

# Pupils' £1m personal accident insurance scheme (incorporating dental)

## Scheme details and keyfacts effective from winter term 2011

**Benefits for permanent disability or death, loss or loss of vitality of permanent natural teeth, dental injury, emergency dental treatment costs.**

### General information

The need for personal accident insurance has been tragically emphasised by certain serious injuries that have occurred to pupils. In many cases, there is no entitlement to financial compensation because it is no one individual person's fault that a pupil has suffered permanent disability. This scheme provides a scale of benefits for permanent disabilities, a list of which is set out overleaf.

### When cover begins and ends

The school has decided to include all pupils within the scheme at no additional cost as the termly premium is incorporated within the current fee structure. Cover commences for each pupil from the first day of the first term, including the duration of the uninterrupted journey to the school. Cover will continue until the pupil leaves the school, provided the school continues to renew the scheme at the beginning of each winter term (September).

### General definitions

**Bodily injury** – injury that is caused solely by accidental means and that, independently of any other cause, within 24 months from the date of the accident results in the insured pupil's death, dismemberment or permanent disability.

**Dismemberment** –

- a) the loss or loss of use of one or more limbs **or**
- b) the loss or loss of sight of one or both eyes.

**Disappearance** – if the insured pupil disappears and after 12 months it is reasonable to believe that such an insured pupil has died as a result of bodily injury, the death benefit shall become payable subject to a signed undertaking that if the belief is subsequently found to be wrong such death benefits shall be refunded to the insurers.

**Dental injury** – shall mean an injury to the teeth and supporting structures (including damage to dentures or orthodontic appliance whilst being worn) which is directly caused 1. by a sudden, external and identifiable event that happens by chance and could not have been expected; or 2, intra-orally, whilst consuming food.

**Dentist** – a general dental practitioner who is, for the time being, included on the General Dental Council's register of dentists. For the purpose of dental treatment provided outside the United Kingdom, dentist shall mean a general dental practitioner who is authorised to provide such dental treatment in the country in which such dental treatment is received

**Effective time** – The duration of each term for which the premium has been paid for a pupil. If the insured pupil is not returning to the school:

- a) because he/she is transferring to another primary or secondary school within the United Kingdom, the cover will continue until the commencement of the uninterrupted journey to the new school **or**
- b) because he/she has completed his or her secondary education or is transferring to another school outside the United Kingdom, cover will be provided during the following holiday break only while the insured pupil participates in any official organised school activity, including the uninterrupted journey to the place of activity and the uninterrupted journey home. Cover will cease when the insured pupil returns home or at midnight before the commencement date of the new term, whichever is sooner.

For any reason other than a) or b) above, the cover will terminate after the uninterrupted journey home at the end of the insured pupil's last day as a pupil of the school.

**Exposure** – injury to the insured pupil as a result of unavoidable exposure to the elements shall be deemed to have been caused by bodily injury.

**Insured pupil** – any pupil, attending the school, for whom the appropriate premium has been paid and accepted by the official managers on behalf of the insurers.

**Term** – the duration of one of the three periods of attendance at the school during a school year, including the uninterrupted journey to the school prior to commencement of the period plus the holiday break that immediately follows.

### Personal data

Please note that information (including personal information) you provide to, or which is already held by the school, may be passed to Marsh and relevant insurers and other related third parties for servicing the scheme and administering claims. Under data protection legislation you can ask in writing for a copy of certain personal records about you.

# Summary of benefits

(Please refer to policy wording for full terms and conditions)

## Personal accident Insurance

### Cover

If during the effective time the insured person sustains bodily injury the insurers will pay, subject to the terms and conditions and exclusions, the benefit specified to the insured person.

