

# PERSONAL ACCIDENT INSURANCE QUESTIONS AND ANSWERS

EFFECTIVE FROM WINTER TERM 2020

A tailor made insurance scheme which provides personal accident insurance to cover pupils, governors and volunteers.

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).

Cover for Governors and Volunteers is whilst undertaking duties of the school

- in the United Kingdom excluding travel directly between home and the location the school duties are being undertaken; or
- outside the United Kingdom including travel directly between home and the location the school duties are being undertaken

Full terms and conditions of the scheme are contained in the policy schedule and policy wording which is held by the insured school and available to you for inspection which together form the policy of insurance. The full terms and conditions of this insurance can also be viewed at [uk.marsh.com/PA600Dental](http://uk.marsh.com/PA600Dental). You have a choice of how to receive policy information: on paper or by web/electronic means. Paper copies are available from the school on request.

## Are there any claims conditions?

1. Chubb (the insurer) will not pay dishonest Claims. If a pupil or a policyholder makes a dishonest Claim, Chubb may cancel their cover.
2. The pupil shall as soon as possible after the occurrence of any Accidental Bodily Injury: obtain and follow the advice of a Doctor; and the pupil must agree to a medical examination if Chubb ask for it. Chubb will pay for this, and, where agreed, offer reasonable transportation costs. The pupil may be required to meet with external third parties, approved by Chubb, to substantiate their claim.

## How do I make a claim?

All claims must be notified to Marsh Limited, Education Practice within 30 days or as soon as reasonably possible after the date of the occurrence or within 90 days in respect of Claims under Section 5 (Dental).

Postal Address: Marsh Limited, Education Practice, 4 Milton Road, Haywards Heath, West Sussex RH16 1AH

Claims: Telephone: +44 (0)1444 335173 Email: [epg.claims@marsh.com](mailto:epg.claims@marsh.com)

## How do I make a complaint?

Marsh manages the personal accident insurance under a delegated authority on behalf of Chubb. Complaints regarding the scheme should in the first instance be made to Marsh Ltd, Education Practice, 4 Milton Road, Haywards Heath, West Sussex RH16 1AH Telephone: 01444 335174. Email: [termly.schemes@marsh.com](mailto:termly.schemes@marsh.com)

Alternatively, you can make a complaint by writing to or calling Chubb as follows:

The Customer Relations Manager, Chubb

Address: Chubb European Group SE, PO Box 682, Winchester, SO23 5AG

Telephone: 0800 519 8026 (calls are free from a UK landline or mobile)

Telephone: +44 (0) 141 285 2999 (International)

Email: [customerrelations@chubb.com](mailto:customerrelations@chubb.com)

Your complaint will be dealt with fairly, speedily and in accordance with the Financial Conduct Authority 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. The Financial Ombudsman Service can be contacted at Exchange Tower, London E14 9SR. Telephone: 0800 023 4567 Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk) Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

## Does the Financial Services Compensation Scheme apply?

Chubb 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](http://www.fscs.org.uk) or by contacting them at PO Box 300, Mitcheldean, GL17 1DY or by telephone on 0800 678 1100 Email [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

## What is the Governing Law?

The policy will be governed by the law of England and Wales unless the school is situated in Scotland in which case the law of Scotland will apply.

## How is personal information collected and used by Marsh?

(See the policy wording for Chubb's Data Protection Statement)

In order to provide this Personal Accident Insurance scheme, we will collect and process information about individuals such as the pupil to be covered, his or her parent and/or any appointed guardian. We will collect and process this information as a data controller and in accordance with this notice. Prior to providing us with personal information of a third party, please provide that third party with a copy of this notice. If you intend to provide us with personal information which relates to a pupil, please provide that pupil with our "Pupils' Privacy Notice", which has been specifically designed for children. You can find more information about how we handle personal information in the Marsh Privacy Policy at <https://www.marsh.com/uk/privacy-notice.html>.

**How we use personal information:** We use personal information (such as name and contact details) and, where relevant, special categories of personal information (such as health information). We use this information to provide our Personal Accident Insurance scheme services, which will include liaising with the insurer(s) and administering your policy, handling claims, complaints and renewals.

