

Schools personal accident insurance

Including dental accident cover as standard

Sadly, accidents which can happen to anyone at anytime can sometimes result in life-changing injuries. The financial burden of coping in the event of a permanent disability can be extremely challenging and personal accident insurance may go some way in lifting this burden.

Cover provided

This personal accident insurance scheme — which includes dental accident cover as standard — provides the sum of up to £1 million to be paid in the event of an accident that results in permanent disability to an insured pupil or member of staff. The benefit is paid irrespective of any additional compensation that may be paid by an involved third party.

Crisis management cover up to £75,000 for crisis consultant fees and costs is also available, following a claim under the policy, which has potential to cause the school adverse publicity or financial loss. Other available features include:

- Recruitment expenses following the suicide of a staff member.
- Chauffer or taxi benefit to assist in travel to the school following an accident.
- The school or insured person can call Chubb Assistance for a range of assistance, counselling, advice and information services including debt, addiction, and bereavement counselling.
- Trauma counselling up to £2,000.
- Broken bones benefit up to £5,000 paid regardless of permanent disablement.
- Funeral expenses up to £10,000 in the event of accidental death.
- Injury medical expenses up to £30,000.

Key features

- Payment for permanent disability, death, and scarring and disfigurement resulting from an accident.
- No restrictions regarding sporting or leisure activities.
- Cover is provided in and out of school time 24 hours a day, 365 days of the year, on a worldwide basis.
- Benefit payable for broken bones and dislocation regardless of whether the injury results in permanent disability.
- Dental cover now included as standard, which provides up to £10,000 for the treatment of dental injuries.
- Personal accident cover for governors and voluntary helpers up to £100,000.
- Accidental death benefit for staff (if included), school governors, and voluntary helpers up to £100,000.

Your dental cover

- Treatment for dental injury up to £10,000.
- Emergency dental treatment up to £2,000.
- A benefit of £125 for surgical extraction of each wisdom tooth.
- A benefit of £125 per night for in-patient hospital cash benefit whilst receiving dental treatment.
- Mouth cancer cover up to £12,000.

Premiums

There are two different levels of cover to choose from (all inclusive of insurance premium tax). The annual premiums include a 10% discount to reflect the single payment option.

Termly premium — per insured person	
£600,000 personal accident (including dental)	£3.55
£1 million personal accident (including dental)	£5.00
Annual premium — per insured person	
£600,000 personal accident (including dental)	£9.45
£1 million personal accident (including dental)	£13.38

Insuring school staff

Personal accident insurance is an employee benefit that is often highly valued by a school's staff — this policy provides an independent school with the option to include all school staff or teaching staff only under the cover.

How this policy operates

All pupils are covered under the policy, and the school incorporates the premium within its fee structure.

Claims

All claims must be notified by the completion of the appropriate claim form, which is available on request from Marsh.

In the event of a dental emergency or injury claim, the dentist will be required to complete a claim form.

Administration of the scheme

Marsh will supply the school with documents for distribution to parents outlining the main policy benefits.

Termly declaration basis — prior to the start of the first term in which cover commences, the school advises Marsh of the number of pupils in the school — we do not require a list of names. The school is then invoiced accordingly. Thereafter, a declaration is to be completed and an invoice issued to the school each term.

Annual declaration basis — prior to the start of the first term in which cover commences, the school advises Marsh of the number of pupils in the school. The school is then invoiced accordingly.

Should a pupil join or leave the school mid-year, they are automatically included or removed from the day they start or leave the school. The school will receive an annual certificate of insurance.

Insurer

Chubb European Group SE (CEG) is an undertaking governed by the provisions of the French insurance code with registration number 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. CEG has fully paid share capital of €896,176,662 - UK business address: 100 Leadenhall Street, London EC3A 3BP. Authorised and supervised by the French Prudential Supervision and Resolution Authority (4, Place de Budapest, CS 92459, 75436 PARIS CEDEX 09) and authorised and subject to limited regulation by the Financial Conduct Authority (FS Register number 820988). Details about the extent of their regulation by the Financial Conduct Authority are available from Chubb on request. You can find details about the firm by searching 'Chubb European Group SE' online at <https://register.fca.org.uk/>.



Schools with sports programmes that typically include rugby, hockey, or cricket are the most likely to make dental injury claims.



Complaints procedure

Marsh manages the Schools Personal Accident insurance scheme under a delegated authority arrangement on behalf of the insurer. Complaints regarding the insurance should in the first instance be made to Marsh Ltd, Education Practice, 4 Milton Road, Haywards Heath, West Sussex, RH16 1AH. Telephone: 01444 335174. Email: termly.schemes@marsh.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 Email: complaint.info@financial-ombudsman.org.uk www.financial-ombudsman.org.uk

Financial services compensation scheme

The above insurer 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 FSCS at www.fscs.org.uk or by contacting them at 10th Floor, Beaufort House, 15 Bodolph Street, London, EC3A 7QU. Online form: <https://claims.fscs.org.uk/> or by telephone on 0800 678 1100 or 0207 741 4100.

Important notes

This document is a summary only and applies to schools in England and Wales; different arrangements may apply to Scottish schools. Any references to any conditions and the cost of cover are correct at the time of going to press. It should, however, be noted that these may be subject to amendment. Full details regarding exact cover, terms, exclusions, and conditions are contained in policy documentation which is provided at inception of cover and at renewal. Details are available on request from Marsh's Education Practice.

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About Marsh

[Marsh](#) is the world's leading insurance broker and risk advisor. With around 45,000 colleagues operating in 130 countries, Marsh serves commercial and individual clients with data-driven risk solutions and advisory services. Marsh is a business of Marsh McLennan (NYSE: MMC), the world's leading professional services firm in the areas of risk, strategy and people. With annual revenue nearly \$20 billion, [Marsh McLennan](#) helps clients navigate an increasingly dynamic and complex environment through four market-leading businesses: [Marsh](#), [Guy Carpenter](#), [Mercer](#) and [Oliver Wyman](#). For more information, visit marsh.com, follow us on [LinkedIn](#) and [Twitter](#) or subscribe to [BRINK](#).