

PUPILS' £1 MILLION PERSONAL ACCIDENT INSURANCE SCHEME (INCORPORATING DENTAL)

SCHEME DETAILS AND KEYFACTS EFFECTIVE FROM WINTER TERM 2016

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. **The policy wording is also available at uk.marsh.com/PA1mDental**

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Insurers and Type of Insurance

Personal Accident (1) Loss or Loss of Vitality of Permanent Natural Teeth (2)

This personal accident insurance is provided by a panel of three insurers: ACE European Group Limited (lead insurers); Ecclesiastical Insurance Office plc and AIG Europe Limited.

Dental Injury and Emergency Dental Treatment (3)

The dental treatment insurance is provided by ACE European Group Limited.

Duration

The school operates the scheme on an annual basis, with renewal due at the start of each winter term (September). Premiums are paid annually or in termly instalments by the school.

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).

SIGNIFICANT FEATURES AND BENEFITS		SIGNIFICANT AND UNUSUAL EXCLUSIONS OR LIMITATIONS
		Under General Exclusions applicable to all sections of cover in the policy wording.
<ul style="list-style-type: none"> Cover applies on a worldwide basis, 24 hours a day — in and out of school, and during holiday periods if the pupil is returning to the school. No restrictions regarding sporting or leisure activities. Payments are made irrespective of any other person being legally responsible for an accident. 		<ul style="list-style-type: none"> There is no cover for suicide, intentionally self-inflicted injury or risks from war.
PERSONAL ACCIDENT (SECTION 1)		
		Under Specific Conditions applicable to section 1 in the policy wording.
Providing a range of benefits for permanent disability and death, as a result of an accident that results in bodily injury including:		<ul style="list-style-type: none"> Death or permanent disability 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.
Benefit	Maximum Benefit	
Accidental Death	£10,000	
Permanent Total Disablement	£300,000	
Total Loss of Intellectual Capacity	£300,000	
Permanent Partial Disablement*	£300,000	
*A wide scale of benefits ranging from loss of Sight, Hearing, Speech, or limbs to loss of a toe and with benefits for any unspecified disability based on our medical assessment of the degree of disability in relation to the scale.		

Facial Disfigurement Benefit**	£6,000
Burns and Scalds Benefit**	£10,000
Estate Administration	£1,000
**amount paid depends on the size of the affected area.	
<ul style="list-style-type: none"> Accidental Death as a result of Bodily Injury from disappearance or Accidental Death or Bodily Injury caused by exposure to the elements is included. An additional "supplemental" benefit of £700,000 is payable if the total of all benefit payments within the specified table in the policy wording reaches the maximum of £300,000. 	

LOSS OR LOSS OF VITALITY OF PERMANENT NATURAL TEETH (SECTION 2)

		Under Specific Exclusions applicable to section 2 in the policy wording
<ul style="list-style-type: none"> 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. 		<ul style="list-style-type: none"> No benefit shall be payable for total or partial loss of or loss of vitality of any: <ul style="list-style-type: none"> a) deciduous (milk) tooth b) dental implant, crown, veneer, denture or 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.
Benefit	Maximum Benefit	
Total physical loss of anterior tooth	£2,000	
Total physical loss of posterior tooth	£1,250	
Partial loss of tooth	£600	
Total loss of vitality	£600	
Note that if no total physical loss of tooth occurs then total overall maximum benefit is limited to £2,400 in each period of insurance.		

DENTAL INJURY AND EMERGENCY DENTAL TREATMENT (SECTION 3)

		Under Specific Exclusions applicable to section 3 in the policy wording.
<ul style="list-style-type: none"> Each period of insurance insurers will pay reasonable fees for: <ul style="list-style-type: none"> 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: <ul style="list-style-type: none"> 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 £2,500 for fitting any one dental implant(s) (including the cost of any necessary abutment and crown) if considered appropriate by treating 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. 		<ul style="list-style-type: none"> Treatment for dental injury that exceeds £750 is not covered, unless prior approval is obtained from the dental 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. Loss of 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 the failure of a dental implant to integrate with the bone.

Cancellation Rights

There are no cancellation rights for the pupil under the policy.