### Scale of benefits

#### Maximum payment £1,000,000 (see supplemental benefit)

1. Total organic paralysis	£ 300,000
2. Total loss of intellectual capacity	£ 300,000
3. Total loss of sight of both eyes	£ 300,000
4. Total loss of both arms or both hands	£ 300,000
5. Total loss of both legs or both feet	£ 300,000
6. Total loss of one arm and one leg	£ 300,000
7. Total loss of one hand and one foot	£ 300,000
8. Total loss of one arm or one hand	£ 144,000
9. Total loss of one leg or one foot	£ 144,000
10. Total loss of sight of one eye	£ 144,000
11. Total loss of hearing in both ears	£ 144,000
12. Total loss of use of lung	£ 144,000
13. Total loss of use of hip or knee or ankle	£ 120,000
14. Total loss of use of shoulder or elbow	£ 90,000
15. Total loss of one thumb	£ 78,000
16. Total loss of use of wrist	£ 78,000
17. Total loss of use of jaw	£ 50,000
18. Total loss of use of kidney	£ 42,000
19. Total loss of big toe	£ 42,000
20. Total loss of hearing in one ear	£ 30,000
21. Total loss of one finger	£ 30,000
22. Total loss of use of spleen	£ 24,000
23. Total loss of any other toe	£ 12,000
24. Death	£ 10,000

25. In the event of the insured person sustaining any permanent disability **not specified above** the compensation payable shall be calculated by assessing the degree of disability in relation to benefits 1 to 23 above.

### Supplemental benefit

In the event of the insured person sustaining one, or more than one, form of permanent disability where total compensation becomes payable of £300,000 under benefits 1 to 23 above, the burns and scalds and facial disfigurement benefits, a supplemental benefit of £700,000 will be paid, making a total compensation of £1,000,000.

### Facial disfigurement benefit

This benefit relates to disfigurement, scarring and burns on any part of the neck, face or head exposed to view. The benefit amount payable will not take into account any psychological effects.

Maximum benefit	£ 6,000
Minimum benefit	£ 300

If as a result of an accident the insured person sustains facial disfigurement such as permanent scarring or permanent burns to the face and the scarring or permanent burns affect an area of one square centimetre or two centimetres in length the minimum benefit of £300 will be paid. Scarring or permanent burns covering a greater area or length will be assessed according to size, area it covers, visual impact, and in relation to the minimum benefit payable of £300 and the maximum benefit payable of £6,000 for scarring or permanent burns covering the whole face.

### Burns and scalds benefit

If as a result of an accident the insured person sustains permanent scarring caused by a burn or scald the benefit payable will be assessed according to the body surface area affected (excluding any part of the neck, face or head exposed to view). This benefit relates to full thickness burns (3rd degree burns or burns of greater severity) or permanent scarring caused by burns to the body surface (excluding scarring and burns on part of the neck, face or head exposed to view).

Permanent scarring caused by burns to:	at least 4% but to less than 15% of the body surface –	benefit payable £3,000
	at least 15% but to less than 25% of the body surface –	benefit payable £6,000
	to 25% or more of the body surface –	benefit payable £10,000

## Compensation for loss or loss of vitality of permanent natural teeth

If during the effective time the insured person sustains injury caused solely by accidental means that directly results in the loss of, or loss of vitality of, permanent natural teeth, the insurers will pay compensation of up to a total overall maximum each period of insurance of £7,500 subject to the following inner limits:

- |  |                  |
|--|------------------|
| 1. Total loss of anterior tooth (canine or incisor)        | £2,000 per tooth |
| 2. Total loss of posterior tooth (molar or pre-molar)      | £1,250 per tooth |
| 3. The total loss of vitality of a permanent natural tooth | £600 per tooth   |

but not exceeding £2,400 in total for all teeth partially lost and/or all teeth suffering total loss of vitality.

## Specific conditions applicable to compensation for loss or loss of vitality of permanent natural teeth

- Total loss of a tooth means the permanent physical loss of tooth from the mouth occurring within three years from the date of the accident resulting in dental injury
- Claims for partial loss of tooth or teeth shall be calculated by assessing the percentage of tooth lost in relation to the maximum benefit payable for partial loss of a single tooth which is payable when 90% of a tooth has been lost. Where more than 90% of a tooth has been lost insurers will deem it to be total loss of vitality of tooth for the purposes of a claim under this section
- Where an insured person subsequently loses the remaining part of a tooth for which a partial loss of tooth or total loss of vitality of a permanent natural tooth claim has been paid by insurers, the insurers shall be entitled to deduct such amount paid from any subsequent claim for the total loss of such tooth.

