

Your insurance cover summary

This document contains the summary for personal belongings insurance for school pupils. This summary outlines the key information about the policy so you can be confident that you have understood what you have bought and what you are covered for. However, you should carefully read the policy in full and ensure that you understand its terms and conditions. A copy of the policy is available upon request from the school that issued this summary. If you have any queries, you should contact your insurance broker Aon UK Limited.

Key benefits: what risks are you protected against?

The personal accident insurance policy is designed for school pupils and staff and arranged by Aon UK Limited. It pays a benefit should an insured person suffer an accidental bodily injury which results in their death, disappearance, facial scarring, organic paralysis or permanent disablement.

Cover for personal accident is active 24 hours a day for pupils, nursery children and employees of the school. For volunteers and members of the board of governors, cover is active whilst in pursuit of normal business duties, including commuting, on behalf of the school.

How much is payable?

The table below shows the standard benefits payable under the personal accident for pupils and staff policy. The benefits provided may vary depending on which level of cover you have selected and whether you are a pupil, employee, volunteer or governor. The benefits provided may also vary according to the circumstances of a claim. Please check with the school to see which level of cover you have selected, as the school is responsible for maintaining a record of this. Please contact your insurance broker, Aon UK Limited, if you have any questions.

Benefit description:	Benefit amount for pupils, nursery children or employees:	Benefit amount for governors or volunteers:
Accidental death	£15,000	£100,000
Disappearance	£15,000	£100,000
Facial disfigurement	£6,000	£1,000
Burns and scalds	£10,000	Not Insured
Total organic paralysis	£600,000 or £1,000,000 (depending on which level of cover you have selected)	£100,000
Total loss of intellectual capacity	£600,000 or £1,000,000 (depending on which level of cover you have selected)	£100,000
Total loss of sight in both eyes	£500,000	£85,000
Loss of or total loss of use of both arms or both hands	£500,000	£85,000
Loss of or total loss of use of both legs or both feet	£500,000	£85,000
Loss of or total loss of use of one arm and one leg	£500,000	£85,000
Loss of or total loss of use of one hand and one foot	£500,000	£85,000
Total loss of speech	£500,000	£85,000
Loss of or total loss of use of one arm or one hand	£120,000	£20,000
Loss of or total loss of use of one leg or one foot	£120,000	£20,000
Total loss of sight in one eye	£120,000	£20,000
Total loss of hearing in both ears	£120,000	£20,000
Total loss of use of a lung	£120,000	£20,000
Total loss of hearing in one ear	£25,300	£4,250
Loss of or total loss of use of a thumb	£63,250	£10,500
Loss of or total loss of use of a finger	£25,300	£4,250
Loss of or total loss of use of a big toe	£37,950	£6,300
Loss of or total loss of use of any other toe	£7,590	£1,250
Loss of or total loss of use of a shoulder or elbow	£75,900	£1,250
Loss of or total loss of use of a wrist	£63,250	£1,050
Loss of or total loss of use of a hip, knee or ankle	£100,000	£16,000
Loss of or total loss of use of a kidney	£37,950	£6,300
Loss of or total loss of use of a spleen	£19,250	£3,200
Loss of jaw	£50,000	Not Insured
Loss of tooth	£7,500	Not Insured

Additional cover:

Counselling expenses	£2,500	Not Insured
Dental treatment expenses	£10,000	Not Insured
Domestic assistance expenses	£50 per week up to £1,000	£50 per week up to £1,000
Funeral expenses	£5,000	£5,000
Home alteration expenses	£25,000	£25,000
Independent financial advice expenses	£2,500	£2,500
Rehabilitation support expenses	£2,500	£2,500
Retraining expenses	£10,000	Not Insured
Recruitment expenses	£5,000	Not Insured

Significant or unusual limitations or exclusions

You have an obligation to take reasonable steps to prevent accident or injury.

Cover for accidental bodily injury will not pay where an insured person:

- is intoxicated or uses any controlled substances or drugs (other than those prescribed by their medical practitioner and properly used);
- commits or attempts suicide or deliberately injures themselves;
- deliberately exposes themselves to exceptional danger, unless trying to save a human life;
- commits or attempts any criminal act;
- suffers sickness, disease, a naturally occurring condition, gradually operating cause or post-traumatic stress disorder other than as a direct result of an accidental bodily injury;
- engages in active service as a member of any armed forces;
- flies as a pilot or aircrew in any aircraft;
- participates in any sports training sessions or matches on a professional or semi-professional basis.

