – (Certain injuries only) from £500 up to £5,000
- ✓ **Section 7 Additional Benefits*** - payable following certain claims under Section 1 (Serious Injury) and Section 2 (Accidental death) – A range of covers including home adaption costs, cosmetic surgery costs, estate administration and funeral expenses
- ✓ **Section 8 Automatic Additional Benefits*** – a range of benefits payable following an accident including Coma £100 a day (730 days max) / Hospital Stay £50 a day (365 days max) / Hospital Visiting cost up to £100 a day (£5,000 max)
- ✓ **Section 9 Assistance** – A telephone helpline for a number of assistance, counselling, advice and information services providing emotional support and practical advice.

*For full details of the additional benefits available and the whether they are provided to you see the Group Policy Schedule, Schedule of Benefits and policy wording.



What is not insured?

- ✗ **Governors and voluntary helpers are not covered under Sections 4, 5 & 6**
- ✗ Suicide or deliberate self-harm
- ✗ Repetitive Stress (Strain) Injury or Syndrome or cause that is not as a result of an accident e.g. degenerative conditions
- ✗ Injuries as a result of illness or disease not directly resulting from an accident
- ✗ Loss or death of nerves of milk teeth
- ✗ Any claims for total or partial loss of any milk tooth, dental implant, crown, veneer or denture or bridge, or costs of routine dentistry/check ups
- ✗ Damage to any tooth caused within the mouth by wear and tear
- ✗ Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK or USA.



Are there any restrictions on cover?

- ! **Only certain additional covers under Sections 7 & 8 are available to pupils, school governors and voluntary helpers (refer to schedule of benefits for details)**
- ! Under Section 1 any disability that existed before an accident will be taken into account and may reduce the benefit amount payable
- ! The total amount payable for any claim under Section 5 for all teeth partially lost and/or suffering death of a tooth nerve is £2,400
- ! Treatment for Dental Injury costs under Section 5 that exceed £750 are not covered, unless approved by Chubb.



Where am I covered?

- ✓ Pupils – Worldwide 24 hours a day during term time and whilst travelling to and from school at the beginning and end of term
- ✓ School governors – Worldwide when undertaking duties on behalf of the school
- ✓ Voluntary helpers – Worldwide when undertaking duties under the direction and control of the school.



What are my obligations?

At the start of your policy

To be eligible for cover you must either be a pupil at the school, a school governor or a voluntary helper undertaking work on behalf of the school.

During the period of insurance

You must supply, at your own expense, any certificates, information and evidence we reasonably require including medical certificates and other documents, following injury.

You should take reasonable care to prevent injury and should obtain and follow the advice of a doctor following injury.

In the event of a claim

You must notify us within 30 days or as soon as practicable in the event of a claim and within 90 days in respect of claims under Section 5 (Dental), and as follows:

- Write to Marsh Ltd. Education Practice, Capital House, 1-5 Perrymount Road, Haywards Heath, RH16 3SY
- Call +44 (0) 1444 335173
- Email Marsh at schemes.claims@marsh.com

You may be required to meet with third parties approved by Chubb to substantiate a claim, and you must agree to a medical examination, if we ask for it. Chubb will pay for this.



When and how do I pay?

Your school pays the premium to Chubb. Premium can be paid annually or in termly instalments as agreed between Chubb and the school.



When does the cover start and end?

Cover commences;

- on the 'from' date of the period of insurance shown in the schedule; or
- the date you join the school, if later

Cover ceases:

- 12 months from date of commencement of the insurance; or
- at the end of the term for which premium has been paid; or
- if you are a school governor or volunteer, assistant or helper, when you cease to be involved with the insured school in such capacity;
- for pupils who are not returning to school, when you reach home at the end of your last day at the insured school
- if the school decides to cancel the policy

whichever occurs first.



How do I cancel the contract?

Only the Group Policyholder may cancel this policy. If you don't want cover under this policy please contact the Group Policyholder.