

Personal accident insurance for independent school pupils

Insurance product information document



Company: Hiscox Underwriting Ltd

Product: Personal accident insurance for independent school pupils

Authorised and regulated in the UK by the FCA – register number 308922

This document provides a summary of the key information relating to this personal belongings insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This is a personal accident for school pupils insurance policy. This insurance is intended to meet the demands and needs of those who want to receive a benefit payment to a pupil or their parent or guardian if the pupil suffers an accidental bodily injury which results in the pupil's death or one of the injuries specified in the policy.



What is insured?

We will pay a benefit to the pupil or their parent or legal guardian if the pupil suffers an accidental bodily injury which results in their:

- ✓ death;
- ✓ permanent scarring caused by third degree or greater burns or by scalding to the neck or any part of the body below the neck;
- ✓ disappearance, which leads to the reasonable presumption of death caused by accidental bodily injury;
- ✓ permanent scarring of the face or neck affecting;
- ✓ organic paralysis;
- ✓ permanent disablement. This includes:
 - exposure;
 - loss of a digit;
 - loss of hearing;
 - loss of intellectual capacity;
 - loss of jaw, limb, sight, organ, speech or tooth; or
 - any disablement which entirely prevents the pupil from attending the education establishment for a continuous period of 12 months, following which there is no prospect of improvement.

We will pay the corresponding amount shown in the table of benefits.

We will also pay to the pupil or their parent or legal guardian:

- ✓ counselling expenses;
- ✓ dental treatment expenses;
- ✓ domestic assistance expenses;
- ✓ funeral expenses;
- ✓ home alteration expenses;
- ✓ independent financial advice expenses; and
- ✓ rehabilitation support expenses, incurred with our prior agreement.



What is not insured?

Any accidental bodily injury directly or indirectly arising out of or caused by:

- ✗ intoxication or the use of any drug or controlled substance, other than prescribed medication used properly;
- ✗ the pupil committing suicide or attempting to commit suicide;
- ✗ the pupil deliberately exposing themselves to exceptional danger;
- ✗ any criminal act;
- ✗ sickness, disease, naturally occurring conditions, gradually operating causes or PTSD, unless arising as a direct result of an accidental bodily injury;
- ✗ a pupil whilst on active service in the armed forces;
- ✗ a pupil flying as a pilot or aircrew, or any other aerial activities, other than travel as a commercial passenger;
- ✗ the pupil participating in sports training or matches on a professional or semi-professional level;
- ✗ war, if at the time of the pupil's departure the FCO advised against all but essential travel to the destination or location of any scheduled stop en route; or
- ✗ terrorism or nuclear risks.



Are there any restrictions on cover?

- ! Multiple benefits may be paid for the consequences of any accidental bodily injury, but we will not pay more than the maximum benefit amount.
- ! For burns and scalds, we will pay a percentage of the benefit, depending upon the percentage of the body that has been affected. This is set out in full in the policy wording.
- ! If we make a payment for disappearance and the pupil is subsequently found alive, the death or disappearance benefit must be repaid to us.



Where am I covered?

Anywhere in the world.



What are my obligations?

- The education establishment must let us know if the information provided changes.
- The education establishment must take care when answering questions and ensure that all information is accurate and complete.
- The pupil must take reasonable care to prevent accident, injury and damage.
- The pupil or their parent or guardian must tell us as soon as possible about any claim or loss.
- Any injured pupil must see a suitably qualified medical practitioner if required by us.



When and how do I pay?

Payment is made to the education establishment, together with the payment of school fees.



When does the cover start and end?

From 1 September 2020, or later if you do not take cover out until a later date, until 31 August 2021, both days inclusive.



How do I cancel the contract?

The education establishment can cancel the policy by giving 60 days' written notice. We will confirm the cancellation to the education establishment in writing. You can cancel the policy for any reason within the 14 days of receiving confirmation of cover documents. Provided no claim has been made, the education establishment will refund the premium to you in full.

How to make a claim

If you suffer a loss and may need to make a claim you should contact us as soon as possible.

For all claims you will need to provide your Hiscox policy number and full details of the claim, including the date, amount claimed and circumstances.

Complaints procedure

If you have a complaint, you can contact us using the details below and we will ensure your complaint is directed to the relevant provider's complaints handling department.