**Sharing Information:** We collect information from the pupil's parents and/or guardians and from third parties such as the pupil's school, medical professionals and / or insurer(s). We share personal information with insurer(s) of the pupils' personal accident insurance scheme and our service providers, including other group companies, sub-contractors and our professional advisors and auditors. If required or permitted by law, we share information with our regulators, the courts and other authorities.

**Legal grounds:** We rely upon one or more of the following legal bases for processing personal information:

- to comply with our legal obligations; and/or
- where necessary for our legitimate interest of providing insurance broking services, while ensuring our reliance on this ground does not unduly harm your rights.

Where we use special categories of personal information (such as health information), we will also rely on one or more of the following legal bases:

- such use is necessary for the insurance activities we undertake which are in the substantial public interest;
- in order to establish, exercise or defend a legal claim; and/or
- consent. Where we need to rely on consent of a child, consent can be given by the child if he/she is over 13 years old. Otherwise, we will ask a parent or an appointed guardian to provide consent on the child's behalf. Any consent provided can be withdrawn at any time by emailing us at: [dataprotection@marsh.com](mailto:dataprotection@marsh.com). However, please note that withdrawal of consent may affect our ability to provide our services and may end the insurance cover under the scheme. We will advise of any such consequences at the time.

**Security and transfers:** We take reasonable steps to keep personal information secure and we maintain data security procedures designed to protect against loss or compromise of personal data. We may need to send personal information outside the United Kingdom where data protection laws are different, but this will be done with appropriate protection in place. We will retain personal information for as long as needed in order to comply with our legal and regulatory obligations.

**Updating your information:** It is important that personal information is kept complete and up-to-date. If any of the details you provide us with change, you can update us by emailing [dataprotection@marsh.com](mailto:dataprotection@marsh.com).

**Your rights:** Under data protection law individuals have certain rights in relation to their personal information, including to access their information and to rectify inaccuracies. More details about these rights can be found in the Marsh Privacy Policy available at <https://www.marsh.com/uk/privacy-notice.html>.

**Questions, requests or complaints:** If you have any questions or complaints about how we use personal information, or you would like to access or rectify personal information, you can do so by writing to our Data Protection Officer at the following address: The Data Protection Officer, Marsh Ltd, Tower Place, London EC3R 5BU Telephone: 020 7357 1000 Email: [dataprotection@marsh.com](mailto:dataprotection@marsh.com)

### For Further Information please contact us at:

Marsh Ltd  
Education Practice,  
4 Milton Road,  
Haywards Heath,  
West Sussex  
RH16 1AH

Telephone: +44 (0)1444 335174  
Email: [termly.schemes@marsh.com](mailto:termly.schemes@marsh.com)  
Web: [uk.marsh.com/PA600kD](http://uk.marsh.com/PA600kD)

Please retain this document as it provides details of your policy and important contact details.

This is a marketing communication.

PA 600k+D 2020/21



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# Group Personal Accident Insurance

CHUBB®

## Insurance Product Information Document

**Company (Insurer):** Chubb European Group SE (UK Branch) is governed under the French insurance code with registration number 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Authorised and supervised by the French Prudential Supervision and Resolution Authority and authorised and subject to limited regulation by the Financial Conduct Authority (FS Register number 820988). Details about the extent of our regulation by the Financial Conduct Authority are available from us on request.

### Product: Schools' £600,000 Personal Accident (Incorporating Dental) Insurance for Pupils, Governors & Voluntary Helpers

This document provides a summary of the main covers and exclusions. It is not personalised to your specific individual circumstances. Complete pre-contractual and contractual information about this product is provided in the Group Policy Schedule, the Schedule of Benefits and the Policy Wording, which are available from the Group Policyholder.

#### What is this type of insurance?

This is a personal accident insurance policy. It provides cover in the event of death or serious injury following an accident and a range of other covers including disfigurement scarring, dental injuries and emergency dental treatment costs following an accident.



