

Your Pupil Policy

Summary of Cover

This key information for schools provides a guide to the cover available under the Pupil Insurance policy by setting out the significant features, benefits, limitations and exclusions. This is a summary 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. An insured person(s) is any person or category of persons elected by you to be insured under the policy. The cover is underwritten by Aviva Insurance Limited.

Personal Accident

We 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.

The school selects:

- I. The maximum benefit; either £600,000 or £1,000,000 any one insured person.
- II. The operative time; either 24 hours a day, 365 days a year or school activity only (school time and whilst engaged in any school activity).
- III. Whether dental cover is to be included.
- IV. If cover is to be included for staff, and if so, for all staff or for teaching staff only.

Operative Time Options:

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. Or:

School Activity – cover is operative from the pupil's arrival at school on the first day of term and continues 'Whilst at school or during any activity arranged through the school' The journey to and from school is excluded.

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, for whom the appropriate premium has been paid.
- Any member of staff while employed by the school, for whom the appropriate premium has been paid.
- 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
20. 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)	£2,000 per tooth	£2,000 per tooth
(b) Total permanent physical loss of posterior tooth (molar or pre-molar)	£1,250 per tooth	£1,250 per tooth
(c) (i) Partial loss of anterior and/or posterior tooth	Up to £500 per tooth	Up to £500 per tooth
(ii) Total loss of vitality of a permanent natural 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	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

BENEFITS FOLLOWING ACCIDENTAL BODILY INJURY	PUPILS AND STAFF	GOVERNORS AND VOLUNTEERS
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.		
MAXIMUM BENEFIT ANY ONE INSURED PERSON	£250,000 or £600,000 when the supplemental benefit is payable	£100,000
MAXIMUM ACCUMULATION LIMITS		
Any one accident	£50,000,000	£50,000,000
Any one aircraft	£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

£1,000,000 PERSONAL ACCIDENT BENEFITS

BENEFITS FOLLOWING ACCIDENTAL BODILY INJURY	PUPILS AND STAFF	GOVERNORS AND VOLUNTEERS
1. Total organic paralysis	£300,000	£100,000
2. Total loss of intellectual capacity	£300,000	£100,000
3. Total loss of sight in both eyes	£300,000	£85,000
4. Total loss of both upper limbs or both hands	£300,000	£85,000
5. Total loss of both lower limbs or both feet	£300,000	£85,000
6. Total loss of one upper limb and one lower limb	£300,000	£85,000
7. Total loss of one hand and one foot	£300,000	£85,000
8. Total loss of one upper limb or one hand	£150,000	£20,000
9. Total loss of one lower limb or one foot	£150,000	£20,000
10. Total loss of use of lung	£150,000	£20,000
11. Total loss of sight in one eye	£150,000	£20,000
12. Total loss of hearing in both ears	£150,000	£20,000
13. Total loss of hip or knee or ankle	£120,000	£16,000
14. Total loss of use of back/spine below the neck (no spinal cord damage)	£120,000	£40,000
15. Total loss of use of neck/cervical spine (no spinal cord damage)	£90,000	£30,000
16. Total loss of use of shoulder or elbow	£90,000	£10,000
17. Total loss of use of one thumb	£80,000	£10,000
18. Total loss of use of wrist	£80,000	£10,000
19. Total loss of use of jaw	£50,000	£10,000
20. Total loss of use of kidney	£45,000	£5,000
21. Total loss of big toe	£45,000	£5,000
22. Total loss of hearing in one ear	£30,000	£5,000
23. Total loss of finger	£30,000	£5,000
24. Total loss of taste and smell	£30,000	£2,000
25. Total loss of spleen	£25,000	£5,000
26. Total loss of any other toe	£12,000	£2,000
27. Total loss of natural tooth (excluding deciduous (milk) teeth)		
(a) Total permanent physical loss of anterior tooth (canine or incisor)	£2,000 per tooth	£2,000 per tooth
(b) Total permanent physical loss of posterior tooth (molar or pre-molar)	£1,250 per tooth	£1,250 per tooth
(c) (i) Partial loss of anterior and/or posterior tooth	Up to £500 per tooth	Up to £500 per tooth
(ii) Total loss of vitality of a permanent natural tooth	Up to £500 per tooth	Up to £500 per tooth
	But not exceeding £2,400 for all teeth partially lost and/or all teeth suffering total loss of vitality	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

BENEFITS FOLLOWING ACCIDENTAL BODILY INJURY	PUPILS AND STAFF	GOVERNORS AND VOLUNTEERS
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.		
MAXIMUM BENEFIT ANY ONE INSURED PERSON	£300,000 or £1,000,000 when the supplemental benefit is payable	£100,000
MAXIMUM ACCUMULATION LIMITS 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 £700,000 in the event of the insured person sustaining one, or more than one, form of permanent disability where total compensation of £300,000 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, for whom the appropriate premium has been paid.

