eis

specialist insurance and risk management

Education
Pupils' Personal Accident

We all know that accidents happen. Although relatively minor injuries do not usually have life-long consequences (even in the case of a broken limb, the risk of permanent disablement is relatively small) some accidents are far more serious with long-term implications.

Aside from coping with the physical disability itself, the cost of care and reduced earnings potential in later years are realities that may need to be faced. Personal Accident insurance offers parents a certain degree of financial security as well as peace of mind in such circumstances.

Another advantage of Personal Accident insurance is the guarantee of claim payments at pre-determined sums for a wide range of injuries and disabilities, regardless of fault. This form of cover is not dependent on proving liability, thereby avoiding the prospect of a protracted legal process to secure compensation.

ABOUT THE INSURANCE

Your school has chosen a scheme operated by EIS and would like all pupils to participate owing to the value they place on the cover. The premium will automatically be built into the fees you pay each term. However, in the unlikely event you do not require the cover you should notify the school prior to the first day of term.

The school operates the scheme on an annual basis with renewal each September.

SCOPE OF COVER

The insurance provides benefits for Bodily Injury caused by an Accident that results in death or permanent disability as specified below. The insurance is designed to cover all pupils 24 hours a day, so they are protected during education, leisure time and holidays. Cover begins for each pupil from the first day of the first term, including the journey to school, and continues uninterrupted until the pupil leaves the school (provided the school renews the scheme at the beginning of each term).

The following summary does not contain the full terms and conditions of the contract and does not form part of your contract of insurance. These can be found in the Certificate, Schedule and any attaching Endorsements held by your school, which you can request to see at any time.

SUMMARY OF BENEFITS

1. Death	£10,000
2. Permanent total organic paralysis	£1,000,000
3. Permanent total loss of intellectual capacity	£1,000,000
4. Permanent total loss of sight of both eyes	£1,000,000
5. Permanent total loss of both arms or both hands	£1,000,000
6. Permanent total loss of both legs or both feet	£1,000,000
7. Permanent total loss of one arm and one leg	£1,000,000
8. Permanent total loss of one hand and one foot	£1,000,000
9. Permanent total loss of speech	£1,000,000
10. Permanent total loss of one arm or one hand	£200,000
11. Permanent total loss of one leg or one foot	£200,000
12. Permanent total loss of sight of one eye	£200,000
13. Permanent total loss of hearing in both ears	£200,000
14. Permanent total loss of hearing in one ear	£41,667
15. Permanent total loss of one thumb	£10,833
16. Permanent total loss of one finger	£41,667
17. Permanent total loss of big toe	£58,333
18. Permanent total loss of any other toe	£16,667
19. Permanent total loss of use of a shoulder or elbow	£125,000
20. Permanent total loss of use of a wrist	£108,333
21. Permanent total loss of use of a hip or knee or ankle	£166,670
22. Permanent total loss of use of a kidney	£58,333
23. Permanent total loss of use of the spleen	£33,333
24. Permanent total loss of use of a lung	£200,000
25a. Permanent total loss of a natural tooth	£500

(excluding milk teeth and limited to a maximum of £2,000 for four or more teeth lost)

and if the appropriate additional premium has been paid:

25b. Permanent total loss of natural teeth (excluding milk teeth) subject to anterior teeth maximum any one tooth £2,000 and posterior teeth maximum any one tooth £1,250 up to a maximum of £7,500

- Dental treatment up to a maximum of £10,000 during the period of insurance

additional dental cover where accidental Bodily Injury has not occurred:

- Emergency dental treatment up to a maximum of £2,000 during the period of insurance
- Surgical extraction of a wisdom tooth if first diagnosis during the period of insurance £125
- Mouth cancer treatment if first diagnosis during the period of insurance up to a maximum of £12,000
- In-patient hospital benefit (maximum 365 days) £50 per night
- Incidental expenses benefit £125

26. Permanent facial disfigurement up to a maximum of £5,000

If as a result of an Accident the Insured Pupil sustains permanent scarring to the face affecting one square centimetre or two centimetres in length, a benefit of £250 will be paid. Scarring that covers a greater area or length will be assessed according to size, the part of the face covered, visual impact and in relation to the minimum benefit payable of £250 and the maximum benefit payable of £5,000 for scarring that covers the entire face.

