Group Personal Accident Insurance

Insurance Product Information Document

Company (Insurer): Chubb European Group SE is incorporated in France and operates through a branch in the UK. Authorised and regulated by the French Prudential Supervision and Resolution Authority. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Details about our authorisation can be found on the Financial Conduct Authority's website (FS Register number 820988).

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

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.) –up to £1,000,000
- ✓ **Section 2 Accidental death** - £100,000 (reduced to £15,000 for pupils)
- ✓ **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 £7,500 (dependent on extent of injury) / b) the body £3,000 up to £12,500 (dependent on proportion of the body affected and extent of injury)
- ✓ **Section 4 Enhanced Benefit** – Up to an additional £500,000 payable (for Pupil's only) if the total of all benefit payments under Section 1 Exceeds £500,000 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 £2,500 /Surgical Extraction of Wisdom Teeth - £150 a tooth / In-patient Hospital Stay - £150 a night (365 nights max) / Mouth Cancer Treatment – up to £12,000 / Incidental Expenses – up to £150
- ✓ **Section 6 Fractures** – (Certain injuries only) from £500 up to £7,500
- ✓ **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 £150 a day (730 days max) / Hospital Stay £50 a day for Pupils, £150 per day for Governors and Voluntary Helpers (365 days max) / Hospital Visiting cost up to £150 a day (£7,500 max)
- ✓ **Section 9 Assistance** – A telephone helpline for a number of assistance, counselling, advice and information services providing emotional support and practical advice.
- ✓ **Section 10 Crisis Management** - Crisis Consultant fees and costs incurred as a direct result of a Crisis (£100,000 max)

*For full details of the additional benefits available and 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 Section 4
- ✗ 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 including cover;
  - whilst travelling to and from school at the beginning and end of term
  - during the holiday break following the end of term

  (cover restrictions apply to Pupils who are not returning to school at the start of term. Refer to the group policy schedule for full details)
- ✓ 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, 5 George Square, Glasgow, G2 1AR
- Call +44 (0) 330 818 0056
- Email Marsh at epg.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 group policy 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 (if termly instalments are agreed); 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.