

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

SCHEME DETAILS AND KEYFACTS EFFECTIVE FROM WINTER TERM 2015

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.

This policy does not cover any claims which would result in the insurers being in breach of any resolutions or trade or economic sanctions or other laws.

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.

Definitions

Accident — shall mean a sudden, single, external, unforeseen and identifiable event rather than a gradual process occurring over a period of time and the word Accidental shall be construed accordingly.

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, results within 24 months from the date of the Accident in the Insured Person's death, or permanent disability as specified in the scale of benefits.

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.
- c) 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.

Insured Person — any pupil, attending the school, for whom the appropriate premium has been paid and accepted by Marsh Ltd 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.

as a result of the dental emergency. Where appropriate, the Dentist Call-Out Fee will be included as part of the cost of treatment. If a visit is not required, the cost of a telephone consultation is included.

Surgical Extraction of Third Molars (Wisdom Teeth)

If during the Effective Time the Insured Person is first diagnosed as requiring the extraction of one or more wisdom teeth, the Insurers will pay the Insured Person £125 for each such wisdom tooth extracted.

In-Patient Hospital Cash Benefit

The Insurers will pay the Insured Person £125 for each night spent in hospital during the Effective Time for the primary purpose of receiving in-patient Dental Treatment or dentoalveolar surgery under the care of a recognised oral specialist, 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

If during the Effective Time the Insured Person is first diagnosed by a qualified doctor licensed to practise in the United Kingdom, as having Mouth Cancer, the Insurers will pay up to £12,000 for the cost of treatment given by a consultant recognised as a specialist in cancer treatment.

Incidental Expenses

The Insurers will reimburse expenses incurred in transporting or accompanying the Insured Person to and from a Dentist, of up to £125 as a result of any one incident giving rise to a valid claim under this policy.

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 (1), Loss or Loss of Vitality of Permanent Natural Teeth (2)

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 (3)

The dental treatment insurance is provided by ACE European Group Limited.

Cover

Cover operates for Insured Persons who are declared by the school to Insurers as participating in the scheme.

This insurance covers the risk of an Accident happening to an Insured Person that causes Bodily Injury resulting in death, permanent disability 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 (contained in the policy wording) 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.

Duration

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.

Significant Features and Benefits

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

Pupils' Personal Accident Insurance (1) and Dental Injury and Emergency Dental Treatment (3)

- 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 (1)

- 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.

Loss or Loss of Vitality of Permanent Natural Teeth (2)

- Benefit is paid up to a total overall maximum each period of insurance of £7,500 for loss of, partial loss of or loss of vitality of, permanent natural teeth, due to an Accident.

Dental Injury and Emergency Dental Treatment (3)

- 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)

General Exclusions

(see Specific Conditions applicable to this section on page 6 of the policy wording)

- 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 (1)

(see Specific Conditions applicable to this section on page 6 of the policy wording)

- Death or permanent disability 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.

Loss or Loss of Vitality of Permanent Natural Teeth (2)

(see Specific Conditions applicable to this section on page 7 of the policy wording)

- 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 (3)

(see Specific Conditions applicable to this section on page 9 of the policy wording)

- 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

If you no longer want cover then please give advance written notice to the school before the start of the term.

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 Email: schemes.claims@marsh.com

Insurers may require the claimant to be medically examined.

24 Hour Dental Helpline

The insurer 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. If you are not satisfied with the service please contact:

Marsh Ltd, Education Practice, Capital House, 1-5 Perrymount Road, Haywards Heath, West Sussex RH16 3SY
Telephone: 01444 313174 Facsimile: 01444 415088

Alternatively you may contact the insurers if your complaint is about a claim:

ACE Customer Relations Manager, PO Box 4510, Dunstable LU6 9PZ
Telephone: 0845 445 0087 (Within the UK only) +44 (0) 141 285 2999 (International)
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 may have the right to 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:
Exchange Tower, London E14 9SR
Telephone: 0800 023 4567 Facsimile: 0207 964 1001 Web: www.financial-ombudsman.org.uk

Financial Services Compensation Scheme

The 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: termly.schemes@marsh.com
Web: uk.marsh.com/education

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