

PUPILS' £1 MILLION PERSONAL ACCIDENT INSURANCE SCHEME (INCORPORATING DENTAL)

SCHEME DETAILS AND KEYFACTS EFFECTIVE FROM WINTER TERM 2015

Benefits for permanent disability or death, loss or loss of vitality of permanent natural teeth, Dental Injury, emergency dental treatment costs.

General Information

The need for personal accident insurance has been tragically emphasised by certain serious injuries that have occurred to pupils. In many cases, there is no entitlement to financial compensation because it is no one individual person's fault that a pupil has suffered permanent disability. This scheme provides a scale of benefits for permanent disabilities, a list of which is set out overleaf.

This policy does not cover any claims which would result in the insurers being in breach of any resolutions or trade or economic sanctions or other laws.

When Cover Begins and Ends

The school has decided to include all pupils within the scheme at no additional cost as the termly premium is incorporated within the current fee structure. 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).

Definitions

Accident — shall mean a sudden, single, external, unforeseen and identifiable event rather than a gradual process occurring over a period of time and the word Accidental shall be construed accordingly.

Bodily Injury — physical injury that is caused solely by Accidental means and that, independently of any other cause and not by operation of any degree of degenerative process, results within 24 months from the date of the Accident in the Insured Person's death, or permanent disability as specified in the scale of benefits.

Dental Injury — shall mean an injury to the teeth and supporting structures (including damage to dentures or orthodontic appliance whilst being worn) which is directly caused 1. by a sudden, external and identifiable event that happens by chance and could not have been expected; or 2. intra-orally, whilst consuming food.

Dentist — a general dental practitioner who is, for the time being, included on the General Dental Council's register of dentists. For the purpose of dental treatment provided outside the United Kingdom, dentist shall mean a general dental practitioner who is authorised to provide such dental treatment in the country in which such dental treatment is received.

Effective time — the duration of each term for which the premium has been paid for a pupil. If the Insured Person is not returning to the school:

- a) because he/she is transferring to another primary or secondary school within the United Kingdom, the cover will continue until the commencement of the uninterrupted journey to the new school **or**
- b) because he/she has completed his or her secondary education or is transferring to another school outside the United Kingdom, cover will be provided during the following holiday break only while the Insured Person participates in any official organised school activity, including the uninterrupted journey to the place of activity and the uninterrupted journey home. Cover will cease when the Insured Person returns home or at midnight before the commencement date of the new term, whichever is sooner.
- c) for any reason other than a) or b) above, the cover will terminate after the uninterrupted journey home at the end of the Insured Person's last day as a pupil of the school.

Insured Person — any pupil, attending the school, for whom the appropriate premium has been paid and accepted by Marsh Ltd on behalf of the insurers.

Term — the duration of one of the three periods of attendance at the school during a school year, including the uninterrupted journey to the school prior to commencement of the period plus the holiday break that immediately follows.

Data Protection

Your information (including information we already hold and may receive now and in the future as well as information about lapsed policies) will be shared with the insurers. In addition we may hold your information on a group database and it may be shared with other MMC group companies. This will allow us to reflect all the connections that you have with the MMC group. Your information will be used by us and the insurers for general insurance administration purposes, for offering renewal, for research and statistical purposes and for crime prevention. In the course of performing our obligations to you, your information may be disclosed to agents and service providers appointed by us or the insurers,

including claims handlers, consultants, market research and quality assurance companies. Your information may be transferred to any country including countries outside the European Economic Area for any of these purposes and for systems administration. Such information may include "sensitive data".

The Data Protection Act 1998 defines sensitive data as information about your racial or ethnic origin, political opinions, religious beliefs or beliefs of a similar nature, trade union membership, physical condition or mental health, sexual life, criminal record, pending court proceedings or sentence or any alleged offence.

You have a right to access (subject to limited exceptions) and if necessary rectify the information that we hold about you. The insurers will pass information to the Claims and Underwriting Exchange Register. This register has been established to help check the information provided and also to reduce fraudulent claims. This register may be searched when dealing with your request for insurance. Under the conditions of your policy, you must declare all incidents whether or not they may result in a claim. This information may be passed to the register.