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

This section of the policy provides for the return of school fees to the fee payer (the person(s) who have entered into a contractual obligation with you to pay fees charged in respect of the attendance at your premises of an insured person for lessons) in the event of an insured pupil being absent from lessons due to injury or sickness for a period exceeding the franchise period (period of 5 consecutive days (including weekends and half term holidays)). When an absence exceeds the franchise period of 5 consecutive days fees are returned on a pro-rata basis from the first day of absence.

Fees are also returned in the event of the school being required to close due to an epidemic amongst pupils and/or staff. This cover is subject to an excess period of 7 days meaning that no fees will be returned for the first 7 days of closure.

The policy will pay on a termly basis, the cost of the insured persons school fees up to a maximum of three consecutive terms' fees from the date of death of the fee payer, provided that death is caused solely by accidental means and occurs within 24 calendar months of the accident.

The school selects:

The method of operation – inclusive (all pupils included) or opt-in (the fee payer decides whether or not to insure).

Cover applies to:

- Any pupil enrolled with the school, for whom the appropriate premium has been paid.

Operative Time – Cover commences on the first day of term and ends when the pupil leaves the school, is withdrawn from the school or the group insurance policy is discontinued. If a pupil is withdrawn due solely to illness or injury cover ceases at the end of the term in which the pupil is withdrawn.

Significant Features and Benefits

BENEFITS	CATEGORY A
Termly school fee	As declared
Franchise period	5 Days
Benefit period	Maximum 3 Terms

FEES RETURN

Significant or Unusual Exclusions or Limitations

This section does not cover absence:

- from school premises unless the continuous period of absence exceeds the franchise period;
- of 14 consecutive days or more which has not been referred to and certified by a qualified medical practitioner. Insurers shall at their request be supplied at the fee payer's expense with such further information from the qualified medical practitioner attending the insured person as appears to insurers to be necessary;
- for any closure of the school premises unless due to the necessary closure of the whole or part of the school premises owing to an outbreak of an infectious disease amongst the pupils and/or staff which renders the continuance of school work impossible. There is no cover for the first 7 days of any such closure. For example, if the school premises is closed for 8 days due to an outbreak of an infectious disease, the policy, subject to terms and conditions, will refund one day's fee;
- where any insured person is removed from or kept away from the school premises for fear of contact with an infectious disease at the school premises;
- on account of any congenital abnormality of which the fee payer, parent or legal guardian or insured person was aware of prior to the inception of cover;
- as a result of inoculations or similar preventative treatments, unless such treatment is insisted upon by the policyholder as a result of an epidemic in the vicinity of the policyholder's premises or of the insured person's residence or outbreak of an infectious disease;
- where absence within the first 12 months of first inclusion in the scheme is due to:
 - (i) any gradually operating cause;
 - (ii) any naturally occurring condition or degenerative process;
 - (iii) sickness or disease (unless resulting directly from accidental bodily injury); that the fee payer, parent or legal guardian or insured person was aware of and has received treatment or advice for. This exception is not applicable where the insured person, in the 12 months immediately prior to first inclusion in this scheme, had been included within an insurance policy providing an indemnity to the fee payer in respect of refund of school fees by the policyholder;
- for a period of recuperation or convalescence longer than that normally required consequent upon the sickness and/or accident in respect of which indemnity is claimed, unless the qualified medical practitioner attending such insured person certifies that he/she is not physically and/or mentally fit to resume attendance at the school premises without danger of permanent impairment of their health.

PUPILS' PERSONAL PROPERTY

This section of the policy provides for payment up to the selected sum insured and subject to the single article limit, in the event of personal property belonging to an insured pupil being lost, stolen or damaged during the operative time.

