

# PUPILS' £1 MILLION PERSONAL ACCIDENT INSURANCE SCHEME (INCORPORATING DENTAL)

## SCHEME DETAILS AND KEYFACTS EFFECTIVE FROM WINTER TERM 2017

This summary does not contain the full terms and conditions of the policy. These are contained in the schedule and policy wording, held by the school and available for inspection, which together form the policy document. **The policy wording is also available at [uk.marsh.com/PA1mDental](http://uk.marsh.com/PA1mDental)**



### Insurers and Type of Insurance

#### Personal Accident (1) Loss or Loss of Vitality of Permanent Natural Teeth (2)

This personal accident insurance is provided by a panel of three insurers: Chubb European Group Limited (lead insurers); Ecclesiastical Insurance Office plc and AIG Europe Limited.

#### Dental Injury and Emergency Dental Treatment (3)

The dental treatment insurance is provided by Chubb European Group Limited.

### Duration

The school operates the scheme on an annual basis, with renewal due at the start of each winter term (September). Premiums are paid annually or in termly instalments by the school.

Cover commences for each pupil from the first day of the first term, including the duration of the uninterrupted journey to the school. Cover will continue until the pupil leaves the school, provided the school continues to renew the scheme at the beginning of each winter term (September).

SIGNIFICANT FEATURES AND BENEFITS		SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS
		Under General Exclusions applicable to all sections of cover in the policy wording.
<ul style="list-style-type: none"> <li>Cover applies on a worldwide basis, 24 hours a day — in and out of school, and during holiday periods if the pupil is returning to the school.</li> <li>No restrictions regarding sporting or leisure activities.</li> <li>Payments are made irrespective of any other person being legally responsible for an accident.</li> </ul>		<ul style="list-style-type: none"> <li>There is no cover for suicide, intentionally self-inflicted injury or risks from war.</li> <li>Claims that were we to pay them, would place us in breach of UN economic or trade sanctions or other laws of the US, UK, EU or UN</li> </ul>
PERSONAL ACCIDENT (SECTION 1)		
		Under Specific Conditions applicable to section 1 in the policy wording.
Providing a range of benefits for permanent disability and death, as a result of an accident that results in bodily injury including:		<ul style="list-style-type: none"> <li>Death or permanent disability must result within 24 months from the date of the accident.</li> <li>If compensation is payable for loss or loss of use of part(s) of the body then it cannot also be claimed for partial loss or loss of use of the same part(s) under a different category of benefits.</li> </ul>
Benefit	Maximum Benefit	
Accidental Death	£10,000*	
Permanent Total Disablement	£300,000	
Total Loss of Intellectual Capacity	£300,000	
Permanent Partial Disablement**	£300,000	
*Maximum Accidental Death Benefit for Staff, School Governors and Voluntary Helpers is increased to £100,000 **A wide scale of benefits ranging from loss of Sight, Hearing, Speech, or limbs to loss of a toe and with benefits for any unspecified disability based on our medical assessment of the degree of disability in relation to the scale.		

Facial Disfigurement Benefit***	£6,000
Burns and Scalds Benefit***	£10,000
Estate Administration	£1,000
***amount paid depends on the size of the affected area.	
<ul style="list-style-type: none"> <li>Accidental Death as a result of Bodily Injury from disappearance or Accidental Death or Bodily Injury caused by exposure to the elements is included.</li> <li>An additional "supplemental" benefit of £700,000 is payable if the total of all benefit payments within the specified table in the policy wording reaches the maximum of £300,000.</li> </ul>	

**LOSS OR LOSS OF VITALITY OF PERMANENT NATURAL TEETH (SECTION 2)**

		Under Specific Exclusions applicable to section 2 in the policy wording
<ul style="list-style-type: none"> <li>Benefit is paid up to a total overall maximum each period of insurance of £7,500 for loss of or loss of vitality of, permanent natural teeth, due to an accident.</li> </ul>		<ul style="list-style-type: none"> <li>No benefit shall be payable for total or partial loss of or loss of vitality of any: <ul style="list-style-type: none"> <li>a) deciduous (milk) tooth</li> <li>b) dental implant, crown, veneer, denture or bridge.</li> </ul> </li> <li>No benefit shall be payable for total or partial loss or loss of vitality of any tooth caused within the mouth by wear and tear.</li> </ul>
Benefit	Maximum Benefit	
Total physical loss of anterior tooth	£2,000	
Total physical loss of posterior tooth	£1,250	
Partial loss of tooth	£600	
Total loss of vitality	£600	
Note that if no total physical loss of tooth occurs then total overall maximum benefit is limited to £2,400 in each period of insurance.		