Summary of Benefits

(Please refer to policy wording for full terms and conditions)

Personal Accident Insurance

Cover

If during the effective time the Insured Person sustains Bodily Injury the insurers will pay, subject to the terms and conditions and exclusions, the benefit specified to the Insured Person.

Scale of Benefits

Maximum payment £1million (see supplemental benefit)

1. Total organic paralysis	£ 300,000
2. Total loss of intellectual capacity	£ 300,000
3. Total loss of sight in both eyes	£ 300,000
4. Total loss of both upper limbs or both hands	£ 300,000
5. Total loss of both lower limbs or both feet	£ 300,000
6. Total loss of one upper limb and one lower limb	£ 300,000
7. Total loss of one hand and one foot	£ 300,000
8. Total loss of one upper limb or one hand	£ 144,000
9. Total loss of one lower limb or one foot	£ 144,000
10. Total loss of sight in one eye	£ 144,000
11. Total loss of hearing in both ears	£ 144,000
12. Total loss of use of lung	£ 144,000
13. Total loss of use of hip or knee or ankle	£ 120,000
14. Total loss of use of back/spine below the neck (no spinal cord damage)	£ 120,000
15. Total loss of use of neck/cervical spine (no spinal cord damage)	£ 90,000
16. Total loss of use of shoulder or elbow	£ 90,000
17. Total loss of use of thumb	£ 78,000
18. Total loss of one wrist	£ 78,000
19. Total loss of use of jaw	£ 50,000
20. Total loss of use of kidney	£ 42,000
21. Total loss of big toe	£ 42,000
22. Total loss of hearing in one ear	£ 30,000
23. Total loss of finger	£ 30,000
24. Total loss of taste and smell	£ 30,000
25. Total loss of use of spleen	£ 24,000
26. Total loss of any other toe	£ 12,000
27. Accidental death	£ 10,000
28. In the event of the Insured Person sustaining any permanent disability not specified above the compensation payable shall be calculated by assessing the degree of disability in relation to benefits 1 to 26 above.	

Facial Disfigurement Benefit

This benefit relates to disfigurement, scarring and burns on any part of the neck, face or head exposed to view. The benefit amount payable will not take into account any psychological effects:

Maximum benefit £ 6,000

Minimum benefit £ 300

If as a result of an Accident the Insured Person sustains facial disfigurement such as permanent scarring or permanent burns to the face and the permanent scarring or permanent burns affect an area of one square centimetre or two centimetres in length the minimum benefit of £300 will be paid. Permanent scarring or permanent burns covering a greater area or length will be assessed according to size, area it covers, visual impact, and in relation to the minimum benefit payable of £300 and the maximum benefit payable of £6,000 for permanent scarring or permanent burns covering the whole face.

Burns and Scalds Benefit

If as a result of an Accident the Insured Person sustains permanent scarring caused by a burn or scald the benefit payable will be assessed according to the body surface area affected (excluding any part of the neck, face or head exposed to view). This benefit relates to full thickness burns (3rd degree burns or burns of greater severity) or permanent scarring caused by burns or scalds to the body surface (excluding scarring and burns on part of the neck, face or head exposed to view).

Permanent scarring caused by burns to:	at least 4% but to less than 15% of the body surface –	benefit payable £3,000
	at least 15% but to less than 25% of the body surface –	benefit payable £6,000
	25% or more of the body surface –	benefit payable £10,000

Supplemental Benefit

In the event of the Insured Person sustaining one, or more than one, form of permanent disability where total compensation becomes payable of £300,000 under benefits 1 to 26 and 28 above, the burns and scalds and facial disfigurement benefits, a supplemental benefit of £700,000 will be paid, making a total compensation of £1million.

Estate Administration

In the event of the Insured Person's Accidental death up to an additional £1,000 will be paid for the cost of obtaining letters of Administration incurred in relation to the death of the Insured Person whilst the Insured Person's estate is being arranged.