#### What is insured?

This policy pays benefits following an accident, in accordance with the policy wording, in the event that you:-

- ✓ die or suffer a permanent disability; or are permanently disfigured or scarred; or
- ✓ suffer damage to teeth or fracture bones

as a result of an accident.

The main sections of the policy and benefit levels are listed below, with full details of sub-sections contained in the schedule of benefits and policy wording.

- ✓ **Section 1 Serious Injury** - Permanent disability (benefit limits vary depending on nature of permanent injury e.g. total organic paralysis, loss of one or more limbs, loss of sight or hearing, loss of use of key joints etc.) –pupils up to £250,000 / governors & voluntary helpers up to £100,000
- ✓ **Section 2. Accidental death** - £100,000 (reduced to £7,500 for pupils and other insured persons under age 18 years)
- ✓ **Section 3 Disfigurement or scarring of face or body** – Disfigurement or scarring to a) the neck, face or head exposed to view £250 up to £5,000 (dependent on extent of injury) / b) the body £3,000 up to £10,000 (dependent on proportion of the body affected and extent of injury)
- ✓ **Section 4 Supplemental Benefit** – Additional £350,000 payable if the total of all benefit payments under Section 1 reaches the maximum of £250,000 as the result of any one claim for permanent injury
- ✓ **Section 5 Dental Injury** - Permanent loss of anterior tooth (canine or incisor) - £2,000 per tooth / Permanent loss of posterior tooth (molar or pre-molar) - £1,250 a tooth / Partial loss of anterior or posterior tooth – up to £500 a tooth / Death of nerve of a permanent natural tooth - £500 a tooth / Treatment for Dental Injury – up to £10,000 / Emergency Dental Treatment - up to £2,000 /Surgical Extraction of Wisdom Teeth - £125 a tooth / In-patient Hospital Cash - £125 a night (365 nights max) / Mouth Cancer Treatment – up to £12,000 / Incidental Expenses – up to £125
- ✓ **Section 6 Fractures** (Certain injuries only) – From £500 up to £5,000
- ✓ **Section 7 Additional Benefits\*** - Payable following certain claims under Section 1 (Serious Injury) and Section 2 (Accidental death) – A range of covers including home adaption costs, cosmetic surgery costs, estate administration and funeral expenses
- ✓ **Section 8 Automatic Additional Benefits\*** – A range of benefits payable following an accident including Coma £100 a day (730 days max) / Hospital Stay £50 a day (365 days max) / Hospital Visiting cost up to £100 a day (£5,000 max)
- ✓ **Section 9 Assistance** – A telephone helpline for a number of assistance, counselling, advice and information services providing emotional support and practical advice.

\*For full details of the additional benefits available, and the whether they are provided to you, see the group policy schedule, schedule of benefits and policy wording.



#### What is not insured?

- ✗ **Governors and voluntary helpers are not covered under Sections 4, 5 & 6**
- ✗ Suicide or deliberate self- harm
- ✗ Repetitive Stress (Strain) Injury or Syndrome or cause that is not as a result of an accident e.g. degenerative conditions
- ✗ Injuries as a result of illness or disease not directly resulting from an accident
- ✗ Loss or death of nerves of milk teeth
- ✗ Any claims for total or partial loss of any milk tooth, dental implant, crown, veneer or denture or bridge, or costs of routine dentistry/check ups
- ✗ Damage to any tooth caused within the mouth by wear and tear
- ✗ Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK or USA.



#### Are there any restrictions on cover?

- ! **Only certain additional covers under Sections 7 & 8 are available to pupils, school governors and voluntary helpers (refer to schedule of benefits for details)**
- ! Under Section 1 any disability that existed before an accident will be taken into account and may reduce the benefit amount payable
- ! The total amount payable for any claim under Section 5 for all teeth partially lost and/or suffering death of a tooth nerve is £2,400
- ! Treatment for Dental Injury costs under Section 5 that exceed £750 are not covered, unless approved by Chubb.



