

Statement of Insurance



Group personal accident insurance

Part of **HOWDEN**

Group policyholder: Warwick Independent Schools Foundation

Group policy issue date: 11/09/2024

Policy number: PA9 0000249

Reason for issue: New Business

This statement of insurance forms part of the group policy travel insurance. Please check these details carefully and let us know immediately of any errors.

Group policyholder details

Group policyholder	Warwick Independent Schools Foundation
Address	Myton Road, Warwick, Warwickshire, CV34 6PP, United Kingdom

Cover

Period of insurance	Start date	11/09/2024
	End date:	10/09/2025
Group policy	Insurer	
Personal accident	Zurich Insurance Company Ltd	

Policyholders

Policyholders receive cover benefits by virtue of the group policy issued to the group policyholder. Only the group policyholder has direct rights against the insurer. The benefits received by the policyholders do not give them direct rights under this group policy of insurance but enable them to receive the benefits described below. Policyholders must notify us of any incident that they feel could give rise to a claim under these terms and conditions. Strict compliance with these terms and conditions is required if the policyholders are to receive their benefits.

Cover – more details

Table of benefits

The following table is a summary of cover only and the group policy is subject to terms, conditions, limits and exclusions. Please refer to the applicable sections of the group policy wording. The benefits set out below are the maximum amount we will pay under each section unless otherwise noted in the group policy wording.

Section	Benefits	Maximum amount
1.	Bodily injury	
	1. Permanent Total Disablement; or	£1,000,000
	2. Quadriplegia; or	£1,000,000
	3. Paraplegia; or	£1,000,000
	4. Loss of two limbs; or	£1,000,000
	5. Loss of sight in both eyes; or	£1,000,000
	6. Permanent Partial Disablement (other than Loss of two limbs and/or Loss of sight in both eyes);	
	Maximum payable per Event	£300,000
	Subject to the following scale of benefits:	
	a) Loss of one limb	£150,000
	b) Total loss of hearing in both ears	£150,000
	c) Total loss of speech	£150,000
	d) Loss of sight in one eye	£150,000
	e) Total loss of hearing in one ear	£30,000
	f) Permanent severance or permanent total loss of use of:	
	i) wrist, hip, knee or ankle	£120,000
	ii) shoulder or elbow	£90,000
	iii) one thumb	£80,000
	iv) lower jaw by surgical operation	£50,000
	v) big toe	£45,000
	vi) any finger	£30,000
	vii) any toe other than big toe	£12,500
	g) Any permanent partial disablement not more specifically defined under item a) to f) above will be calculated by assessing the disablement relative to the types of disablement mentioned in item a) to f) above; or	
	7. Accidental death.	£10,000
2.	Dental injury expenses	£10,000
3.	Facial scarring	
	Minimum benefit	
	Permanent scarring to no less than 15% of the facial areas	£500
	Maximum benefit	
	Permanent scarring to 100% of the facial areas	£10,000
4.	Burns and scalds	
	Permanent scarring of 4% to 14.99% of the body area	£3,000
	Permanent scarring of 15% to 24.99% of the body area	£6,000
	Permanent scarring of 25% or more of the body area	£10,000

Obligations

It is important that the group policyholder checks that the information given in the statement of insurance is, to the best of their knowledge and belief, complete and correct as this forms the basis of the insurance contract.

Each policyholder must tell the group policyholder immediately on finding that any information in relation to their cover under this group policy has changed. The group policyholder must tell us immediately if at any time any of the information is incorrect or changes. Failure to do so may result in the insurance no longer being valid and claims not being met or not being met in full. If in doubt about any change please contact us as soon as possible.

All policyholders should refer to the conditions in the group policy wording for details of how any changes in circumstances may affect their cover under this insurance.

Group Policy Endorsements

Definitions

Fracture – means a break in the full thickness of a bone that results in it being broken in two or more pieces.

What is covered

If a **Policyholder** sustains **Bodily Injury** during the **Effective Time**, which directly results in their being admitted to **Hospital** where they are diagnosed by a **Medical Practitioner** as having sustained a **Fracture**, **We** will pay the appropriate benefit amount as stated in the **Statement of Insurance**.

What is not covered

1. anything mentioned in the General Exclusions on Page 11 of the policy booklet.
2. the **Fracture** of any bone other than those for which a specific benefit is shown in the Table of Benefits
3. any **Fracture** occurring after a **Policyholder** has been diagnosed with Osteoporosis
4. more than one **Fracture** per bone, per **Policyholder**, per **Event**
5. more than the maximum amount payable per **Policyholder** shown in the Table of Benefits for all **Fractures** occurring as a result of a single **Event**
6. any **Fracture** sustained after a **Policyholder** has reached the age of 65.

