

# Pupils' Personal Accident Insurance



## Supporting your child following an injury in and out of school

As a parent or guardian, you want your child to enjoy their time in and out of school, taking part in extracurricular activities, school trips and actively getting involved in life.

However, as your child immerses themselves, it's natural to feel a little anxious, as accidents can happen, and in some cases can be life changing both for the child and your family. That's why your school provides personal accident insurance, providing you with the reassurance that your child is covered should injuries happen during sport or play. Our personal accident insurance provides cover in the event of an accident resulting in death or disablement.

This insurance covers your child in and out of school worldwide so includes weekends and school holidays.

## New for 2026!

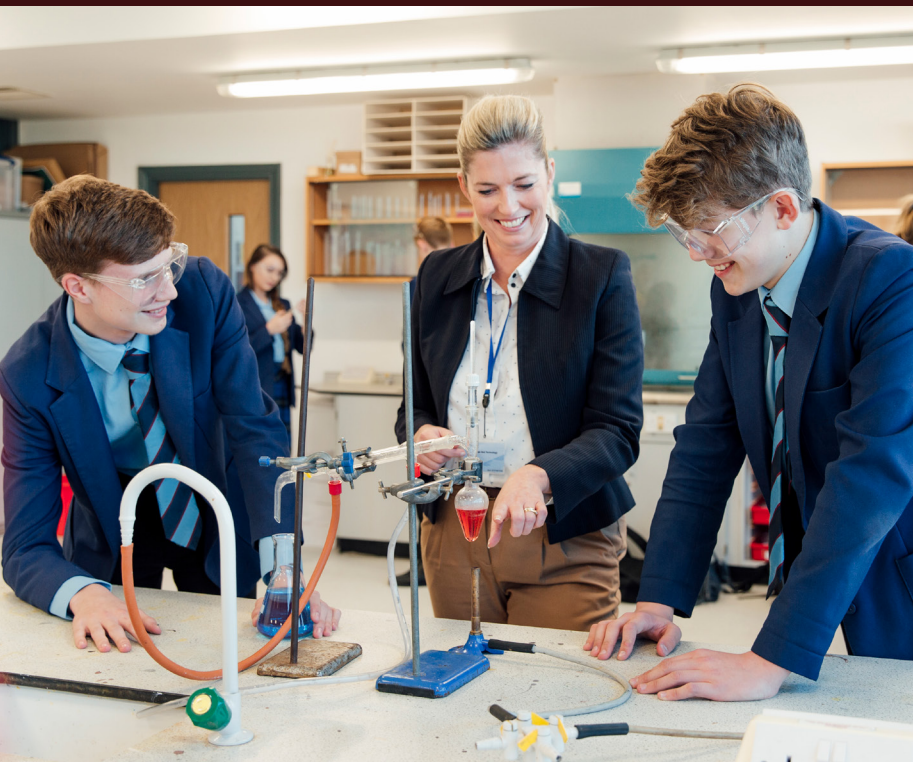
- Cover for pupils is now 24/7, 365 worldwide
- In the event of bodily injury, prosthesis cover up to £30,000
- In the event of bodily injury, cosmetic surgery up to £12,500
- In the event of bodily injury, physiotherapy up to £2,000
- Further additional benefits to provide peace of mind and aid recovery

## Key features and benefits

This summary contains key features of the policy. It does not contain the full terms, conditions, limits and exclusions, which you can view and download from the Howden Parent Portal at anytime.

### The following benefits apply:

- Maximum sum insured of £600,000, in the event of an accident resulting in serious bodily injury.
- Includes protection against accidents causing permanent total disablement, quadriplegia, paraplegia, loss of limbs or sight, permanent partial disablement and death.
- Cover for accidental dental injury up to £10,000.
- Cover in the event of a pupil's accidental death up to a limit of £10,000.
- Permanent facial scarring, burns and scalds cover up to £10,000.
- Additional benefits cover for hospital stays, physiotherapy, prosthesis and many more.
- 24/7, 365 days a year worldwide cover.
- No excess to pay.



## How do I find out more?

Your school has already purchased this cover for your child and it runs 24/7 365 days a year worldwide from the start of the term. You can quickly and easily access all the cover information and make a claim through the Howden Parent Portal which the school will have given you access to.

It takes a few moments to login and view the information and you have free access to a 24/7 parent wellbeing service – all the information is on the portal.

[howdenbroking.com/schools](https://howdenbroking.com/schools)

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