27. In the event of an Insured Pupil sustaining permanent disability not specified above, the compensation payable shall be calculated by assessing the degree of disability in relation to benefits 2 to 25 above.

INSURER

This insurance is underwritten by certain syndicates at Lloyds.

The insurance is held in the name of the school for the benefit of the pupils.

SIGNIFICANT BENEFITS

- Payment not conditional on liability
- Cover applicable 365 days a year providing the cover is renewed
- If a pupil disappears and after 90 days is reasonably presumed to have died as a result of Bodily Injury, the death benefit becomes payable
- Loss of a tooth includes partial losses of 75% or more, excluding milk teeth
- Funeral expenses up to £7,500 following death by Accident
- Unavoidable exposure to the elements will be considered a Bodily Injury

SIGNIFICANT EXCLUSIONS

- Suicide, intentionally self-inflicted injury
- War risks within the UK or radioactive contamination or any act of terrorism involving nuclear, chemical or biological weapons or devices or agents
- Travel to certain high risk countries, an up-to-date list of which is available from the school
- A pupil's own criminal act or whilst taking part in civil commotion or riot
- Military, air force or naval service (other than reserve or volunteer training) or aviation other than as a passenger
- Mouth cancer treatment if cancer was suspected or diagnosed within 90 days of the cover inception
- Dental treatment including emergency dental treatment not reported to claims administrators within three months of injury or first consultation or any expenses relating to cosmetic treatment (unless forming part of treatment reasonably required following Bodily Injury) or the cost of implants
- Routine dental treatment and check ups
- Dental appliances, gum shields, mouth guards

DEFINITIONS

'Accident' means a sudden, unexpected, unusual, specific event which occurs at an identifiable time and place but also includes exposure resulting from a mishap to a conveyance in which the Insured Pupil is travelling.

'Bodily Injury' means identifiable physical injury sustained by the Insured Pupil and caused by an Accident during the period of insurance which solely and independently of any other cause, except illness directly resulting from or medical or surgical treatment rendered necessary by such injury, occasions the death or disablement of the Insured Pupil within 24 months from the date of the Accident. With the dental option, this includes injury to teeth or orthodontic structure or damage caused intra orally whilst eating.

'Insured Pupil' means all pupils attending the school for whom the appropriate premium has been paid and declared to EIS.

CLAIMS

If you believe that you have a claim under this Insurance, you should notify:

Claims Department, EIS, St Lawrence House, Broad Street
Bristol BS1 2HF

Telephone 0117 929 9381
Fax 0117 926 5644
Email info@eisinsurance.co.uk

COMPENSATION

Lloyd's insurers are covered by the Financial Services Compensation Scheme.

You may be entitled to compensation from the Scheme if a Lloyd's insurer is unable to meet its obligations to you under this contract.

If you are entitled to compensation under the Scheme, the level and extent of the compensation depends on the nature of the contract. Further information about the Scheme is available from:

Financial Services Compensation Scheme
7th floor Lloyd's Chambers, Portsoken Street, London E1 8BN

www.fscs.org.uk

LAW APPLICABLE TO THE INSURANCE

This insurance shall be subject to English Law and English Courts alone shall have jurisdiction in any dispute arising hereunder.

COMPLAINTS

Any complaint should be addressed in the first instance to EIS using the address details mentioned elsewhere.

If you are not satisfied with the way that a complaint has been dealt with please contact:

Compliance Officer, Ark Syndicate Management Ltd
St Helen's, 1 Undershaft, London EC3A 8EE

In the event that you remain dissatisfied and wish to take the matter further you can do so at any time by referring to the Policyholder and Market Assistance Department at Lloyd's. The contact details are:

Policyholder and Market Assistance Department Lloyd's,
One Lime Street, London EC3M 7HA

Tel: 020 7327 5693
Fax: 020 7327 5225
E-mail: complaints@lloyds.com

Complaints that cannot be resolved by the Policyholder and Market Assistance Department at Lloyd's may be referred to the Financial Ombudsman Service. Further details will be provided at the appropriate stage of the complaints process.

This complaint procedure is without prejudice to your right to take legal proceedings.

CANCELLATION

This Insurance is cancellable within 14 days if you feel it does not meet your needs.

05/11 V1 OPT OUT £1M