

JLT SCHOOLS PUPIL INSURANCE

KEY INFORMATION FOR PARENTS

Charlotte House School
Limited

Policy No: JLT/PAOFR/117635

Setting out the
significant features,
benefits, limitations
and exclusions



The school has arranged a group insurance policy with JLT Schools which provides the following cover for all pupils:

Personal Accident

Optional Section:

The policy provides fee payers with the option to purchase additional insurance cover under the group policy in respect of the following:

Fees Return

This provides for the return of school fees paid in the event of a pupil being absent for a period of more than 5 consecutive days due to injury or sickness or the school being closed due to epidemic.

To arrange cover under the optional section of the policy please contact the school.

Further details of the operative sections of the policy are provided in this document.

The following Policy Section is NOT OPERATIVE

Pupils Personal Property

KEY INFORMATION FOR PARENTS

This Key Information for Parents provides a guide to the cover provided under the JLT Schools Pupil Insurance policy by setting out the significant features, benefits, limitations and exclusions. This is a summary of the policy 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. It is important that you take time to read this document carefully when you receive it to make sure you understand the cover it provides. The cover is underwritten by Aviva Insurance Limited.

PERSONAL ACCIDENT

Insurers will pay the sum insured shown in the schedule 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.

Operative Time

24/365 – cover commences from the first day of term including the uninterrupted journey to the school and ends when the pupil leaves the school, subject to the school renewing the policy.

Volunteers and Governors - whilst in pursuit of the normal business duties on behalf of the policyholder, or whilst travelling directly between the policyholder's premises and the insured person's residence (permanent or temporary).

Significant Features and Benefits

Cover applies to:

- Any pupil enrolled with the school
- Any member of staff while employed by the school
- Governors and volunteers engaged in the business of the school.

£600,000 PERSONAL ACCIDENT BENEFITS

BENEFITS FOLLOWING ACCIDENTAL BODILY INJURY	PUPILS AND STAFF	GOVERNORS AND VOLUNTEERS
1. Total organic Paralysis	£250,000	£100,000
2. Total loss of Intellectual Capacity	£250,000	£100,000
3. Total loss of sight in both eyes	£250,000	£85,000
4. Total loss of both upper limbs or both hands	£250,000	£85,000
5. Total loss of both lower limbs or both feet	£250,000	£85,000
6. Total loss of one upper limb and one lower limb	£250,000	£85,000
7. Total loss of one hand and one foot	£250,000	£85,000
8. Total loss of one upper limb or one hand	£120,000	£20,000
9. Total loss of one lower limb or one foot	£120,000	£20,000
10. Total loss of use of lung	£120,000	£20,000
11. Total loss of sight in one eye	£120,000	£20,000
12. Total loss of hearing in both ears	£120,000	£20,000
13. Total loss of hip or knee or ankle	£100,000	£16,000
14. Total loss of use of back/spine below the neck (no spinal cord damage)	£100,000	£40,000
15. Total loss of use of neck/cervical spine (no spinal cord damage)	£ 75,000	£ 30,000
16. Total loss of use of shoulder or elbow	£ 75,000	£ 10,000
17. Total loss of use of one thumb	£ 65,000	£ 10,000
18. Total loss of use of wrist	£ 65,000	£ 10,000
19. Total loss of use of jaw	£ 40,000	£ 10,000
10. Total loss of use of kidney	£ 35,000	£ 5,000
21. Total loss of big toe	£ 35,000	£ 5,000
22. Total loss of hearing in one ear	£ 25,000	£ 5,000
23. Total loss of finger	£ 25,000	£ 5,000
24. Total loss of taste and smell	£ 25,000	£ 2,000
25. Total loss of spleen	£ 20,000	£ 5,000
26. Total loss of any other toe	£ 10,000	£ 2,000
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	£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	£ 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	£100,000
MAXIMUM ACCUMULATION LIMITS Any one accident Any one aircraft	£50,000,000 £50,000,000	£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 Benefit** - £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

PERSONAL ACCIDENT

Significant or Unusual Exclusions or Limitations

This section does not cover:

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

DENTAL OPTION

Significant Features and Benefits

Cover applies to:

- Any pupil or staff member enrolled with the school.

BENEFITS	CATEGORY A
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
Treatment for Dental Injury	Up to £10,000

DENTAL OPTION

Significant or Unusual Exclusions or Limitations

This 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.

FEES RETURN

This cover is not operative unless you advise the School of your wish to insure and pay the appropriate premium.

This section of the policy provides for the return of school fees to the fee payer (the person(s) who have entered into a contractual obligation with the school to pay fees charged in respect of the attendance at the school premises of an insured person for lessons) in the event of an insured pupil being absent from lessons due to injury or sickness for a period exceeding the franchise period (a period of 5 consecutive days including weekends and half term holidays). When an absence exceeds the franchise period of 5 consecutive days fees are returned on a pro-rata basis from the first day of absence.

Fees are also returned in the event of the school being required to close due to an epidemic amongst pupils and/or staff. This cover is subject to an excess period of 7 days meaning that no fees will be returned for the first 7 days of closure.