## Treatment for dental injury and emergency dental treatment and additional dental covers

### Cover

If during the effective time the insured person suffers dental injury or requires emergency dental treatment or the removal of wisdom teeth the insurers will pay the amounts shown below:

#### Benefits include:

Treatment for dental injury: up to £10,000  
in each period of insurance for reasonable fees for treatment and services provided to the insured person for the purpose of treatment for dental injury.

Emergency dental treatment: up to £2,000  
in each period of insurance for reasonable fees incurred for emergency dental treatment.

Surgical extraction of third molars (wisdom teeth): £125 per tooth  
provided it is diagnosed for the first time as being necessary during the effective time.

In addition insurers will pay the following:

In-patient hospital cash benefit: £125 per night  
for each night the insured person spends in hospital during the effective time for the primary purpose of receiving in-patient dental treatment or dentoalveolar surgery up to a maximum 365 nights, provided that the condition for which treatment or surgery is required, is diagnosed during the period of insurance.

Mouth cancer treatment: up to £12,000  
for treatment given by a consultant recognised as a specialist in cancer treatment if the insured person is first diagnosed as having mouth cancer during the effective time.

Incidental expenses: up to £125  
any one incident that gives rise to a valid claim for dental treatment for reimbursement of expenses incurred in transporting or accompanying the insured person to and from the dentist.

Claims under the dental section of this scheme will be handled by Dental Payment Administration Services Ltd (DPAS), Place Farm, Court Street, Tisbury, Salisbury, Wiltshire SP3 6LW

**This summary does not contain the full terms and conditions of the policy. These are contained in the schedule and policy wording, held by the school and available for inspection, which together form the policy document.**

## keyfacts<sup>®</sup>

### Insurers and type of insurance

#### Personal accident (A)

This personal accident insurance is provided by a panel of four insurers: ACE European Group Limited (lead insurers), Ecclesiastical Insurance Office plc, QBE Insurance (Europe) Limited, RSA Insurance Group plc.

#### Dental (B)

The dental insurance is provided by ACE European Group Limited.

This personal accident and dental insurance operates under a group arrangement, with the policy being held in the name of the school for the benefit of the insured persons. Insured persons being pupils, and staff members if insured.

### Cover

This insurance covers the risk of an accident happening to an insured person that causes bodily injury resulting in death, permanent disability or dismemberment (loss of limbs or sight) and injury to teeth requiring treatment. The personal accident insurance provides a lump sum payment that is calculated with reference to a specified table of benefits based on the severity of the injury. The dental insurance provides payments for fees charged for dental treatment up to specified limits.

The school operates the scheme on an annual basis, with renewal due at the start of each winter term (September). Premiums are payable in termly instalments. Cover operates for insured persons who are declared by the school to insurers as participating in the scheme.

### Significant features and benefits

(Please see policy wording for full details, available from the school)

#### Pupils' personal accident insurance (A) and Dental (B)

- Cover applies on a worldwide basis, 24 hours a day – in and out of school, and during holiday periods whilst within the effective time
- No restrictions regarding sporting or leisure activities
- Payments are made irrespective of any other person being legally responsible for an accident.

#### Personal accident (A)

- Death from disappearance or exposure to the elements is included
- A lump sum of up to £1,000,000 is provided for each insured person if he/she suffers an accident that results in bodily injury. This could range from a minor incapacity to total paralysis
- Partial losses are also included
- Benefit is paid up to a total overall maximum each period of insurance of £7,500 for loss of or loss of vitality of, permanent natural teeth, due to an accident.

#### Dental (B)

- Each period of insurance insurers will pay reasonable fees for:

a. treatment for dental injury up to an overall maximum of	£10,000
b. emergency dental treatment up to an overall maximum of	£ 2,000
- A benefit of £125 is paid for (a) extraction of a wisdom tooth, (b) each night spent in hospital for dental treatment, up to 365 nights or, (c) incidental expenses incurred in visiting a dentist
- Up to £12,000 is paid for treatment of oral cancer
- A 24 hour helpline is available for contacting a dentist during the day or night, as well as obtaining an English-speaking dentist in the event of dental problems when travelling abroad
- Any dental practitioner that is registered with the General Dental Council can be used.