Specific Conditions Applicable to the Personal Accident Insurance

Disappearance – if the Insured Person disappears and after 12 months it is reasonable to believe that such an Insured Person has died as a result of Bodily Injury, the death benefit shall become payable subject to a signed undertaking that if the belief is subsequently found to be wrong such death benefit shall be refunded to the insurers.

Exposure – injury to the Insured Person as a result of unavoidable exposure to the elements shall be deemed to have been caused by Bodily Injury.

Compensation for Loss or Loss of Vitality of Permanent Natural Teeth

If during the effective time the Insured Person sustains injury caused solely by Accidental means that directly results in the loss of, or loss of vitality of, permanent natural teeth, the insurers will pay compensation of up to a total overall maximum each period of insurance of £7,500 subject to the following inner limits:

1. Total permanent physical loss of anterior tooth (canine or incisor)	£2,000 per tooth
2. Total permanent physical loss of posterior tooth (molar or pre-molar)	£1,250 per tooth
3. a) Partial loss of anterior and/or posterior tooth	up to £600 per tooth
b) Total loss of vitality of a permanent natural tooth	up to £600 per tooth

but not exceeding £2,400 in total for all teeth partially lost and/or all teeth suffering total loss of vitality.

Specific Conditions Applicable to Compensation for Loss or Loss of Vitality of Permanent Natural Teeth

- Any loss (partial or total) under the above section must occur within three years from the date of the Accident resulting in Dental Injury.
- Claims for partial loss of tooth or teeth shall be calculated by assessing the percentage of tooth lost in relation to the maximum benefit payable for partial loss of a single tooth. Where more than 90% of a tooth has been lost insurers will deem it to be total loss of vitality of tooth for the purposes of a claim under this section.
- Where an Insured Person subsequently loses the remaining part of a tooth for which a partial loss of tooth or total loss of vitality of a permanent natural tooth claim has been paid by insurers, the insurers shall be entitled to deduct such amount paid from any subsequent claim for the total loss of such tooth.

Treatment for Dental Injury, Emergency Dental Treatment and Additional Dental Covers

Cover

Treatment for Dental Injury

If an Insured Person is under 18 years of age and during the Effective Time suffers Dental Injury, the Insurers will pay Reasonable Fees for the necessary treatment and services provided to the Insured Person up to the age of 23 years for the purpose of Treatment for Dental Injury, up to a total overall maximum of £10,000 per Period of Insurance.

If an Insured person is 18 years of age or over and during the Effective Time suffers Dental Injury, the Insurers will pay Reasonable Fees for the necessary treatment and services provided to the Insured Person for up to five years from the date of the Accident for the purpose of Treatment for Dental Injury, up to a total overall maximum of £10,000 per Period of Insurance.

Emergency Dental Treatment

If during the Effective Time the Insured Person receives Emergency Dental Treatment the Insurers will pay Reasonable Fees incurred for all such Dental Treatment up to a total overall maximum each Period of Insurance of £2,000 which includes treatment received at initial emergency consultation as well as any subsequent treatment identified as being required solely as a result of the dental emergency. Where appropriate, the Dentist Call-Out Fee will be included as part of the cost of treatment. If a visit is not required, the cost of a telephone consultation is included.

Surgical Extraction of Third Molars (Wisdom Teeth)

If during the Effective Time the Insured Person is first diagnosed as requiring the extraction of one or more wisdom teeth, the Insurers will pay the Insured Person £125 for each such wisdom tooth extracted.

In-Patient Hospital Cash Benefit

The Insurers will pay the Insured Person £125 for each night spent in hospital during the Effective Time for the primary purpose of receiving in-patient Dental Treatment or dentoalveolar surgery under the care of a recognised oral specialist, up to a maximum of 365 nights provided that the condition for which treatment or surgery is required is diagnosed during the Period of Insurance.

Mouth Cancer Treatment

If during the Effective Time the Insured Person is first diagnosed by a qualified doctor licensed to practise in the United Kingdom, as having Mouth Cancer, the Insurers will pay up to £12,000 for the cost of treatment given by a consultant recognised as a specialist in cancer treatment.

