

## JLT SCHOOLS PUPIL INSURANCE

# KEY INFORMATION FOR PARENTS

Beaudesert Park School

Policy No: JLT/PA/115786

Setting out the  
significant features,  
benefits, limitations  
and exclusions



The school has arranged a group insurance policy with JLT Schools which provides the following cover for all pupils:

**Personal Accident**

Further details of the operative section of the policy are provided in this document.

**The following Policy Sections are NOT OPERATIVE**

Fees Return

Pupils Personal Property

## KEY INFORMATION FOR PARENTS

This Key Information for Parents provides a guide to the cover provided under the JLT Schools Pupil Insurance policy by setting out the significant features, benefits, limitations and exclusions. This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document, a copy of which is available upon request. It is important that you take time to read this document carefully when you receive it to make sure you understand the cover it provides. The cover is underwritten by Aviva Insurance Limited.

## PERSONAL ACCIDENT

**Insurers will pay the sum insured shown in the schedule for accidental bodily injury to an insured person occurring during the period of insurance which within 24 months of the date of the accident solely directly and independently of any other cause results in any of the benefits listed in the schedule.**

### **Operative Time**

**24/365** – cover commences from the first day of term including the uninterrupted journey to the school and ends when the pupil leaves the school, subject to the school renewing the policy.

**Volunteers and Governors** - whilst in pursuit of the normal business duties on behalf of the policyholder, or whilst travelling directly between the policyholder's premises and the insured person's residence (permanent or temporary).

### **Significant Features and Benefits**

Cover applies to:

- Any pupil enrolled with the school
- Governors and volunteers engaged in the business of the school.

## £600,000 PERSONAL ACCIDENT BENEFITS

BENEFITS FOLLOWING ACCIDENTAL BODILY INJURY	PUPILS AND STAFF	GOVERNORS AND VOLUNTEERS
1. Total organic Paralysis	£250,000	£100,000
2. Total loss of Intellectual Capacity	£250,000	£100,000
3. Total loss of sight in both eyes	£250,000	£85,000
4. Total loss of both upper limbs or both hands	£250,000	£85,000
5. Total loss of both lower limbs or both feet	£250,000	£85,000
6. Total loss of one upper limb and one lower limb	£250,000	£85,000
7. Total loss of one hand and one foot	£250,000	£85,000
8. Total loss of one upper limb or one hand	£120,000	£20,000
9. Total loss of one lower limb or one foot	£120,000	£20,000
10. Total loss of use of lung	£120,000	£20,000
11. Total loss of sight in one eye	£120,000	£20,000
12. Total loss of hearing in both ears	£120,000	£20,000
13. Total loss of hip or knee or ankle	£100,000	£16,000
14. Total loss of use of back/spine below the neck (no spinal cord damage)	£100,000	£40,000
15. Total loss of use of neck/cervical spine (no spinal cord damage)	£ 75,000	£ 30,000
16. Total loss of use of shoulder or elbow	£ 75,000	£ 10,000
17. Total loss of use of one thumb	£ 65,000	£ 10,000
18. Total loss of use of wrist	£ 65,000	£ 10,000
19. Total loss of use of jaw	£ 40,000	£ 10,000
10. Total loss of use of kidney	£ 35,000	£ 5,000
21. Total loss of big toe	£ 35,000	£ 5,000
22. Total loss of hearing in one ear	£ 25,000	£ 5,000
23. Total loss of finger	£ 25,000	£ 5,000
24. Total loss of taste and smell	£ 25,000	£ 2,000
25. Total loss of spleen	£ 20,000	£ 5,000
26. Total loss of any other toe	£ 10,000	£ 2,000
27. Total loss of natural tooth (excluding deciduous (milk) teeth) a) Total permanent physical loss of anterior tooth (canine or incisor) b) Total permanent physical loss of posterior tooth (molar or pre-molar) c) i) Partial loss of anterior and/or posterior tooth ii) Total loss of Vitality of a permanent natural tooth	£2,000 per tooth £1,250 per tooth Up to £500 per tooth Up to £500 per tooth  But not exceeding £2,000 for all teeth partially lost and/or all teeth suffering total loss of vitality	£2,000 per tooth £1,250 per tooth Up to £500 per tooth Up to £500 per tooth  But not exceeding £2,000 for all teeth partially lost and/or all teeth suffering total loss of vitality
28. Accidental death	£ 10,000	£ 10,000
29. In the event of the Insured Person sustaining any permanent disability not specified above the benefit payable shall be calculated by assessing the degree of disability in relation to benefits 1 – 27.		
<b>MAXIMUM BENEFIT ANY ONE INSURED PERSON</b>	£250,000 or £600,000 when the supplemental benefit is payable	£100,000
<b>MAXIMUM ACCUMULATION LIMITS</b> Any one accident Any one aircraft	£50,000,000 £50,000,000	£50,000,000 £50,000,000

