Pupils Personal Accident (Incorporating Dental) Insurance - Changes document

CHUBB

This notice tells you about changes to your policy which will take effect from your renewal date. Please ensure you read the changes carefully (together with your policy wording), as they will form part of your contract of insurance, please keep them together with your other policy documentation.

If you have any questions regarding these changes, please contact the insurance intermediary who arranged your policy, or contact our Customer Service team as detailed in your policy wording.

Policy Type(s) effected	Change	Details of Change
Pupils Personal Accident - Policy Wording	Page 6 - Added Definition	**Aggregate Limit** The maximum amount that the Insurer will pay per Event
Pupils Personal Accident - Policy Wording	Page 7 - Added Definition	**Ergonomics** The design of furniture or equipment which makes it comfortable and effective for people who use it.
Pupils Personal Accident - Policy Wording	Page 10 - Added Definition	**Premises** Any premises occupied by the Policyholder in connection with the Business as advised to the Insurer.
Pupils Personal Accident - Policy Wording	Page 10 - Added Definition	**Visitor** Any person, whilst legally in or on the Group Policyholder's Premises, other than: a. an Insured Person; and/or b. an Employee of the Group Policyholder that is not an Insured Person; and/or c. a person undertaking a contract for the supply of services to the Group Policyholder; and/or d. a member of the armed forces or police, ambulance, fire brigade or other emergency service, sustaining Bodily Injury in the course of duty.
Pupils Personal Accident - Policy Wording	Page 22 - Added an Automatic Additional Benefit	2. **Ergonomics Expenses (alphabetical order)** Provided that the insured person: is unable to access their primary work location; and ii. is covered for an Effective Time of 24 hours a day or occupational accidents, if the Insured Person is diagnosed with a Bodily Injury or medical condition where Ergonomics are a contributing factor the Insurer will pay: a. up to the benefit amount stated in the Schedule of Benefits for you to engage a Qualified Occupational Therapist review of the Insured Person's home work set up; b. up to the benefit amount stated in the Schedule of Benefits for you to purchase new furniture or equipment recommended by a Qualified Occupational Therapist.

Chubb European Group SE (CEG) is a Societas Europaea, a public company registered in accordance with the corporate law of the European Union. Members' liability is limited. CEG is headquartered in France and governed by the provisions of the French insurance code. Risks falling within the European Economic Area are underwritten by CEG, which is authorised and regulated by the French Prudential Supervision and Resolution Authority. Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.

CEG's UK branch is registered in England & Wales under number: BR023093. Registered address: 40 Leadenhall Street, London EC3A 2BJ. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website (FS Register number 820988).

Pupils Personal Accident – Policy Wording	Page 24 – Added an Automatic Additional Benefit	13. **Visitors on Premises** Up to the Benefit Amount stated in respect of any Death or Permanent Disablement of any Visitors occurring whilst legally on the Premises
Pupils Personal Accident – Policy Wording	Page 25 – Updated the Crisis Management Benefit Limit	Increased the benefit limit and Aggregate Limit from £75,000 to £100,000
Pupil's Personal Accident – Policy Schedule	Page 4 – Section 2, Accidental Death	Increased the death benefit for category A (Pupils) from £7,500 to £10,000 (£600k Limit Policy) and £10,000 to £15,000 (£1m Limit Policy)
Pupil's Personal Accident – Policy Schedule	Page 4 – Section 3, Disfigurement or scarring of the Face and Body, A.Face	Increased the Maximum Benefit for the whole area of the Face from £6,000 to £7,500
Pupil's Personal Accident – Policy Schedule	Page 4 – Section 3, Disfigurement or scarring of the Face and Body, B. Body	Increased the Maximum Benefit for 25% or more of the Total Body Surface Area from £10,000 to £12,500
Pupil's Personal Accident – Policy Schedule	Page 5 – Section 5, Dental Injury and Dental Emergency Treatment, 2. Emergency Dental Treatment	Increased limit from £2,000 to £2,500
Pupil's Personal Accident – Policy Schedule	Page 5 – Section 5, Dental Injury and Dental Emergency Treatment, 3. Surgical Extraction of Third Molars	Increased limit from £100 per tooth to £150 per tooth
Pupil's Personal Accident – Policy Schedule	Page 5 – Section 5, Dental Injury and Dental Emergency Treatment,4. In-patient Hospital Stay	Increased limit from £100 per night to £150 per night
Pupil's Personal Accident – Policy Schedule	Page 5 – Section 5, Dental Injury and Dental Emergency Treatment, 6. Incidental Expenses Emergency Dental Treatment	Increased limit from £125 to £150
Pupil's Personal Accident – Policy Schedule	Page 5 – Section 6, Fractures	Maximum amount payable for all Fractures due to one Accident increased from £5,000 to £7,500
Pupil's Personal Accident – Policy Schedule	Page 6 – Section 7, Additional Benefits, 1. Catastrophic Accident	Benefit amount under Category B Insured Persons increased from £1,000,000 to £1,250,000
Pupil's Personal Accident – Policy Schedule	Page 6 – Section 7, Additional Benefits, 3. Child/Children	Benefit amount under Category B Insured Persons increased from £8,000 to £10,000
Pupil's Personal Accident – Policy Schedule	Page 6 – Section 7, Additional Benefits, 4. Cosmetic Surgery	Benefit amount under Categories A & B Insured Persons increased from £10,000 to £12,500
Pupil's Personal Accident – Policy Schedule	Page 6 – Section 7, Additional Benefits, 5. Dependent Adult	Benefit amount under Categories B, C & D Insured Persons increased from £25,000 to £30,000