**DENTAL INJURY AND EMERGENCY DENTAL TREATMENT (SECTION 3)**

		Under Specific Exclusions applicable to section 3 in the policy wording.
<ul style="list-style-type: none"> <li>Each period of insurance insurers will pay reasonable fees for: <ul style="list-style-type: none"> <li>a) Treatment for dental injury up to an overall maximum of £10,000.</li> <li>b) Emergency dental treatment up to an overall maximum of £2,000.</li> </ul> </li> <li>A benefit of £125 is paid for: <ul style="list-style-type: none"> <li>a) extraction of a wisdom tooth,</li> <li>b) each night spent in hospital for dental treatment, up to 365 nights or,</li> <li>c) incidental expenses incurred in visiting a dentist.</li> </ul> </li> <li>Up to £2,500 for fitting any one dental implant(s) (including the cost of any necessary abutment and crown) if considered appropriate by treating dentist.</li> <li>Up to £12,000 is paid for treatment of oral cancer.</li> <li>A 24 hour helpline is available for contacting a dentist during the day or night, as well as obtaining an English speaking dentist in the event of dental problems when travelling abroad.</li> <li>Any dental practitioner that is registered with the General Dental Council can be used.</li> </ul>		<ul style="list-style-type: none"> <li>Treatment for dental injury that exceeds £750 is not covered, unless prior approval is obtained from the dental claims managers of the scheme.</li> <li>Routine dental treatment, orthodontic treatment and check-ups are excluded.</li> <li>Treatment for dental injury caused intra-orally by wear and tear is excluded.</li> <li>Loss of damage to dentures or orthodontic appliances occurring other than while being worn, are not covered.</li> <li>Cosmetic treatment (except cosmetic treatment forming part of treatment for dental injury following an accident) is not covered.</li> <li>Mouth cancer suspected or diagnosed before or within 90 days of the cover being first provided shall not be covered.</li> <li>Insurers will not pay for dental treatment reported to Marsh more than three months after the occurrence of the injury or emergency treatment.</li> <li>The insurers shall not be liable for any amount claimed for the failure of a dental implant to integrate with the bone.</li> </ul>

**Cancellation Rights**

There are no cancellation rights for the pupil under the policy.

**Making a Claim**

If an accident happens which is likely to give rise to a personal accident or dental claim, contact:

**Marsh Ltd**, Education Practice, Capital House, 1-5 Perrymount Road, Haywards Heath, West Sussex RH16 3SY  
Telephone: 01444 335173 Email: schemes.claims@marsh.com

Insurers may require the claimant to be medically examined.

## 24 Hour Dental Helpline

The dental claims managers provide access 365 days a year to a telephone helpline for help in contacting a dentist at any time of the day or night in times of need. The number to ring is **0800 525631**. In the event of dental problems abroad they can help in contacting an English-speaking dentist. Just call **+44 1747 820841**. This service is also 24 hours a day.

## What to do in a Dental Emergency

Visit a dentist (if necessary call one of the above helplines to ask for details of your nearest one in the vicinity). Ask the dentist to provide a receipt if a charge is made and to agree to complete a claim form. If you are away from home or overseas, your hotel holiday representative or hosts may also be able to provide contact details of a dentist in your area. If you need help in obtaining emergency dental treatment you may call the dental helpline.

## Complaints 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

Telephone: 01444 335174

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

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

### **Chubb Customer Relations Manager**

PO BOX 682

Winchester

SO23 5AG

Telephone: 0800 519 8026 (Within UK only) International: +44 (0)141 285 2999

Email: [customerrelations@chubb.com](mailto: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.

The **Financial Ombudsman Service** can be contacted at:

Exchange Tower, London E14 9SR

Telephone: 0800 023 4567 (calls to this number are free on mobile phones and landlines)

Facsimile: 0207 964 1001

Email: [complaint.info@financial-ombudsman.org.uk](mailto:complaint.info@financial-ombudsman.org.uk)

[www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## 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

Tel 0800 678 1100 or 020 7741 4100

Website: [www.fscs.org.uk](http://www.fscs.org.uk)

On-Line Form: <https://claims.fscs.org.uk/>

## Data Protection

When you are included in the pupils 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>. More information about how the insurer(s) handle personal information can be found in your policy documentation.

**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. Insurer(s) use personal information to administer your policy, handle claims, complaints and renewals. Insurers also use personal information to prevent fraud and financial crime.

**Sharing Information:** We share personal information with insurer(s) of the pupils personal accident insurance scheme. We and/or the insurer(s) share personal information with service providers, including other group companies, sub-contractors and professional advisors and auditors. The insurer(s) also share personal data with other insurers. If required or permitted by law, we and/or the insurer(s) may share information with 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 and/or the insurer(s) 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 to Marsh 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:** Both Marsh and the insurer(s) take reasonable steps to keep personal information secure and we maintain data security procedures designed to protect against loss or compromise of personal data. Marsh and/or the insurer(s) 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)

## 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)  
Web: [uk.marsh.com/PA1mDental](http://uk.marsh.com/PA1mDental)



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