

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

SCHEME DETAILS AND KEYFACTS EFFECTIVE FROM WINTER TERM 2014

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.

How the Scheme is Operated

This is an optional insurance for which the school provisionally adds the termly premium of £6.20 (inclusive of Insurance Premium Tax at 6%) to the fee payer's account. FEE PAYERS MUST ADVISE THE SCHOOL IN ADVANCE OF THE BEGINNING OF THE TERM IF THEY DO NOT WANT THEIR CHILD INCLUDED IN THE SCHEME, otherwise cover will automatically commence.

Once a child is included in the Scheme, participation can be discontinued for any child, from the start of any term, by the fee payer giving advance written notice to the school.

When Cover Begins and Ends

Cover commences for each pupil from the first day of the first term, including the duration of the uninterrupted journey to the school, provided the premium has been settled by the parent before that date; otherwise cover will commence from the time the first premium is received by 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), the pupil continues to be included in the scheme and the premium paid.

General Definitions

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, within 24 months from the date of the accident results in the insured person's death, dismemberment or permanent disability.

Dismemberment —

a) the loss or loss of use of one or more limbs **or** b) the loss or loss of sight of one or both eyes.

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.

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.

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.

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.

Insured person — any pupil, attending the school, for whom the appropriate premium has been paid and accepted by the official managers 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 £1 million (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 shoulder or elbow	£ 90,000
15. Total loss of use of wrist	£ 78,000
16. Total loss of one thumb	£ 78,000
17. Total loss of use of jaw	£ 50,000
18. Total loss of use of kidney	£ 42,000
19. Total loss of big toe	£ 42,000
20. Total loss of hearing in one ear	£ 30,000
21. Total loss of one finger	£ 30,000
22. Total loss of taste and smell	£ 25,000
23. Total loss of use of spleen	£ 24,000
24. Total loss of any other toe	£ 12,000
25. Accidental death	£ 10,000
26. 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 24 above.	

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 24 and 26 above, the burns and scalds and facial disfigurement benefits, a supplemental benefit of £700,000 will be paid, making a total compensation of £1 million.

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
	to 25% or more of the body surface –	benefit payable £10,000

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 loss of anterior tooth (canine or incisor)	£2,000 per tooth
2. Total permanent 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

- Total loss of a tooth means the permanent physical loss of tooth from the mouth occurring 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

If during the effective time the insured person suffers dental injury or requires emergency dental treatment or the removal of wisdom teeth the insurers will pay the amounts shown below:

Benefits Include:

Treatment for dental injury: up to £10,000
in each period of insurance for reasonable fees for treatment and services provided to the insured person for the purpose of treatment for dental injury.

Emergency dental treatment: up to £2,000
in each period of insurance for reasonable fees incurred for emergency dental treatment.

Surgical extraction of third molars (wisdom teeth): £125 per tooth
provided it is diagnosed for the first time as being necessary during the effective time.

In addition insurers will pay the following:

In-patient hospital cash benefit: £125 per night
for each night the insured person spends in hospital during the effective time for the primary purpose of receiving in-patient dental treatment or dentoalveolar surgery 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: up to £12,000
for treatment given by a consultant recognised as a specialist in cancer treatment if the insured person is first diagnosed as having mouth cancer during the effective time.

Incidental expenses: up to £125
any one incident that gives rise to a valid claim for dental treatment for reimbursement of expenses incurred in transporting or accompanying the insured person to and from the dentist.

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.

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Insurers and Type of Insurance

Personal Accident (A)

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 (B)

The dental insurance is provided by ACE European Group Limited.

This personal accident and dental insurance operates under a group arrangement, with the policy being held in the name of the school for the benefit of the insured persons. Insured persons being pupils, and staff members if insured.

Cover

This 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) 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 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.

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. Cover operates for insured persons who are declared by the school to insurers as participating in the scheme.

Significant Features and Benefits

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

Pupils' Personal Accident Insurance (A) and Dental Injury and Emergency Dental Treatment (B)

- 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 (A)

- Death from disappearance or exposure to the elements is included.
- A lump sum of up to £1 million 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.
- Benefit is paid up to a total overall maximum each period of insurance of £7,500 for loss of or loss of vitality of, permanent natural teeth, due to an accident.

Dental Injury and Emergency Dental Treatment (B)

- 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)

Pupils' Personal Accident Insurance (A) and Dental Injury and Emergency Dental Treatment (B)

- No benefit payable carries interest.
- 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 (A)

- Death, permanent disability or dismemberment 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.
- 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 (B)

- 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 under this policy.

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

Insurers may require the claimant to be medically examined.

24 Hour Dental Helpline

The insurers 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. Complaints regarding the scheme should be made to:

Marsh Ltd

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

Telephone: 01444 458144
Facsimile: 01444 415088

Alternatively you can put your complaint direct to the:

ACE Customer Service Manager

PO Box 4510
Dunstable
LU6 9QA

Telephone: 0845 445 0087 (Within the UK only)
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 can 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:

South Quay Plaza
183 Marsh Wall
London
E14 9SR

Telephone: 0800 023 4567
Facsimile: 0207 964 1001
Web: www.financial-ombudsman.org.uk

Financial Services Compensation Scheme

The above 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

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

Telephone: 01444 313174
Facsimile: 01444 415088
Email: enquiries.schools@marsh.com
Web: uk.marsh.com/education

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