Incidental Expenses

The Insurers will reimburse expenses incurred in transporting or accompanying the Insured Person to and from a Dentist, of up to £125 as a result of any one incident giving rise to a valid claim under this policy.

Claims under the dental section of this scheme will be handled by the Dental Claims Managers, DPAS Limited, Place Farm Courtyard, Tisbury, Salisbury, Wiltshire SP3 6LW.

This summary does not contain the full terms and conditions of the policy. These are contained in the schedule and policy wording, held by the school and available for inspection, which together form the policy document.



Insurers and Type of Insurance

Personal Accident (1), Loss or Loss of Vitality of Permanent Natural Teeth (2)

This personal accident insurance is provided by a panel of five insurers: ACE European Group Limited (lead insurers), Ecclesiastical Insurance Office plc, QBE Insurance (Europe) Limited, RSA Insurance Group plc and AIG Europe Limited.

Dental Injury and Emergency Dental Treatment (3)

The dental treatment insurance is provided by ACE European Group Limited.

Cover

Cover operates for Insured Persons who are declared by the school to Insurers as participating in the scheme.

This insurance covers the risk of an Accident happening to an Insured Person that causes Bodily Injury resulting in death, permanent disability and injury to teeth requiring treatment. The personal accident insurance provides a lump sum payment that is calculated with reference to a specified table of benefits (contained in the policy wording) based on the severity of the injury. The dental insurance provides payments for fees charged for dental treatment resulting from Dental Injury or emergency dental treatment up to specified limits.

Duration

The school operates the scheme on an annual basis, with renewal due at the start of each winter term (September). Premiums are payable in termly instalments.

Significant Features and Benefits

(Please see policy wording for full details, available from the school)

Pupils' Personal Accident Insurance (1) and Dental Injury and Emergency Dental Treatment (3)

- Cover applies on a worldwide basis, 24 hours a day – in and out of school, and during holiday periods whilst within the effective time.
- No restrictions regarding sporting or leisure activities.
- Payments are made irrespective of any other person being legally responsible for an Accident.

Personal Accident (1)

- Death from disappearance or exposure to the elements is included.
- A lump sum of up to £1million is provided for each Insured Person if he/she suffers an Accident that results in Bodily Injury. This could range from a minor incapacity to total paralysis.
- Partial losses are also included.

Loss or Loss of Vitality of Permanent Natural Teeth (2)

- Benefit is paid up to a total overall maximum each period of insurance of £7,500 for loss of, partial loss of or loss of vitality of, permanent natural teeth, due to an Accident.

Dental Injury and Emergency Dental Treatment (3)

- Each period of insurance insurers will pay reasonable fees for:
 - a) Treatment for Dental Injury up to an overall maximum of £10,000
 - b) Emergency dental treatment up to an overall maximum of £2,000.
- A benefit of £125 is paid for (a) extraction of a wisdom tooth, (b) each night spent in hospital for dental treatment, up to 365 nights or, (c) incidental expenses incurred in visiting a dentist.
- Up to £2,500 for fitting any one dental implant(s) (including the cost of any necessary abutment and crown) if considered appropriate by treating dentist.
- Up to £12,000 is paid for treatment of oral cancer.
- A 24 hour helpline is available for contacting a dentist during the day or night, as well as obtaining an English-speaking dentist in the event of dental problems when travelling abroad.
- Any dental practitioner that is registered with the General Dental Council can be used.

Significant and Unusual Exclusions or Limitations

(Please see policy wording for full details, available from the school)

General Exclusions

(see Specific Conditions applicable to this section on page 6 of the policy wording)

- If an Insured Person is not returning to the school, cover restrictions may apply during the holiday period following that Insured Person's last term at the school.
- There is no cover for suicide, intentionally self-inflicted injury, risks from war, repetitive stress injury or any gradually operating cause.