Making a Claim

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

Marsh Ltd, Education Practice, Capital House, 1-5 Perrymount Road, Haywards Heath, West Sussex RH16 3SY
Telephone: 01444 335173 Email: schemes.claims@marsh.com

Insurers may require the claimant to be medically examined.

24 Hour Dental Helpline

The Insurer provides access 365 days a year to a telephone helpline for help in contacting a dentist at any time of the day or night in times of need. The number to ring is **0800 525631**. In the event of dental problems abroad they can help in contacting an English-speaking dentist. Just call **+44 1747 820841**. This service is also 24 hours a day.

What to do in a Dental Emergency

Visit a dentist (if necessary call one of the above helplines to ask for details of your nearest one in the vicinity). Ask the dentist to provide a receipt if a charge is made and to agree to complete a claim form. If you are away from home or overseas, your hotel holiday representative or hosts may also be able to provide contact details of a dentist in your area. If you need help in obtaining emergency dental treatment you may call the dental helpline.

Complaints Procedure

Marsh manages the scheme under a delegated authority on behalf of insurers. If you are not satisfied with the service please contact:

Marsh Ltd,

Education Practice

Capital House

1-5 Perrymount Road

Haywards Heath

West Sussex RH16 3SY

Telephone: 01444 335174

Email: termly.schemes@marsh.com

Alternatively you may contact the insurers if your complaint is about a claim:

ACE Customer Relations Manager

PO Box 4510

Dunstable LU6 9PZ

Telephone: 0800 519 8026 (Within UK only) International: +44 (0)141 285 2999

Email: customerrelations@acegroup.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 (calls to this number are free on mobile phones and landlines)

Facsimile: 0207 964 1001

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.

Data Protection

Marsh will observe the provisions of the Data Protection Act 1998 ("DPA").

Marsh believes that all personal data we request is necessary to conduct our business as an insurance intermediary and risk consultant. The DPA defines personal data as any data which relate to a living individual who can be identified from those data or from those data and other information which is in the possession of, or is likely to come into the possession of, the data controller. The personal data we request may also include sensitive personal data which concerns information about an individual's racial or ethnic origin, political opinions, religious beliefs or beliefs of a similar nature, trade union membership, physical or mental health or condition, sexual life, commission or alleged commission of an offence, proceedings for an offence committed or alleged to have been committed by the individual, the disposal of such proceedings or the sentence of any court in such proceedings.

Personal data will only be used by us for general insurance purposes and for the purposes of providing consultancy services, including arranging insurance cover, handling claims, conducting internal compliance checks, marketing and client profiling, research and statistical analysis, crime prevention, internal record-keeping, building databases for use by Marsh, its clients and insurers and where we believe necessary in order to meet legal and regulatory requirements.

Marsh, when conducting their business as an insurance intermediary and risk consultant may disclose your personal data to insurers, outsourcers, sub-contractors, agents, and service providers, its affiliates, industry regulators and professional advisors and auditors.

Marsh and/or Insurers may also disclose personal data to any law enforcement agency, court, regulator, government authority or other third party where we believe this is necessary to comply with a legal or regulatory obligation and to a third party that purchases, or to which we transfer, all or substantially all of our assets and/or business.

Depending on the circumstances, the disclosure of personal data (including sensitive personal data) detailed above may involve a transfer of data outside of the European Economic Area ("EEA").

An Insured Person or a Policyholder has the right to access (subject to limited exceptions) and if necessary rectify the information that we hold about you.

Insurers may carry out enquiries for fraud prevention purposes and in doing so may pass information, including personal data, to third parties and/or relevant agencies. You can ask insurers for more information about this. Insurers may also pass your personal data to re-insurers and/or loss adjusters.

Marsh will take reasonable steps to keep all personal data provided by you secure and will maintain data security procedures designed to protect against loss or compromise of personal data.

By participating in this scheme, you consent to the personal data you provide to us being used in accordance with these data protection provisions and confirm that you have obtained the consent of any data subjects whose personal data you provide to us. Any person disclosing personal data to us must do so in compliance with all applicable data protection laws.

Further Information

Marsh Ltd

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

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Email: termly.schemes@marsh.com

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