The policy will pay on a termly basis, the cost of the insured persons school fees up to a maximum of three consecutive terms' fees from the date of death of the fee payer, provided that death is caused solely by accidental means and occurs within 24 calendar months of the accident.

Operative Time - Cover commences on the first day of term and ends when the pupil leaves the school, is withdrawn from the school or the group insurance policy is discontinued. If a pupil is withdrawn due solely to illness or injury cover ceases at the end of the term in which the pupil is withdrawn.

Significant Features and Benefits

BENEFITS	CATEGORY A
Termly school fee	As declared
Franchise period	5 Days
Benefit Period	Maximum 3 Terms

FEES RETURN

Significant or Unusual Exclusions or Limitations

This section does not cover absence:

- from school premises unless the continuous period of absence exceeds the franchise period;
- of 14 consecutive days or more which has not been referred to and certified by a qualified medical practitioner. Insurers shall at their request be supplied at the fee payer's expense with such further information from the qualified medical practitioner attending the insured person as appears to insurers to be necessary;
- for any closure of the school premises unless due to the necessary closure of the whole or part of the school premises owing to an outbreak of an infectious disease amongst the pupils and/or staff which renders the continuance of school work impossible. There is no cover for the first 7 days of any such closure. For example, if the school premises is closed for 8 days due to an outbreak of an infectious disease, the policy, subject to terms and conditions, will refund one day's fee;
- where any insured person is removed from or kept away from the school premises for fear of contact with an infectious disease at the school premises;
- on account of any congenital abnormality of which the fee payer, parent or legal guardian or insured person was aware of prior to the inception of cover;
- as a result of inoculations or similar preventative treatments, unless such treatment is insisted upon by the policyholder as a result of an epidemic in the vicinity of the policyholder's premises or of the insured person's residence or outbreak of an infectious disease;
- where absence within the first 12 months of first inclusion in the scheme is due to:
 - i) any gradually operating cause;
 - ii) any naturally occurring condition or degenerative process;
 - iii) sickness or disease (unless resulting directly from accidental bodily injury);
 that the fee payer, parent or legal guardian or insured person was aware of and has received treatment or advice for. This exception is not applicable where the insured person, in the 12 months immediately prior to first inclusion in this scheme, had been included within an insurance policy providing an indemnity to the fee payer in respect of refund of school fees by the policyholder;
- for a period of recuperation or convalescence longer than that normally required consequent upon the sickness and/or accident in respect of which indemnity is claimed, unless the qualified medical practitioner attending such insured person certifies that he/she is not physically and/or mentally fit to resume attendance at the school premises without danger of permanent impairment of their health.

TERMLY PREMIUM*
0.6% of termly fee
Example: termly fee (net excluding extras) of £4,000. Termly premium payable £24.00.

Premiums rate includes IPT charged at the current standard rate

PUPILS' PERSONAL PROPERTY

Pupils' Personal Property section NOT OPERATIVE

APPLICABLE TO ALL POLICY SECTIONS

Policy Significant or Unusual Exclusions or Limitations

This policy does not cover:

1. 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.

2. The insured person engaging in any kind of flying other than as a passenger.
3. 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.
4. The insured person committing or attempting to commit suicide or intentionally inflicting self injury.
5. The insured person(s) own criminal act.
6. The insured person being in a state of insanity.
7. 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'.

APPLICATION PROCESS

In order to effect cover please advise the school of your wish to insure in respect of the Fees Return section of the policy. The premium will be collected by the school.

DURATION OF POLICY

The policy will remain in force for 12 months from date of commencement and will be annually renewable.

RIGHT OF CANCELLATION

The Policyholder may not cancel this policy at any time.

An insured person may withdraw from the cover provided by this policy at any time by giving notice to the school. No refund of premium will be payable.

HOW TO CLAIM

If you need to make a Fees Return or Personal Accident claim please call Aviva on the claims line on **08000 516 583**. The line operates 9am to 5pm, Monday to Friday. Please have your policy number to hand when calling. Your policy number is shown on this document.

For joint protection telephone calls may be recorded and/or monitored.

COMPLAINTS PROCEDURE

If for any reason you are unhappy with us, we would like to hear from you. Making a complaint will not prejudice your right to take legal proceedings. If you have a complaint about any aspect of this policy, our service or a claim, call us on 0345 450 7075, or write to: The Managing Director, Thistle Insurance Services Ltd, Southgate House, Southgate Street, Gloucester GL1 1UB.

If you remain unhappy with the decision receive you may write to complain directly to the insurer Aviva:

Chief Executive UK Insurance, Aviva, 8 Surrey Street, Norwich, NR1 3NS. Or e-mail details of your complaint to ukgiceo@aviva.co.uk

If the complaint is still not resolved to your satisfaction, you may be able to approach The Financial Ombudsman Service (FOS). FOS will deal with complaints for small businesses that meet certain criteria, we will be able to advise if you are eligible or you can contact them directly at: The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

FINANCIAL SERVICES COMPENSATION SCHEME

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