

Personal Accident

Insurance Product Information Document



Company: Howden UK Brokers Limited

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Product: Independent School Personal Accident Insurance

This document provides a summary of the key information relating to your insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation. This summary does not form part of your contract of insurance.

What is this type of insurance?

This insurance meets the demands and needs of schools who wish to protect pupils and school staff members who suffer serious bodily injury following an accident.



What is insured?

- ✓ **Bodily injury** Up to £600,000 to be paid in the event of an accident resulting in death or disablement. Benefit limits vary depending on nature of permanent injury. See Statement of Insurance for limits
- ✓ **Accidental Death** - £7,500
- ✓ **Dental injury expenses** - Up to £10,000 for the cost of necessary dental treatment in the event of an accident resulting in loss or damage to teeth or fixed dentures
- ✓ **Facial scarring** - Up to £10,000 to be paid in the event of an accident resulting in permanent facial scarring of no less than 15% of the facial area
- ✓ **Burns and Scalds** - Up to £10,000 to be paid in the event of an accident resulting in permanent scarring of no less than 4% of the body surface caused by burns or scalds
- ✓ **Estate administration** - Up to £3,500
- ✓ **Funeral Expenses** - Up to £15,000
- ✓ **Prosthesis** - Up to £30,000
- ✓ **Psychological Counselling** - Up to £3,000
- ✓ **Trauma Counselling** - Up to £6,000
- ✓ **Coma** - £150 per day up to a maximum number of 730 days
- ✓ **Loss/Damage to Personal Possessions** - Up to £2,500
- ✓ **Workplace Assault** - Up to £8,000
- ✓ **Physiotherapy** - Up to £2,000
- ✓ **Lifesaver** - Up to a maximum event limit of £125,000
- ✓ **Hospital Stay** - Up to a maximum number of 365 days for both pupils and employees if admitted to hospital as an in-patient as a result of bodily injury (£50 per day for Pupils, £150 per day for Employees)



What is not insured?

- ✗ Participation in any professional sports or entertainment
- ✗ Suicide, self-harm or death by natural causes
- ✗ Any claims arising from the use of drugs (other than prescribed treatments), drinking too much alcohol or alcohol abuse
- ✗ The pupil's or fee payer's own unlawful action or any criminal proceedings against them
- ✗ Any sickness or disease
- ✗ Any event which you were aware of at the time of taking this insurance that could give rise to a claim
- ✗ Dental injury caused by food or drink while being consumed, ordinary wear and tear or deterioration
- ✗ Any claim due to a cause which is not insured under your selected level of cover



Are there any restrictions on cover?

- ! We will not pay more than one benefit for bodily injury per accident
 - ! In the event of an accident resulting in you suffering more than one permanent partial disablement we will not pay more than the maximum benefit
- Child/Children and Dependent Adult benefits are limited to two children or two dependent adults per policyholder



Where am I covered?

- ✓ Cover is provided worldwide 24/7 365 days a year



What are my obligations?

- Please take a few minutes to check all the details you have provided are correct
- You should disclose any information or fact which is likely to affect the acceptance of this insurance
- If you are in doubt whether the information will affect the acceptance of this risk you should disclose it anyway
- If you fail to disclose information or give false information all cover under this policy may be cancelled
- If any details change after purchase of this insurance please contact us
- You must take all reasonable precautions and practical steps to avoid accidental injury
- If you need to make a claim on your policy, you must provide us with the evidence needed to substantiate your loss



When and how do I pay?

The charge for this insurance will be payable in full by the start of term and added to your termly invoice. In some circumstances, the charge for this insurance may be covered by your school.



When does the cover start and end?

Cover for pupils under this group policy is available 24 hours a day, 365 days a year for the duration shown on the statement of insurance. Cover for staff under this group policy is available for 24 hours a day during the start date and end date shown in the statement of insurance.



How do I cancel?

You can withdraw your participation in the Group Policy by contacting the school (named as group policyholder at the address shown in the statement of insurance).