## Where am I covered?

- ✓ Pupils – Worldwide 24 hours a day during term time and including cover;
  - whilst travelling to and from school at the beginning and end of term
  - during the holiday break following the end of term
 (cover restrictions apply to Pupils who are not returning to school at the start of term. Refer to the group policy schedule for full details)
- ✓ School governors – Worldwide when undertaking duties on behalf of the school
- ✓ Voluntary helpers – Worldwide when undertaking duties under the direction and control of the school.



## What are my obligations?

### At the start of your policy

To be eligible for cover you must either be a pupil at the school, a school governor or a voluntary helper undertaking work on behalf of the school.

### During the period of insurance

You must supply, at your own expense, any certificates, information and evidence we reasonably require including medical certificates and other documents, following injury

You should take reasonable care to prevent injury and should obtain and follow the advice of a doctor following injury.

### In the event of a claim

You must notify us within 30 days or as soon as practicable in the event of a claim and within 90 days in respect of claims under Section 5 (Dental), and as follows:

- Write to Marsh Ltd. Education Practice, 4 Milton Road, Haywards Heath, West Sussex RH16 1AH
- Call +44 (0) 1444 335173
- Email Marsh at [epg.claims@marsh.com](mailto:epg.claims@marsh.com)

You may be required to meet with third parties approved by Chubb to substantiate a claim, and you must agree to a medical examination, if we ask for it. Chubb will pay for this.



## When and how do I pay?

Your school pays the premium to Chubb. Premium can be paid annually or in termly instalments as agreed between Chubb and the school.



## When does the cover start and end?

Cover commences;

- on the 'from' date of the period of insurance shown in the group policy schedule; or
- the date you join the school, if later

Cover ceases:

- 12 months from date of commencement of the insurance; or
- at the end of the term for which premium has been paid; or
- if you are a school governor or volunteer, assistant or helper, when you cease to be involved with the insured school in such capacity;
- for pupils who are not returning to school, when you reach home at the end of your last day at the insured school
- if the school decides to cancel the policy

whichever occurs first.



## How do I cancel the contract?

Only the Group Policyholder may cancel this policy. If you don't want cover under this policy please contact the Group Policyholder.

## Pupils' Notice

### Who are we and why we need your information

We are a company called Marsh Ltd. We work with your parents/guardians and your school to put insurance in place for your benefit. This insurance is designed to provide assistance if you are injured at school. In order to do this, we will use information about you such as your name and age. Sometimes we will use information which is "sensitive". For example, if you have an accident at school, we will need information about your injury. We will use your information to put in place this insurance, deal with claims and complaints and to help us check that a claim is valid.

We will only use your information when we are allowed to. This might be because we have a legal obligation, we have a business need, we need to provide our insurance services or because of a legal claim.

Sometimes we may need to rely on "consent" (your or your parents'/guardians' agreement) to use your information. Where we need this agreement to use your information, we will make it clear and the consent can be given by your parents/guardians or you, if you are over 13. If you provide consent and later change your mind, you can tell us at any time by emailing us at: [dataprotection@marsh.com](mailto:dataprotection@marsh.com). If you do change your mind it may mean that we (and insurers) are unable to help you with any questions you have about the insurance and any claim or it may end the insurance. If you do change your mind, we will explain what this means to you at the time.

### Sharing your information

We obtain your information from different sources including from your parents or guardians and your school. We will share your information with third parties when we need to. For example, we might share your information with the insurance company, a doctor and our service providers.

### How we keep your information safe

We keep your information safe by using different security measures including special IT protection. If we need to send your information outside of the UK we will make sure it is sent safely. We will only keep your information for as long as we need it or for as long as we are legally required to.

### How you can find out more

Your parent or guardian has been provided with more detailed information about how we use your personal information. You can also view this information here <https://www.marsh.com/uk/privacynotice.html>

You can ask us questions and exercise your rights (such as asking us for a copy of your information) at any time by contacting us by writing to our Data Protection Officer at the following address: The Data Protection Officer, Marsh Ltd, Tower Place, London EC3R 5BU, by calling us on: 020 7357 1000; or by emailing us at: [dataprotection@marsh.com](mailto:dataprotection@marsh.com)