Table of Benefits

5.	Fractures	
	Spine (vertebrae excluding coccyx) – only one benefit is payable for all vertebrae fractured as a result of a single Event)	£1,500
	Pelvis	£1,500
	Hip	£1,000
	Skull & Facial bones (excluding nasal bones and teeth)	£500
	Collar Bone (Clavicle)	£500
	Femur	£500
	Ankle (Talus)	£500
	Heel (Calcaneus)	£500
	Lower Leg* (Tibia and/or Fibula)	£200
	Upper arm (Humerus)	£200
	Lower arm* (Ulna and/or Radius)	£200
	Maximum amount payable per Policyholder in respect of all Fractures occurring as a result of a single Event	£7,500

*Only one benefit is payable per limb if both/all bones are fractured as a result of a single **Event**

Excesses and special terms and conditions applicable to the whole group policy

No excesses or special terms and conditions apply to this group policy.

Declarations made

The group policyholder declares that to the best of their knowledge all the information provided in connection with this proposal is correct and complete.

How to report an incident or make a claim

Your claim will be handled by an agent acting on behalf of your insurer.

Personal Accident	+44(0) 333 2341105	Mon-Tues: 8am to 6pm Wed-Fri: 9am to 5pm Sat: 8am to 4pm	www.endsleigh.co.uk/claim-centre
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How to make a complaint

If the group policyholder and/or a beneficiary wish to make a complaint, in the first instance, please contact the person who originally dealt with the enquiry. They will aim to resolve the complaint on the same day. Alternatively the group policyholder and/or a beneficiary can contact us:

by post Customer Experience Department
The Quadrangle Imperial Square
Cheltenham
GL50 1PZ

by phone 0800 085 8698

If the group policyholder's and/or beneficiary's complaint is not resolved to their satisfaction they have the right to ask the Financial Ombudsman Service to review their case if they are any one of the following:

- 1) a consumer;
- 2) a micro-enterprise (employing fewer than 10 persons; with a turnover or annual balance sheet that does not exceed €2 million) at the time the complaint is referred to Endsleigh (or its representative such as an AR);
- 3) a charity which has an annual income of less than £1 million at the time the complaint is referred to Endsleigh (or its representative such as an AR);
- 4) a trustee of a trust which has a net asset value of less than £1 million at the time the complaint is referred to Endsleigh;
- 5) a Consumer Buy To Let consumer (where the complaint is about a Consumer Buy to Let Mortgage or service)

Contacting the Ombudsman will not affect your rights to take legal action against us.

If you do not fall within the categories above and your complaint has not been resolved to your satisfaction, you have the right to take legal action against us.

Financial services compensation scheme

Endsleigh is covered by the Financial Services Compensation Scheme (FSCS). The group policyholder and/or a policyholder may be entitled to compensation from the scheme if we cannot meet our obligations. Further information about compensation scheme arrangements can be obtained from the FSCS at www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

How to cancel

Cancellation: It is IMPORTANT to know that there will not be a refund of premium if there has been a claim on this group policy which the insurer will have to settle. This group policy may be cancelled by the group policyholder sending notice to the address shown on the statement of insurance. In the event of cancellation of this group policy, the group policyholder must notify beneficiaries of such cancellation.

Fees and Charges: If the group policyholder wishes to cancel this group policy at any time a charge will be made for any period for which cover applied, unless a beneficiary has travelled or a claim or an incident likely to give rise to a claim has occurred, in which case no refund will be due. We will also charge a cancellation fee of £20.00.

Status Disclosure

About the insurers

Zurich Insurance Company Ltd* Firm Reference No: 959113

A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

The group policyholder's rights under the Financial Services Compensation Scheme are not affected by this.

* Endsleigh has a risk transfer agreement with these insurers and the following statement applies: When you send us your premium monies ("money"), we will hold it, owing to the insurer listed as an agent for that insurer. Endsleigh will hold monies ("money") paid by the insurer for cancellations, owing to you, as an agent for that insurer.

About our services

Endsleigh Insurance Services Limited is an insurance intermediary acting on behalf of the insurer. We are authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 304295. You can check this on the Financial Services Register by visiting the FCA's web site <https://fca.org.uk/register>. Our principal place of business is at The Quadrangle Imperial Square, Cheltenham, GL50 1PZ. Endsleigh Insurance Services Limited is owned by Endsleigh Limited which is a member of Howden UK Brokers Limited. National Union of Students (United Kingdom) also has an interest in Endsleigh Limited.

This insurance meets the demands and needs of those persons travelling away from home. By purchasing this policy you confirm that this is a fair description of your insurance demands and needs.

Any information we provide to the group policyholder does not constitute advice or a personal recommendation and the group policyholder agrees to make their own choice about how to proceed. We may ask questions to narrow down the selection of products that we will provide information on. We only offer group policy travel insurance products from a single insurer, Zurich Insurance Company Ltd.

When we sell you a policy we retain a percentage commission from the total annual premium. If the type of policy we sell reaches specific profit targets the insurer also pays us an additional amount.

It's important the information we have is correct as inaccurate information may result in an increased premium, you not being covered or a claim not being paid in full.

The parties to a contract of insurance covering a risk situated in the United Kingdom are permitted to choose the law applicable to the contract. This group travel insurance policy is governed by English law. English law will also apply prior to the conclusion of the group policyholder's contract of insurance.