Hiscox Customer Relations
The Hiscox Building
Peasholme Green
York YO1 7PR
United Kingdom

By phone: 0800 116 4627

By phone from mobiles or abroad: +44 (0)1904 681198

By email: customer.relations@hiscox.com

If you are not satisfied with the way your complaint has been handled, you may ask the Financial Ombudsman Service to review your case without affecting your statutory rights. Full details are available at www.financial-ombudsman.org.uk.

Governing law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated. We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation from the scheme. Full details are available at www.fscs.org.uk.

Our services

This is a statement of the terms of business on which we agree to act and contains details of our regulatory and statutory responsibilities under the supervision of the Financial Conduct Authority. If you have any questions, please advise your usual contact in the first instance who will be pleased to assist you.

About us

Hiscox Underwriting Ltd, registered in England no. 02372789, at 1 Great St Helen's, London EC3A 6HX is authorised and regulated by the Financial Conduct Authority. Our FS Register number is 308922. You can check this on the FS's Register by visiting website <https://register.fca.org.uk/>. The FCA is the independent watchdog that regulates financial services. Hiscox Ltd indirectly owns 100% of Hiscox Underwriting Ltd and Hiscox Insurance Company Limited.

Our relationship with you

We only offer Hiscox insurance products. These are underwritten by Hiscox Underwriting Ltd (the intermediary) on behalf of Hiscox Insurance Company Limited (an insurer), Hiscox SA (an insurer) and partner insurers for certain parts of the cover (these will be set out in the policy schedule). We act as agent for the insurers in undertaking certain responsibilities and therefore will not be acting as an independent insurance intermediary.

Hiscox Underwriting Ltd receives commission for this from Hiscox Insurance Company Limited and Hiscox SA. If you purchase a policy that is serviced or underwritten by a third party, we will set the price you pay for this policy which will be made up of the base cost from the supplier along with an element of profit and administration costs. In addition to this we may receive a profit share from the third party. We do not charge a separate fee for arranging the insurance.

At your request we will endeavour to arrange cover based on the information you have provided. While we will provide you with information on the cover offered, you will not receive advice or a recommendation from us. Any quote documentation we provide to you is based on the information you provide us. You should check to confirm this is correct and advise us of any changes required.

Table of benefits and limits

Maximum benefit amount	£600,000 or £1,000,000 any one insured person
Multiple benefit uplift threshold	£250,000
Multiple benefit uplift amount	£600,000 any one insured person

Benefit amount:

Accidental death	£15,000
Disappearance	£15,000
Facial disfigurement	£6,000
Burns and scalds	£10,000
Total organic paralysis	£600,000 or £1,000,000
Total loss of intellectual capacity	£600,000 or £1,000,000
Total loss of sight in both eyes	£500,000
Loss of or total loss of use of both arms or both hands	£500,000
Loss of or total loss of use of both legs or both feet	£500,000
Loss of or total loss of use of one arm and one leg	£500,000
Loss of or total loss of use of one hand and one foot	£500,000
Total loss of speech	£500,000
Loss of or total loss of use of one arm or one hand	£120,000
Loss of or total loss of use of one leg or one foot	£120,000
Total loss of sight in one eye	£120,000
Total loss of hearing in both ears	£120,000
Total loss of use of a lung	£120,000
Total loss of hearing in one ear	£25,300
Loss of or total loss of use of a thumb	£63,250
Loss of or total loss of use of a finger	£25,300
Loss of or total loss of use of a big toe	£37,950
Loss of or total loss of use of any other toe	£7,590
Loss of or total loss of use of a shoulder or elbow	£75,900
Loss of or total loss of use of a wrist	£63,250
Loss of or total loss of use of a hip, knee or ankle	£100,000
Loss of or total loss of use of a kidney	£37,950
Loss of or total loss of use of a spleen	£19,250
Loss of jaw	£50,000
Loss of tooth	£7,500

Special limits (included within and not in addition to the maximum benefit amount above)

Limit:

Counselling expenses	£2,500
Dental treatment expenses	£10,000
Domestic assistance expenses	£50 per week up to £1,000
Funeral expenses	£5,000
Home alteration expenses	£25,000
Independent financial advice expenses	£2,500
Retraining expenses	£10,000
Rehabilitation support expenses	£2,500
Recruitment expenses	£5,000