

Your Group Personal Accident Policy For Independent Schools, Nurseries and Pre-Preparatory Schools

This short document provides you with a summary of your Group Personal Accident Policy. It is important you read this information so that you can feel confident about what the product offers you and your rights and obligations as a policyholder. Full details of the policy are available from your school, nursery or pre-preparatory school.

Insured Persons

Category A:

Any Pupil or Nursery Child attending the School and all Employees of the School as declared to the Company.

Operative Time

Category A:

In respect of Pupils and/or Nursery Children:

- 24 hours a day anywhere in the world and will cease when the child permanently leaves the School or nursery.

In the event of an Insured Person not returning to the School following the completion of his/her Education after the end of a term, cover will cease immediately upon the Insured Person's uninterrupted return home direct from the School or to another destination.

Cover will be effective for Journeys which take place after the end of the Insured Person's final term at School, provided that:

- a) The trips are organised by the School;
- b) The Insured Person booked their place on the trip before the end of their final term at the School.

In the event of an Insured Person transferring to another school within the United Kingdom cover continues until an Insured Person starts his/her uninterrupted travel to the new school.

In respect of Employees.

- 24 hours a day anywhere in the world.

Scale of Benefits Benefit per Insured Person per Event	Category A Insured Persons
1. Accidental Death	£15,000
2. Total Organic Paralysis	£600,000
3. Total loss of intellectual capacity	£600,000
4. Total loss of sight in both eyes	£500,000
5. Loss of or total loss of use of both arms or both hands	£500,000
6. Loss of or total loss of use of both legs or both feet	£500,000
7. Loss of or total loss of use of one arm and one leg	£500,000
8. Loss of or total loss of use of one hand and one foot	£500,000
9. Total loss of speech	£500,000
10. Maximum Benefit any one Insured Person	£600,000
Other benefits apply as stated within policy wording	

General Policy Exclusions
<p>The following may invalidate your cover under the policy. Please see the policy document for full details. Insurers will not be liable for any Bodily Injury, loss or expense suffered as a result of:</p> <ul style="list-style-type: none"> a) an Insured Person sustaining Bodily Injury once he or she has attained the age of 80 years; b) War in the United Kingdom; c) an Insured Person engaging in active service in any of the Armed Forces of any nation; d) an Insured Person participating in any sport as a professional where earnings therefrom exceed 50% of Annual Salary.

How can I claim?

For a claim form please contact your School or Hettle Andrews & Associates Ltd (Insurance Brokers) in the first instance.

In the event of any circumstances which could give rise to a claim, notice must be provided to Chubb (Insurers) as soon as reasonably possible by writing, quoting full policy details, to the following address, or by contacting Chubb as below:

Accident and Health Department
Chubb Insurance Company of Europe S.E.
106 Fenchurch Street
London
EC3M 5NB

T: +44 (0) 20 7956 5000
F: +44 (0) 20 7956 5922
E: cahukclaims@chubb.com

How do I make a complaint?

If you are unhappy with Chubb's service or have cause for complaint, you should contact Chubb using the following details and quoting you full policy details:

The Manager
Accident and Health Department
Chubb Insurance Company of Europe S.E.
106 Fenchurch Street
London
EC3M 5NB
T: +44 (0) 20 7956 5000

If Chubb is unable to resolve the complaint to your satisfaction, you may be entitled to refer the matter to:

Financial Ombudsman Service
Exchange Tower
London
E14 9SR

T: +44 (0) 800 023 4567
E: complaint@financial-ombudsman.org.uk

What if you are unable to meet your claim?

Chubb is covered by the Financial Services Compensation Scheme. You may be entitled to compensation should Chubb be unable to meet its financial obligations. Their contact details are:

Financial Services Compensation Scheme
10th Floor
Beaufort House
15 St Botolph Street
London
EC3A 7QU
T: +44 (0) 800 678 1100
W: www.fscs.org.uk.

How long is the policy?

Annually renewable on 1st September.

What law governs this policy?

The Policy shall be governed and interpreted in accordance with English law.

HETTLE ANDREWS

T: +44 (0) 121 423 6200

F: +44 (0) 121 423 6299

E: info@hettleandrews.co.uk

W: www.hettleandrews.co.uk