Personal Accident (1)

(see Specific Conditions applicable to this section on page 6 of the policy wording)

- Death or permanent disability must result within 24 months from the date of the Accident.
- If compensation is payable for loss or loss of use of part(s) of the body then it cannot also be claimed for partial loss or loss of use of the same part(s) under a different category of benefits.

Loss or Loss of Vitality of Permanent Natural Teeth (2)

(see Specific Conditions applicable to this section on page 7 of the policy wording)

- No benefit shall be payable for total or partial loss of or loss of vitality of any:
 - a) Deciduous (milk tooth)
 - b) Dental implant, crown, veneer or denture bridge.
- No benefit shall be payable for total or partial loss or loss of vitality of any tooth caused intra-orally by wear and tear.

Dental Injury and Emergency Dental Treatment (3)

(see Specific Conditions applicable to this section on page 9 of the policy wording)

- Treatment for Dental Injury that exceeds £750 is not covered unless prior approval is obtained from the dental claims managers of the scheme.
- Routine dental treatment, orthodontic treatment and check-ups are excluded.
- Treatment for Dental Injury caused intra-orally by wear and tear is excluded.
- Loss of or damage to dentures or orthodontic appliances occurring other than while being worn, are not covered.
- Cosmetic treatment (except cosmetic treatment forming part of treatment for Dental Injury following an Accident) is not covered.
- Mouth cancer suspected or diagnosed before or within 90 days of the cover being first provided shall not be covered.
- Insurers will not pay for dental treatment reported to Marsh more than three months after the occurrence of the injury or emergency treatment
- The insurers shall not be liable for any amount claimed for the failure of a dental implant to integrate with the bone.

Cancellation Rights

There are no cancellation rights for the pupil under the policy and if you do not want cover then please contact the school.

Making a claim

If an Accident happens which is likely to give rise to a personal accident claim or dental claim, contact:

Marsh Ltd, Education Practice, Capital House, 1-5 Perrymount Road, Haywards Heath, West Sussex RH16 3SY
Telephone: 01444 313173 Facsimile: 01444 415088 Email: schemes.claims@marsh.com

Insurers may require the claimant to be medically examined.

24 Hour Dental Helpline

The insurer provide access 365 days a year to a telephone helpline for help in contacting a dentist at any time of the day or night in times of need. The number to ring is **0800 525631**. In the event of dental problems abroad they can help in contacting an English-speaking dentist. Just call **+44 1747 820841**. This service is also 24 hours a day.

What to do in a Dental Emergency,

Visit a dentist (if necessary call one of the above helplines to ask for details of your nearest one in the vicinity). Ask the dentist to provide a receipt if a charge is made and to agree to complete a claim form. If you are away from home or overseas your hotel holiday representative or hosts may also be able to provide contact details of a dentist in your area. If you need help in obtaining emergency dental treatment you may call the dental helpline.

Complaints Procedure

Marsh manages the scheme under a delegated authority on behalf of insurers. If you are not satisfied with the service please contact:

Marsh Ltd, Education Practice, Capital House, 1-5 Perrymount Road, Haywards Heath, West Sussex RH16 3SY
Telephone: 01444 313174 Facsimile: 01444 415088

Alternatively you may contact the insurers if your complaint is about a claim:

ACE Customer Relations Manager, PO Box 4510, Dunstable LU6 9PZ
Telephone: 0845 445 0087 (Within the UK only) +44 (0) 141 285 2999 (International)
Email: customerrelations@acegroup.com

Your complaint will be dealt with fairly, speedily, and in accordance with the FCA 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 within six months of receipt of the final response.

The **Financial Ombudsman Service** can be contacted at:

Exchange Tower, London E14 9SR
Telephone: 0800 023 4567 Facsimile: 0207 964 1001 Web: www.financial-ombudsman.org.uk

Financial Services Compensation Scheme

The insurers 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.

Further Information

Marsh Ltd

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Capital House
1-5 Perrymount Road
Haywards Heath
West Sussex RH16 3SY

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Facsimile: 01444 415088
Email: termly.schemes@marsh.com
Web: uk.marsh.com/education

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