

Independent School Pupils' Personal Accident Insurance



(£600,000 Max Benefit Option)

Intention of Cover

The insurance covers the risk of an accident happening to an insured person that causes bodily injury resulting in death, permanent disability or dismemberment (loss of limbs or sight). It provides a lump sum payment that is calculated with reference to a specified table of benefits based on severity of the injury.

Significant Features and Benefits

- Cover applies on a worldwide basis, 24 hours a day – in and out of school, and during holiday periods within the effective time
- No restrictions regarding sporting or leisure activities
- A lump sum of up to £600,000 is provided for each insured person if he/she suffers an accident that results in bodily injury
- Death from disappearance or exposure to the elements is included
- Payments are made irrespective of any other person being legally responsible for an accident
- Additional Dental Benefits also available under this scheme – e.g. any dental practitioner that is registered with the General Dental Council can be used

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.

Effective Time

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).

Principal Definitions:

- Bodily Injury – injury that is caused solely by accidental means and that, independently of any other cause, within 24 months from the date of accident results in the insured pupil's death, dismemberment or permanent disability.
- Insured Pupil – any pupil, attending the school, for whom the appropriate premium has been paid and accepted by the official managers on behalf of 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.

Scale of Benefits:

Overleaf

Scale of Benefits



	Limits
Any pupil attending the school	£600,000 subject to sub-limits below
Staff members	
Governors and Volunteers if required (same rate per capita)	
Total organic paralysis	£600,000
Total loss of intellectual capacity	£600,000
Total loss of sight in both eyes	£250,000
Total loss of both arms or both hands	£250,000
Total loss of both legs or both feet	£250,000
Total loss of one arm and one leg	£250,000
Total loss of one hand and one foot	£250,000
Total loss of speech	£250,000
Total loss of one arm or one hand	£120,000
Total loss of loss of one leg or one foot	£120,000
Total loss of loss of sight in one eye	£120,000
Total loss of loss of hearing in both ears	£120,000
Total loss of loss of use of lung	£120,000
Total loss of hearing in one ear	£25,300
Total loss of or total loss of use of one thumb	£63,250
Total loss of or total loss of use of a finger	£25,300
Total loss or total loss of use of a big toe	£37,950
Total loss of or total loss of use of any other toe	£7,590
Total loss of or total loss of use of a shoulder or elbow	£75,900
Total loss of or total loss of use of a wrist	£63,250
Total loss of or total loss of use of a hip, knee or ankle	£100,000
Total loss of use of a kidney	£37,950
Total loss of use of spleen	£19,250
Total loss of or damage to sound and natural teeth including cost of emergency treatment received within 30 days of sustaining bodily injury (not milk teeth)	£500 per tooth (maximum £10,000)
Facial disfigurement	£5,000
Funeral expenses	Up to £5,000
Death - Staff governors and volunteers	£100,000
Death - Pupils	£15,000
Maximum benefit any one insured person	£600,000

Notes

- For a Permanent Disability not stated in the above scale, benefit will be calculated based on the degree of Permanent Disability, assessed relative to Items 2 to 26 of the above scale, not taking into account the Insured Person's ability to work.
- If an Insured Person receives a payment under (3) or more of benefits 10 to 26, and the sum of such payments is £250,000 or more, an additional amount will be paid to take the total to £500,000

Exclusions

- Suicide (or attempt) or intentional self-injury
- Sickness, disease, a naturally occurring condition, a gradually operating cause or post-traumatic stress disorder, a worsening of a pre-existing condition or injury other than as a direct result of Bodily Injury;
- Engaging in aviation as a member of the crew; Pregnancy or childbirth.
- Any person once they reach the Age of 80
- War in the United Kingdom;
- Any person in active service in any Armed Forces of any nation
- An Insured Person participating in a sport as a professional where earnings exceed 50% of Annual Salary.