

PUPILS' PERSONAL ACCIDENT INSURANCE SCHEME NOW INCLUDES DENTAL ACCIDENT COVER AS STANDARD



Sadly, accidents which can happen to any pupil 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 — the lifetime cost of caring for a disabled child is likely to exceed £1million* — and personal accident insurance may go some way in lifting this burden.

This personal accident insurance scheme — which now includes dental 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. The benefit for the pupil is paid irrespective of any additional compensation that may be paid by an involved third party.

WHAT'S NEW FOR 2018 -19

For 2018 -19 a number of enhancements and additional covers have been included, even though the premiums remain unchanged.

- Crisis management cover up to £75,000 for crisis consultant fees and costs, following a claim under the policy, which has potential to cause the school adverse publicity or financial loss.
- Chauffeur or taxi benefit to assist in travel to the school following an accident.
- *Chubb Assistance* — the school or insured person can call Chubb for counselling (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.

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 for £125 per night for in-patient hospital cash benefit whilst receiving dental treatment.
- Mouth cancer cover up to £12,000.

KEY FEATURES

- Payment for permanent disability, death, and facial scarring 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, and provides up to £10,000 for the treatment of dental injuries.

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

FAST FACT

* Spinal Injury Network — www.spinal-injury.net

** Marsh's Education Practice Claim Statistics 2014

- 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.

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 per term	
£600,000 personal accident (including dental)	£3.55
£1 million personal accident (including dental)	£5.00
Annual premium — per insured person per term	
£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 all teaching staff under the cover.

HOW THIS SCHEME OPERATES

All pupils are included in the scheme and the school incorporates the premium within the 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.

INSURERS

Chubb European Group Limited. Registered in England and Wales number 1112892 with registered office at Chubb 100 Leadenhall Street, London EC3A 3BP, authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FCA) and Prudential Regulation Authority.

COMPLAINTS PROCEDURE

Marsh manages the Pupils' 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, Capital House, 1-5 Perrymount Road, Hayward Heath, West Sussex RH16 3SY 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 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 FSCS at www.fscs.org.uk or by contacting them at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU 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 also available on request from Marsh's Education Practice.

WANT TO KNOW MORE?

Please contact your Marsh client executive or:

Marsh Ltd, Education Practice, Capital House,
1-5 Perrymount Road, Haywards Heath, West Sussex RH16 3SY.

☎ 01444 335 174

✉ termly.schemes@marsh.com

🌐 uk.marsh.com/education

 Marsh UK Education Forum



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