Cover for accidental bodily injury will also not pay in respect of war where an insured person travels to, from, or through a location for which the British Foreign and Commonwealth Office has advised against all but essential travel.

Please read the policy for details of terms in full.

Your obligations

Please tell us of any changes in circumstances that may affect the services provided by us or the cover provided by the policy. This is particularly important before taking out a policy, but it also applies throughout the life of the policy too.

You need to consider:

- If you fail to fairly present the risk to us, including by failing to disclose any information material to the insurance, you could invalidate the policy, claims may not be paid or the amount we pay may be reduced.
- You should read and check all insurance documents to ensure that you are aware of the cover, limits and other terms that apply.
- If you fail to let us know of any changes to your circumstances during the period of insurance or, if when telling us about such changes you fail to present the risk to us fairly, you could invalidate the policy, claims may not be paid or the amount we pay may be reduced.
- Please be aware of all terms and conditions of your policy because failure to comply with them could invalidate it or result in us not paying a claim or reducing the amount we pay.
- If you make a fraudulent claim or try to deceive us, we may terminate the policy.

Policy length

The period of insurance is shown on the policy schedule issued by Aon UK Limited on our behalf to the school. A copy of the schedule is available upon request from the school that issued this summary. If the policy is issued for a specified period of time (usually one year), your cover will automatically come to an end at the end of the period of insurance, unless the policy is renewed with us.

In the event of a claim

You must notify us as soon as possible of anything which may lead to a claim under this policy and comply with the following obligations:

- the insured person notifies us promptly of any accidental bodily injury which might be covered under this section;
- the insured person sees a suitably qualified medical practitioner as soon as possible after suffering injury and follows any medical advice they are given;
- the insured person submits to independent medical examination as part of their claim if we determine it to be necessary;
- in respect of a pupil who is the subject of a claim for disappearance, their parent or legal guardian provides us with a signed undertaking that if that pupil is subsequently found alive, any death or disappearance benefit paid shall be refunded to us.

If you do not comply with these obligations, we may be entitled to refuse to cover you entirely, or reduce the amount we pay, for that particular claim. As with any insurance, you have an obligation to take reasonable steps to mitigate any loss.

To tell us about any incident which may lead to a claim under this policy, please contact either the school that issued this summary, or us at:

Van Ameyde UK Limited, 34 The Mall, Bromley, Kent, BR1 1TS, United Kingdom

Telephone: +44 (0) 208 315 0732

Email: adjusters@hiscox.com

It is when you make a claim that you really find out how good your insurer is and we are confident that you will not find a better service in the UK.

Data protection notice

If you register to join the insurance policy issued to the school, you consent to us using the information we may hold about you for the purposes of providing insurance and handling claims, if any, and to process sensitive personal data about you where this is necessary (for example health information or criminal convictions).

This may mean we have to give some details to third-parties involved in providing insurance cover. These may include insurance carriers, third-party claims adjusters, fraud detection and prevention services, reinsurance companies and insurance regulatory authorities.

Where such sensitive personal information relates to anyone other than you, you must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use by us as set out above.

The information provided will be treated in confidence and in compliance with the Data Protection Act 1998. You have the right to apply for a copy of your information (for which we may charge a small fee) and to have any inaccuracies corrected.

For training and quality control purposes, telephone calls may be monitored or recorded.

Any questions or complaints?

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service. If you have any questions or concerns you should contact Hiscox:

Hiscox Customer Relations

The Hiscox Building

Peasholme Green

York

YO1 7PR

By telephone: 01904 681 198 or 0800 116 4627

By email: customer.relations@hiscox.com

We will do all we can to put things right, but if you're still not satisfied, we'll tell you how to take your case to the Financial Ombudsman. If we can't meet our obligations to you, you may be entitled to compensation. In that case, rest assured we're fully covered by the Financial Services Compensation Scheme (FSCS).