

# Personal Accident (£1 million)

## Insurance Product Information Document



Part of **HOWDEN**

**Product:** Independent School Personal Accident Insurance **Company:** Endsleigh Insurance Services Limited (firm ref: 304295) is authorised and regulated by the Financial Conduct Authority. Registered in England at One Creechurch Place, London, EC3A 5AF, United Kingdom

This document provides a summary of the key information relating to your insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation. This summary does not form part of your contract of insurance.

### What is this type of insurance?

This insurance meets the demands and needs of schools who wish to protect pupils and school staff members who suffer serious bodily injury following an accident



### What is insured?

#### ✓ Bodily injury

Up to £1 million to be paid in the event of an accident resulting in death or disablement. The following limits apply:

- Permanent total disablement -; £1 million or
- Quadriplegia -; £1 million or
- Paraplegia -; £1 million or
- Loss of two limbs - £1 million ; or
- Loss of sight in both eyes - £1 million ; or
- Permanent partial disablement (other than loss of two limbs and/or loss of sight in both eyes) - £300,000; or
- Death - £10,000

#### Dental injury expenses

Up to £10,000 for the cost of necessary dental treatment in the event of an accident resulting in loss or damage to teeth or fixed dentures

#### Facial scarring

Up to £10,000 to be paid in the event of an accident resulting in permanent facial scarring of no less than 15% of the facial area

#### Burns and Scalds

Up to £10,000 to be paid in the event of an accident resulting in permanent scarring of no less than 4% of the body surface caused by burns or scalds



### What is not insured?

- ✗ Participation in any professional sports or entertainment
- ✗ Suicide, self-harm or death by natural causes
- ✗ Any claims arising from the use of drugs (other than prescribed treatments), drinking too much alcohol or alcohol abuse
- ✗ The pupil's or fee payer's own unlawful action or any criminal proceedings against them
- ✗ Any sickness or disease
- ✗ Any event which you were aware of at the time of taking this insurance that could give rise to a claim
- ✗ Dental injury caused by food or drink while being consumed, ordinary wear and tear or deterioration
- ✗ Any claim due to a cause which is not insured under your selected level of cover



### Are there any restrictions on cover?

- ! We will not pay more than one benefit for bodily injury per accident
- ! In the event of an accident resulting in you suffering more than one permanent partial disablement we will not pay more than the maximum benefit



### Where am I covered?

- ✓ Cover is provided worldwide



### What are my obligations?

- Please take a few minutes to check all the details you have provided are correct
- You should disclose any information or fact which is likely to affect the acceptance of this insurance
- If you are in doubt whether the information will affect the acceptance of this risk you should disclose it anyway
- If you fail to disclose information or give false information all cover under this policy may be cancelled
- If any details change after purchase of this insurance please contact us
- You must take all reasonable precautions and practical steps to avoid accidental injury
- If you need to make a claim on your policy, you must provide us with the evidence needed to substantiate your loss



## When and how do I pay?

The charge for this insurance will be payable in full by the start of term and added to your termly invoice. In some circumstances, the charge for this insurance may be covered by your school.



## When does the cover start and end?

Cover for pupils under this group policy is available for the duration of each term between the start date and end date shown on the statement of insurance.

Cover for staff under this group policy is available for 24 hours a day during the start date and end date shown in the statement of insurance.



## How do I cancel the contract?

You can cancel your policy by contacting the school (named as group policyholder at the address shown in the statement of insurance)