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Pupil's Personal Accident – Policy Schedule	Page 6 – Section 7, Additional Benefits, 7. Funeral Expenses	Benefit amount under Categories A, B, C & D Insured Persons increased from £10,000 to £12,500
Pupil's Personal Accident – Policy Schedule	Page 6 – Section 7, Additional Benefits, 9. Home Help & Childcare	Benefit amount under Categories B, C & D Insured Persons increased from £10,000 to £15,000
Pupil's Personal Accident – Policy Schedule	Page 6 – Section 7, Additional Benefits, 10. Independent Financial Advice	Benefit amount under Categories B, C & D Insured Persons increased from £3,000 to £3,500
Pupil's Personal Accident – Policy Schedule	Page 6 – Section 7, Additional Benefits, 11. Injury Medical Expenses	Benefit amount under Categories A, B, C & D Insured Persons increased from £30,000 to £40,000
Pupil's Personal Accident – Policy Schedule	Page 6 – Section 7, Additional Benefits, 13. Prosthesis	Benefit amount under Categories A, B, C & D Insured Persons increased from £10,000 to £50,000
Pupil's Personal Accident – Policy Schedule	Page 6 – Section 7, Additional Benefits, 14. Psychological Counselling	Benefit amount under Categories A, B, C & D Insured Persons increased from £2,000 to £7,500
Pupil's Personal Accident – Policy Schedule	Page 6 – Section 7, Additional Benefits, 15. Quality of Life Improvement Advice	Benefit amount under Category B Insured Persons increased from £5,000 to £7,500
Pupil's Personal Accident – Policy Schedule	Page 6 – Section 7, Additional Benefits, 17. Retraining	Benefit amount under Categories A, B, C & D Insured Persons increased from £15,000 to £30,000
Pupil's Personal Accident – Policy Schedule	Page 6 – Section 7, Additional Benefits, 18. Retraining for a Partner	Benefit amount under Categories A, B, C & D Insured Persons increased from £25,000 to £30,000
Pupil's Personal Accident – Policy Schedule	Page 7 – Section 8, Automatic Additional Benefits, 1. Coma in Country of Domicile	Benefit amount under Categories A & B Insured Persons increased from £140 per day to £150 per day
Pupil's Personal Accident – Policy Schedule	Page 7 – Section 8, Automatic Additional Benefits, 2. Ergonomics Expenses	Added new Benefit (Ergonomics Expenses) for Category B Insured Persons for up to £500
Pupil's Personal Accident – Policy Schedule	Page 7 – Section 8, Automatic Additional Benefits, 4. Hospital Transfer	Benefit amount under Categories A, B, C & D Insured Persons increased from £5,000 to £7,500
Pupil's Personal Accident – Policy Schedule	Page 7 – Section 8, Automatic Additional Benefits, 5. Hospital Visiting	Benefit amount under Categories A, B, C & D Insured Persons increased from £100 per day to £150 per day. Maximum amount payable for any one Claim increased from £5,000 to £7,500
Pupil's Personal Accident – Policy Schedule	Page 7 – Section 8, Automatic Additional Benefits, 6. Lifesaver	Benefit amount under Categories A, B, C & D Insured Persons increased from £25,000 to £50,000
Pupil's Personal Accident – Policy Schedule	Page 7 – Section 8, Automatic Additional Benefits, 7. Loss of or Damage to Personal Belongings	Benefit amount under Categories A & B Insured Persons increased from £2,000 to £2,500
Pupil's Personal Accident – Policy Schedule	Page 7 – Section 8, Automatic Additional Benefits, 8. Medical Certificate Expenses	Added new Benefit (Medical Certificate Expenses) for Categories A, B, C & D Insured Persons for up to £350

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Pupil's Personal Accident – Policy Schedule	Page 7 – Section 8, Automatic Additional Benefits, 10. Recruitment Expenses following suicide	Benefit amount under Category B Insured Persons increased from £15,000 to £17,500
Pupil's Personal Accident – Policy Schedule	Page 7 – Section 8, Automatic Additional Benefits, 11. Return Home	Benefit amount under Categories A, B, C & D Insured Persons increased from £2,000 to £5,000
Pupil's Personal Accident – Policy Schedule	Page 7 – Section 8, Automatic Additional Benefits, 12. Trauma Counselling	Benefit amount under Categories A, B, C & D Insured Persons increased from £5,000 to £7,500
Pupil's Personal Accident – Policy Schedule	Page 7 – Section 8, Automatic Additional Benefits, 13. Visitors on Premises	Added new Benefit for Visitors on Premises in respect of Accidental death or Permanent Disability up to £10,000
Pupil's Personal Accident – Policy Schedule	Page 7 – Section 8, Automatic Additional Benefits, 14. Workplace Assault	Benefit amount under Categories B, C & D Insured Persons increased from £5,000 to £7,500
Pupil's Personal Accident – Policy Schedule	Page 8 – Section 10, Crisis Management	Benefit amount increased from £75,000 to £100,000 per Crisis and Aggregate Limit per policy period increased from £75,000 to £100,000

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