## Significant and unusual exclusions or limitations

(Please see policy wording for full details, available from the school)

### Pupils' personal accident insurance (A) and Dental (B)

- No benefit payable carries interest
- If an insured pupil is not returning to the school, cover restrictions may apply during the holiday period following that insured pupil's last term at the school.

#### Personal accident (A)

- Death, permanent disability or dismemberment must result within 24 months from the date of the accident
- If compensation is payable for loss or loss of use of part(s) of the body then it cannot also be claimed for partial loss or loss of use of the same part(s) under a different category of benefits
- There is no cover for suicide, intentionally self-inflicted injury or risks from war
- No benefit shall be payable for total or partial loss of or loss of vitality or any:
  - a) deciduous (milk tooth)
  - b) dental implant, crown, veneer or denture bridge
- No benefit shall be payable for total or partial loss or loss of vitality of any tooth caused intra-orally by wear and tear.

#### Dental (B)

- Treatment for dental injury that exceeds £750 is not covered unless prior approval is obtained from the claims managers of the scheme
- Routine dental treatment, orthodontic treatment and check-ups are excluded
- Treatment for dental injury caused intra-orally by wear and tear is excluded
- Damage to dentures or orthodontic appliances occurring other than while being worn, are not covered
- Cosmetic treatment (except cosmetic treatment forming part of treatment for dental injury following an accident) is not covered
- Mouth cancer suspected or diagnosed before or within 90 days of the cover being first provided shall not be covered
- Insurers will not pay for dental treatment reported to Marsh more than three months after the occurrence of the injury or emergency treatment
- The insurers shall not be liable for any amount claimed for implants. Where an implant is sought as an alternative to fixed bridgework, an equivalent fee will be paid towards the cost of such implant.

## Cancellation rights

There are no cancellation rights under the policy.

## Making a claim

If an accident happens which is likely to give rise to a personal accident claim or dental claim, contact:

#### Marsh Ltd

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

Telephone: 01444 458144

Facsimile: 01444 415088

Insurers may require the claimant to be medically examined.

## What to do in a dental emergency

Ask the dentist to provide a receipt if a charge is made and to agree to complete a claim form. A **24 hour dentist helpline** is available for help contacting a dentist at any time day or night, call **0800 525 631**. In the event of problems abroad call **+44 1747 820 841** for assistance in contacting an English speaking dentist.

## Complaints procedure

Marsh manages the scheme under a binding authority on behalf of insurers. Complaints regarding the scheme should be made to Marsh using the details provided here.

Alternatively you can put your complaint direct to the:

### A&H Customer Service Manager

ACE European Group Limited  
200 Broomielaw  
Glasgow  
G1 4RU

Telephone: 0845 841 0056  
Facsimile: 01293 597 376  
Email: [cust.servuk@acegroup.com](mailto:cust.servuk@acegroup.com)

Your complaint will be dealt with fairly, speedily, and in accordance with the FSA rules on complaints handling. However, if following receipt of a final response you are still dissatisfied, you can refer your complaint to the Financial Ombudsman Service within six months of receipt of the final response.

The **Financial Ombudsman Service** can be contacted at:

South Quay Plaza  
183 Marsh Wall  
London  
E14 9SR

Telephone: 0845 080 1800  
Facsimile: 0207 964 1001  
Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Financial Services Compensation Scheme

Insurers and Marsh are members of 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](http://www.fscs.org.uk) or by contacting them at 7th Floor, Lloyds Chambers, Portoken Street, London E1 8BN or by telephone on 020 7741 4100

## Further information

### Marsh Ltd

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

Telephone: 01444 458144  
Facsimile: 01444 415088  
Email: [enquiries.schools@marsh.com](mailto:enquiries.schools@marsh.com)  
Web: [www.marsh.co.uk](http://www.marsh.co.uk)

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