

# 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: The Scottish Council of Independent Schools Group Personal Injury Insurance

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 Policy Schedule, the Schedule of Benefits and the policy wording, which are available from the Group Policyholder (your school).

### 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 or scarring of the face and dental injuries 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 your face is permanently disfigured or scarred; or
- ✓ suffer damage to teeth;
- ✓ incur incidental medical or dental costs

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.

- ✓ **1. Accidental death** – Pupils £20,000 – Employees, governors, board members & volunteers - £75,000
- ✓ **2. Permanent Disabling Injuries** - Total Organic Paralysis, Total Loss of Intellectual Capacity, Quadriplegia - up to £1,000,000 / Paraplegia - up to £600,000 / Permanent disability (benefit limits vary depending on nature of permanent injury e.g. loss of one or more limbs, loss of sight or hearing, loss of use of key joints etc.) - up to £600,000 / Disfigurement or Scarring to the face - up to £6,000 (dependent on extent of injury)
- ✓ **3. Dental Injury** - Permanent loss of anterior tooth (canine or incisor) or of posterior tooth (molar or pre-molar) or death of nerve of a permanent natural tooth - up to £600 a tooth
- ✓ **4. Medical & Dental Expenses** – Medical, dental & surgical costs and additional accommodation & transport expenses following an accident up to £3,500
- ✓ **Trauma Counselling** – A telephone helpline for a number of assistance, counselling, advice and information services providing emotional support and practical advice.

#### What is not insured?

- ✗ **Employees, school governors, board members and voluntary helpers are not covered under this policy unless shown as 'Insured' in the policy schedule**
- ✗ Full time members of the armed forces are excluded. Reserve armed forces are not covered whilst called up on active service
- ✗ Injuries from participation in Air Sports or as a result of air travel, other than as a fare paying passenger
- ✗ 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
- ✗ 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
- ✗ Damage to any tooth or death of nerve 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?

- ! Under 2. Permanent Disabling - Injuries any disability that existed before an accident will be taken into account and may reduce the benefit amount payable
- ! Under 3. Dental - the total amount payable for any one claim for all teeth totally lost and/or suffering death of a teeth nerves is £3,500
- ! Under 3. Dental - mouth protection must be worn when playing school rugby or boxing.



## Where am I covered?

- ✓ Pupils –24 hours a day Worldwide
- ✓ Employees (if insured) – 24 hours a day Worldwide
- ✓ School governors, board members & voluntary helpers (if insured) – Worldwide when engaged in the business of the school.



## What are my obligations?

### At the start of your policy

To be eligible for cover you must either be a pupil or employee of the school or a school governor, board member or a voluntary helper engaged in the business 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 60 days or as soon as practicable in the event of a claim 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](mailto: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 is paid annually at the start of the period of insurance 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 policy schedule; or
- the date you join the school, if later

### Cover ceases:

- 12 months from date of commencement of the insurance; or
- if you are no longer an employee of the school ; or
- if you are a school governor, board member or voluntary helper, when you cease to be involved with the 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 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.