

Personal Accident Insurance for Pupils and Members of Staff

Summary of Cover 2017 - 2018

CHUBB®



The SCIS Personal Accident Insurance Scheme is available to all affiliated schools and provides low cost protection in respect of permanent disability or death by accident.

The need for personal accident insurance is of paramount importance. It is unfortunate that serious injuries often occur, many of which result in permanent disablement. In the majority of cases the injuries are purely as a result of an 'accident' and not occasioned by negligence. As such, there is no entitlement to compensation. However, in the event of permanent disability or death, a personal accident insurance policy will offer a scale of benefits, irrespective of any legal liability and payable without prejudice to any other remedy.

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.

A summary of the cover provided by the SCIS Personal Accident Insurance Scheme is shown as follows.

The Scottish Council of Independent Schools Personal Accident Insurance Group Summary of Cover

This Summary of Cover is essential reading but does not contain the full terms and conditions of your Personal Accident Insurance which can be found in the Group Policy document, formed of the Policy, Policy Schedule and Schedule of Benefits, Policy Number 56UK473734. Cover is underwritten by Chubb European Group Limited (Chubb) and other Insurers. A copy of the Group Policy can be obtained on request from:

Marsh Ltd
Capital House
1-5 Perrymount Road
Haywards Heath
RH16 3SY

Scope

The Scottish Council of Independent Schools Personal Accident Insurance Group Policy provides cover for accidental bodily injury, disfigurement or scarring of the face, dental injury and

medical and dental expenses to pupils and employees of the school 24 hours a day, 365 days a year, anywhere in the world. School governors, school board members or voluntary helpers may be covered whilst they are on school business, if the school has requested this cover and paid the appropriate additional premium.

Duration

This insurance is valid from the 28th August 2016 until 27th August 2017 and each subsequent 12 month period for which Chubb accepts renewal unless otherwise stated in the Policy Schedule.

Significant Features and Maximum Benefits

- Accidental death - pupils £20,000 - employees £75,000.
- Total organic paralysis - £1,000,000.
- Loss of intellectual capacity - £1,000,000.
- Quadriplegia - £1,000,000.
- Paraplegia - £600,000.
- Loss of one Limb - £300,000.
- Loss of two or more Limbs - £600,000.
- Loss of Sight in one eye - £300,000.
- Loss of Sight in both eyes - £600,000.
- Loss of Use of lower/upper jaw - £100,000.
- Loss of Hearing in both ears - £192,000.
Plus a scale of benefits for less serious but permanent disabilities
- Facial disfigurement or Scarring - £6,000.
- Dental Injury - up to £3,500.
- Medical and dental Expenses - up to £3,500 following Bodily Injury.

Significant Exclusions

There are some situations which are not covered. These generally involve anything the Insured Person already knows about or that the Insured Person caused by their deliberate or illegal act. The most significant exclusions of this policy are set out here:

- Aerial sports or pursuits; (General Exclusion 2.e);
- Psychological conditions; (General Exclusion 2.c);



- Repetitive Stress (Strain) Injury or Syndrome or other gradually operating causes; (General Exclusion 2.b)
- Suicide, attempted suicide or deliberate self-inflicted injury (General Exclusion 2.d)
- War (Specific Exclusion 2.g)

There may be other exclusions which are significant to you. See General Exclusions and Exclusions under each Section of the policy document for full details.

Cancellation Rights

There are no cancellation rights for the Insured Person under the policy and if you do not want cover then please contact the school.

Governing Law

This Policy will be governed and interpreted in accordance with the Laws of Scotland and only the Scottish Courts will have jurisdiction in any dispute.

Claims 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

T 01444 313174
E termly.schemes@marsh.com

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

Chubb Customer Relations Manager
PO Box 682
Winchester
SO23 5AG

T 0800 519 8026 (within the UK only)
I +44 (0)141 285 2999
E customerrelations@chubb.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.

Financial Ombudsman Service

If you are not satisfied following receipt of Chubb's final response, you may contact:

Financial Ombudsman Service (FOS)
Exchange Tower
London
E14 9SR

T 0800 023 4567
E complaint.info@financial-ombudsman.org.uk
W www.financial-ombudsman.org.uk

The existence of these complaints procedures does not affect an Insured Person's statutory rights relating to this policy. For more information on statutory rights an Insured Person should contact Citizens Advice.

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 Financial Services Compensation Scheme (FSCS) who can be contacted at:

PO Box 300
Mitcheldean
GL 17 1DY

T 0800 678 1100 or 020 7741 4100
W www.fscs.org.uk
On-Line Form: <https://claims.fscs.org.uk/>

Trauma Counselling

During a Period of Insurance the Group Policyholder and Insured Person may call Chubb Assistance for a number of telephone counselling, advice and information services, providing emotional support and practical advice, including, the following:

- Advice on the practical and emotional aspects of living with a long-term injury or disability.
- Following a death, support and help for the bereaved family and colleagues to cope with their loss.
- Support in dealing with the psychological impact of not being able to continue in employment due to injury and advice about finding more suitable employment.
- Providing information and details of organisations which provide face-to-face counselling.

To access Chubb Assistance, simply call 0800 519 9969.

Premium

Pupils/Employees	£16.36 per person
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Optional Extension

Governors and other insured persons	£115.09
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Subject to the payment of the above additional premium the cover can be extended to include school governors, school board members and voluntary helpers whilst they are on school business.

All premiums are inclusive of 12% Insurance Premium Tax.

Personal Data

Please note that information (including personal information) which is already held by a school may be passed to Marsh Ltd and relevant insurers and other third parties for servicing the scheme and administering claims. Under data protection legislation you can ask the Lead Insurer (Chubb) in writing for a copy of certain personal records held.

Arranged by:

Marsh Ltd
5 George Square
Glasgow
G2 1AR
T 01444 313174
E termly.schemes@marsh.com

Insurers:

Chubb European Group Limited
(Lead Insurer)
Ecclesiastical Insurance Office plc
AIG Europe Limited

Chubb. Insured.SM

Chubb European Group Limited registered number 1112892 registered in England & Wales with registered office at 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Full details can be found online at <https://register.fca.org.uk/>

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Marsh Ltd is authorised and regulated by the Financial Conduct Authority (FCA) (Register no. 307511). You can check our authorisation on the Financial Services Register by visiting their website at <https://register.fca.org.uk/> or by calling 0800 111 6768.

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