HAYES PARSONS
INSURANCE & RISK MANAGEMENT

PUPILS' PERSONAL ACCIDENT

SUMMARY OF COVER
FOR PARENTS/GUARDIANS

hayesparsons.co.uk

This key information provides a guide to the cover available under the Personal Accident section of 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. The cover is underwritten by Aviva Insurance Limited.

PERSONAL ACCIDENT

This section provides a benefit payment 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.

Method of Operation

The method of operation is inclusive (the benefit is provided automatically to pupils who are enrolled at the school).

Operative Time - 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 between the policyholder's premises and the insured person's residence.

£600,000 PERSONAL ACCIDENT BENEFITS

BENEFITS FOLLOWING ACCIDENTAL BODILY INJURY	SUM ASSURED
1. Total organic paralysis	£250,000
2. Total loss of intellectual capacity	£250,000
3. Total loss of sight in both eyes	£250,000
4. Total loss of both upper limbs or both hands	£250,000
5. Total loss of both lower limbs or both feet	£250,000
6. Total loss of one upper limb and one lower limb	£250,000
7. Total loss of one hand and one foot	£250,000
8. Total loss of one upper limb or one hand	£120,000
9. Total loss of one lower limb or one foot	£120,000
10. Total loss of use of lung	£120,000
11. Total loss of sight in one eye	£120,000
12. Total loss of hearing in both ears	£120,000
13. Total loss of hip or knee or ankle	£100,000
14. Total loss of use of back/spine below the neck (no spinal cord damage)	£100,000
15. Total loss of use of neck/cervical spine (no spinal cord damage)	£75,000
16. Total loss of use of shoulder or elbow	£75,000
17. Total loss of use of one thumb	£65,000
18. Total loss of use of wrist	£65,000
19. Total loss of use of jaw	£40,000
20. Total loss of use of kidney	£35,000
21. Total loss of big toe	£35,000

BENEFITS FOLLOWING ACCIDENTAL BODILY INJURY	SUM ASSURED
22. Total loss of hearing in one ear	£25,000
23. Total loss of finger	£25,000
24. Total loss of taste and smell	£25,000
25. Total loss of spleen	£20,000
26. Total loss of any other toe	£10,000
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
28. Accidental death	£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.	
MAXIMUM BENEFIT ANY ONE INSURED PERSON £250,000 or £600,000 when the supplemental benefit is payable	
MAXIMUM ACCUMULATION LIMITS Any one accident 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 Benefits – £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

DENTAL OPTION
(only operative if school has chosen to provide this benefit)

Significant Features and Benefits

BENEFITS	SUM ASSURED
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

Significant or Unusual Exclusions or Limitations

This policy does not cover:

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

- The insured person engaging in any kind of flying other than as a passenger.
- 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.
- The insured person committing or attempting to commit suicide or intentionally inflicting self injury.
- The insured person(s) own criminal act.
- The insured person being in a state of insanity.
- 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”.

The **dental** 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.

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

If you believe that you have a claim under this Insurance, you should notify Aviva Insurance Limited. P lease have your policy number to hand when calling. Telephone calls may be recorded and/or monitored.

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

IF YOU HAVE A COMPLAINT

Any complaint should be addressed in the first instance to Hayes Parsons Insurance Brokers using the address details mentioned elsewhere.

Aviva Insurance Limited are covered by the Financial Ombudsman Service. if you have complained to Aviva and have been unable to resolve the 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

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

Hayes Parsons Insurance Brokers
Colston Tower, Colston Street, Bristol BS1 4XE
0117 929 9381 | education@hayesparsons.co.uk | **hayesparsons.co.uk**

Hayes Parsons Insurance Brokers is a trading name of Hayes Parsons Limited which is authorised and regulated by the Financial Conduct Authority, FRN 311881.
Registered in England No. 816448 at Colston Tower, Colston Street, Bristol,BS1 4XE.

HP01 - 05/17