

# Group Personal Accident Insurance

## Insurance Product Information Document

CHUBB®

**Company (Insurer):** Chubb European Group Plc registered in England and Wales number 1112892 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 under reference number 202803.

### Product: The Scottish Council of Independent Schools Group Personal Injury Insurance

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 Policy Schedule, the Schedule of Benefits and the policy wording, which are available from the Group Policyholder (your school).

### 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 or scarring of the face and dental injuries 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 your face is permanently disfigured or scarred; or
- ✓ suffer damage to teeth;
- ✓ incur incidental medical or dental costs

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.

- ✓ **1. Accidental death** – Pupils £20,000 – Employees, governors, board members & volunteers - £75,000
- ✓ **2. Permanent Disabling Injuries** - Total Organic Paralysis, Total Loss of Intellectual Capacity, Quadriplegia - up to £1,000,000 / Paraplegia - up to £600,000 / Permanent disability (benefit limits vary depending on nature of permanent injury e.g. loss of one or more limbs, loss of sight or hearing, loss of use of key joints etc.) - up to £600,000 / Disfigurement or Scarring to the face - up to £6,000 (dependent on extent of injury)
- ✓ **3. Dental Injury** - Permanent loss of anterior tooth (canine or incisor) or of posterior tooth (molar or pre-molar) or death of nerve of a permanent natural tooth - up to £600 a tooth
- ✓ **4. Medical & Dental Expenses** – Medical, dental & surgical costs and additional accommodation & transport expenses following an accident up to £3,500
- ✓ **Trauma Counselling** – A telephone helpline for a number of assistance, counselling, advice and information services providing emotional support and practical advice.

#### What is not insured?

- ✗ **Employees, school governors, board members and voluntary helpers are not covered under this policy unless shown as 'Insured' in the policy schedule**
- ✗ Full time members of the armed forces are excluded. Reserve armed forces are not covered whilst called up on active service
- ✗ Injuries from participation in Air Sports or as a result of air travel, other than as a fare paying passenger
- ✗ 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
- ✗ 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
- ✗ Damage to any tooth or death of nerve 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?

- ! Under 2. Permanent Disabling - Injuries any disability that existed before an accident will be taken into account and may reduce the benefit amount payable
- ! Under 3. Dental - the total amount payable for any one claim for all teeth totally lost and/or suffering death of a teeth nerves is £3,500
- ! Under 3. Dental - mouth protection must be worn when playing school rugby or boxing.



## Where am I covered?

- ✓ Pupils –24 hours a day Worldwide
- ✓ Employees (if insured) – 24 hours a day Worldwide
- ✓ School governors, board members & voluntary helpers (if insured) – Worldwide when engaged in the business of the school.



## What are my obligations?

### At the start of your policy

To be eligible for cover you must either be a pupil or employee of the school or a school governor, board member or a voluntary helper engaged in the business 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 60 days or as soon as practicable in the event of a claim and as follows:

- Write to Marsh Ltd. Education Practice, Capital House, 1-5 Perrymount Road, Haywards Heath, RH16 3SY
- Call +44 (0) 1444 335173
- Email Marsh at [schemes.claims@marsh.com](mailto:schemes.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 is paid annually at the start of the period of insurance 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 policy schedule; or
- the date you join the school, if later

### Cover ceases:

- 12 months from date of commencement of the insurance; or
- if you are no longer an employee of the school ; or
- if you are a school governor, board member or voluntary helper, when you cease to be involved with the 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 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.

# SCIS PERSONAL ACCIDENT INSURANCE SCHEME - QUESTIONS AND ANSWERS

EFFECTIVE FROM WINTER TERM 2018

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.

Cover commences from the date of the period of insurance shown in the policy schedule or the date the pupil joins the school, if later.

Employees, school governors, board members and voluntary helpers are not covered under this policy unless the school has requested this cover and paid the appropriate additional premium.

Full terms and conditions of the scheme are contained in the schedule and policy wording which is held by the insured school and available to you for inspection which together form the policy of insurance. 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 conditions?

1. Chubb 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 60 days or as soon as possible after the date of the accident. Insurers may require the claimant to be medically examined.

Address: Marsh Limited, Education Practice, Capital House, 1-5 Perrymount Road, Haywards Heath, West Sussex RH16 3SY

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

## How do I make a complaint?

Marsh manages the SCIS personal accident insurance scheme under a delegated authority on behalf of the insurer.

Complaints regarding the scheme should in the first instance be made to Marsh Ltd, Education Practice, Capital House, 1-5 Perrymount Road, Haywards Heath, West Sussex RH16 3SY Telephone: 01444 335174.

Email: [termly.schemes@marsh.com](mailto:termly.schemes@marsh.com)

Alternatively, you can complain in writing or verbally at any time to:

The Chubb Customer Relations Manager, Chubb European Group Limited, PO Box 682, Winchester, SO23 5AG

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

T +44 (0) 141 285 2999 (International)

F +44 (0)1293 597376

E [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 Facsimile: 0207 964 1001 Website: [www.financial-ombudsman.org.uk](http://www.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.

## What is the Governing Law?

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

## How is the information collected and used?

When you are included in the SCIS personal accident insurance scheme, we will collect information about you, your children and any appointed guardian. We also collect information from your child's school, a medical professional or insurer(s). This notice sets out how we use this information, and you should show this to your children (if they are over 16) and any appointed guardian. More information about how we handle personal information can be found in the Marsh Privacy Policy at <https://www.marsh.com/uk/privacy-notice.html>.

**How we use your information:** We use personal information to provide our pupils personal accident insurance scheme services. This includes liaising with the insurer(s) and administering your policy, handling claims, complaints and renewals.

**Sharing Information:** 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:** The legal bases we rely upon for processing and collecting personal information include one or more of the following grounds set out in data protection law: for us to comply with our legal obligations and also where necessary in the public interest and/or for us to achieve our legitimate interest of providing insurance broking services, while ensuring our reliance on either of these grounds does not unduly harm your rights. Where we use health information about your child, we may do so on the basis that the information is required to establish, exercise or defend a legal claim or, alternatively, we may rely on consent, which can be given by you or your child if he/she is over 16 or the appointed guardian. Any consent provided can be withdrawn at any time by emailing us at: [quality.feedback@marsh.com](mailto:quality.feedback@marsh.com), but this may end your insurance cover under the scheme.

**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 of the European Economic Area where data protection laws are different, but this will be done with appropriate protection in place.

**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 [quality.feedback@marsh.com](mailto:quality.feedback@marsh.com).

**Your rights:** Under data protection law you have certain rights in relation to personal information, including to access your and your child's information and rectify inaccuracies. Your appointed guardian will also have these rights.

**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 Head of Quality at the following address:

Head of Quality Marsh Ltd Tower Place London EC3R 5BU Phone: 020 7357 1000 Email: [quality.feedback@marsh.com](mailto:quality.feedback@marsh.com)

## For Further Information:

### Marsh Ltd

Education Practice,  
Capital House,  
1-5 Perrymount Road,  
Haywards Heath,  
West Sussex  
RH16 3SY

Telephone: +44 (0)1444 335174

Email: [termly.schemes@marsh.com](mailto:termly.schemes@marsh.com)

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

SCIS 2018/19



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