### EXTENSIONS

- **Facial Disfigurement Benefit** - Permanent scarring or permanent burns to the face up to a maximum of £6,000
- **Burns and Scalds Benefit** - Permanent scarring caused by burns up to £10,000
- **Supplemental Benefit** - Up to £350,000 in the event of the insured person sustaining one, or more than one, form of permanent disability where total compensation of £250,000 or more becomes payable for a permanent disability under benefits 1 to 27 and 29 in the schedule above and/or the burns and scalds and the facial disfigurement benefit
- **Estate Administration** - £1,000 towards the cost of obtaining letters of administration incurred in relation to death.
- **Coma Benefit** - £25 per day for each day of continuous unconsciousness up to a maximum of 365 days.
- **Funeral Expenses** - Up to a maximum payment of £10,000
- **Hospitalisation** - Up to a maximum of £50 per day up to a maximum of 365 days
- **Medical Expenses** - Up to £15,000
- **Rehabilitation Expenses** - Up to £15,000

## PERSONAL ACCIDENT

### Significant or Unusual Exclusions or Limitations

This section does not cover:

- Any gradually operating cause
- Any naturally occurring condition or degenerative process
- Sickness or disease

## DENTAL OPTION

### Significant Features and Benefits

Cover applies to:

- Any pupil or staff member enrolled with the school.

BENEFITS	CATEGORY A
Emergency dental treatment	Up to £2,000
Incidental expenses	Up to £125
In-patient hospitalisation	£125 per night up to 365 nights
Mouth cancer treatment	Up to £12,000
Surgical extraction of third molars (wisdom teeth)	£125
Treatment for Dental Injury	Up to £10,000

## DENTAL OPTION

### Significant or Unusual Exclusions or Limitations

This section does not cover:

- Treatment for dental injury caused intra-orally by wear and tear;
- Treatment for dental injury to the extent it exceeds £750, unless the dentist providing dental treatment has obtained the prior approval of insurers that such dental treatment was necessary;
- Treatment for dental injury if the dental injury gives rise to the need for dental treatment reported to insurers more than 3 months after the occurrence of the injury;
- Any amount claimed for treatment for dental injury and/or emergency dental treatment which in our sole opinion exceeds reasonable fees;
- Routine dental care or check-ups;
- loss of, or damage to dentures or orthodontic appliances occurring other than whilst being worn;
- Routine orthodontic treatment;
- Cosmetic treatment (except cosmetic treatment forming part of treatment for dental injury following an accident);
- Mouth cancer diagnosed before or within 90 days of the cover being first provided or for which tests or consultation began within 90 days of the cover being first provided;
- Any amount claimed for the failure of a dental implant to integrate the bone.

## FEES RETURN

Fees Return section NOT OPERATIVE

## PUPILS' PERSONAL PROPERTY

Pupils' Personal Property section NOT OPERATIVE

### APPLICABLE TO ALL POLICY SECTIONS

#### Policy Significant or Unusual Exclusions or Limitations

This policy does not cover:

1. Any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributory cause or event.
  - a) war in the insured person(s) country of residence or secondment
  - b) any action taken in controlling, preventing, suppressing or in any way relating to 1a above

The above exclusion shall be inoperative in the event of war being declared whilst the insured person is actually engaged on a journey abroad.

2. The insured person engaging in any kind of flying other than as a passenger.
3. The insured person being a full time member of the armed forces of any nation or international authority or a member of any reserve forces called out for permanent service.
4. The insured person committing or attempting to commit suicide or intentionally inflicting self injury.
5. The insured person(s) own criminal act.
6. The insured person being in a state of insanity.
7. Any claim incurred in any country destination or region in respect of which the advice of the British Government or the government of the insured person(s) country of residence (if different) at the time the trip was booked was 'against all travel to'.

## DURATION OF POLICY

The policy will remain in force for 12 months from date of commencement and will be annually renewable.

## RIGHT OF CANCELLATION

The Policyholder may not cancel this policy at any time.

An insured person may withdraw from the cover provided by this policy at any time by giving notice to the school. No refund of premium will be payable.

## HOW TO CLAIM

If you need to make a Personal Accident claim please call Aviva on the claims line on **08000 516 583**. The line operates 9am to 5pm, Monday to Friday. Please have your policy number to hand when calling. Your policy number is shown on this document.

For joint protection telephone calls may be recorded and/or monitored.

## COMPLAINTS PROCEDURE

If for any reason you are unhappy with us, we would like to hear from you. Making a complaint will not prejudice your right to take legal proceedings. If you have a complaint about any aspect of this policy, our service or a claim, call us on 0345 450 7075, or write to: The Managing Director, Thistle Insurance Services Ltd, Southgate House, Southgate Street, Gloucester GL1 1UB.

If you remain unhappy with the decision receive you may write to complain directly to the insurer Aviva:

**Chief Executive UK Insurance, Aviva, 8 Surrey Street, Norwich, NR1 3NS.** Or e-mail details of your complaint to [ukgiceo@aviva.co.uk](mailto:ukgiceo@aviva.co.uk)

If the complaint is still not resolved to your satisfaction, you may be able to approach The Financial Ombudsman Service (FOS). FOS will deal with complaints for small businesses that meet certain criteria, we will be able to advise if you are eligible or you can contact them directly at: The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

## FINANCIAL SERVICES COMPENSATION SCHEME

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we cannot meet our obligations, depending on the type of insurance and circumstances of your claim.