The school selects:

- (i) the method of operation - inclusive (all pupils included) or opt-in (the fee payer decides whether or not to insure)
- (ii) the sum insured - £2,500 (single article limit £1,500) or £5,000 (single article limit £2,500)

Operative Time – Whilst at school, or whilst on a pupil's direct journey to or from the school; or direct travel to or from school premises at the beginning or end of each term; or in connection with an official trip under the auspices of the school that is under the direct control of a member of the school's staff.

Significant Features and Benefits

Cover applies to any pupil enrolled with the school, for whom the appropriate premium has been paid.

BENEFITS	CATEGORY A
Total Sum Insured any one loss	£2,500 or £5,000
Single Article Limit	£1,500 (£2500 Sum Insured) £2,500 under £5000 (£5000 Sum Insured)

PUPILS' PERSONAL PROPERTY

Significant or Unusual Exclusions or Limitations

This section does not cover:

- The first £100 of any claim in respect of laptops, tablets and computers, and £25 in respect of any other claim.
- Loss of or destruction of or damage to:
 - motor vehicles and accessories;
 - water-craft and accessories;
 - cash, currency, bank notes and stamps;
 - data reinstatement;
 - contact or corneal lenses;
 - items of jewellery, other than watches, with an individual value over £150 unless valuation can be proved;
 - watches and items of jewellery with an individual value in excess of £500;
 - mobile phones, smart phones, and any other mobile device which accesses a cellular radio system for the purpose of making or receiving phone calls, including their accessories such as carrying cases, battery chargers, hands-free mounting kits, memory cards or external antennae;
 - livestock;
 - media downloads, such as MP3s, MP4s, digital films and programmes and computer games, but this shall not apply to loss of any computer application and system software up to a value of £100 any one claim where the device on which they are stored is stolen or damaged.
- Loss or damage caused by moth, vermin, wear and tear, gradual deterioration or electrical or mechanical breakdown or derangement, unless the electrical or mechanical breakdown or derangement results from accidental damage.
- Loss of or damage to pedal cycle tyres, lamps and accessories, unless the cycle is stolen or damaged at the same time.

- Theft of cycles unless the theft occurs from a locked building and there is evidence of violent and forcible entry to the premises or whilst locked to an immovable object and there is evidence of the lock suffering violent and forcible removal or damage.
- Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss.
- Any legal liability of whatever nature directly or indirectly caused by or contributed to, by or arising from:
 - (i) ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - (ii) the radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- Any claims for malicious damage caused by the insured person.
- Theft from a parked unattended motor vehicle unless the item was concealed in a locked boot or locked glove compartment, all windows and doors were locked and all security systems were activated and there is evidence of violent and forcible entry.
- accidental loss of or damage to tapes, records, cassettes, discs or computer software.
- Any loss or damage resulting from financial default or insolvency.
- Any loss or damage which, at the time of happening is insured by or would, but for the existence of this insurance, be insured by any other more specific existing policy or policies except in respect of any excess beyond the amount which would have been payable under such other more specific policy or policies had this insurance not been effected.
- Any claims for malicious damage caused by the insured person.

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.

YOUR CANCELLATION RIGHTS

There are no statutory cancellation rights under this policy.

CONTACT DETAILS FOR CLAIMS AND ASSISTANCE SERVICES

We have two claims services depending on the claim You wish to submit/enquire about:

Please have Your policy number to hand when calling. For Our joint protection, telephone calls may be recorded and/or monitored. When We know about the problem, We will start to put the solutions in place.

For Pupils, Staff and Volunteers Personal Accident, Pupils and Staff Dental or Fees Return claims:

Telephone: 0800 051 6583

E-mail: gpaclaims@aviva.com

Postal Address:

Group Personal Accident Claims,

Aviva

Fourth Floor, The Observatory,

Chapel Walks Manchester, M2 1HL

For Pupils Personal Property Claims:

Telephone: 01243 621416

Postal Address:

Aviva Travel Claims

PO Box 432

Chichester

West Sussex

PO18 8WP

Counselling Service Helpline – 0117 934 0105

This is a confidential service available to Your staff to help deal with personal issues such as bereavement, divorce, the threat of violence in the workplace and bullying at work.

IF YOU HAVE A COMPLAINT

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, contact your Insurance adviser.

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body if you are eligible to do so (see <http://www.financial-ombudsman.org.uk> for further details).

Following the complaints procedure does not affect your right to take legal action.

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.