

PUPILS AND STAFF
£1,000,000 PERSONAL ACCIDENT
INSURANCE
(INCLUDING DENTAL)

Effective from winter term September 2018.



D E Ford Insurance Brokers is a trading style of PIB Risk Services Limited. PIB Risk Services Limited is authorised and regulated by the Financial Conduct Authority, Firm Reference Number 308333. PIB Risk Services Limited is registered in England & Wales. Company Registration Number 2682789. Registered Office: Rossington's Business Park, West Carr Road, Retford, Nottinghamshire, DN22 7SW. Ford Risk Management are exempt from both FCA authorisation and regulation and FOS as they do not carry out regulated activities

POLICY DETAILS EFFECTIVE FROM WINTER TERM 2018

This document is intended to be a summary of the Personal Accident including Dental cover which your school or child's school has in place, it 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.

INSURERS

This personal accident insurance is provided by AVIVA.

THE COVER

The insurers will pay the sum insured shown in the schedule (below) 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. The cover also includes treatment for dental injury, and emergency dental treatment.

PERIOD OF INSURANCE

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

OPERATIVE TIME OF THE POLICY

24/365

Pupils – 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.

Members of Staff – cover commences from the first day of becoming a contracted member of

staff to the time that the member of staff ceases to be employed by and leaves the school, subject to the school renewing the policy.

MAKING A CLAIM

In the first instance please contact the Schools broker who will assist you with the process of making a claim:

D E Ford Insurance Brokers
Poppleton Grange
Low Poppleton
York
YO26 6GX

Tel: 01904 784141

Email: schools@deford.co.uk

CANCELLATION RIGHTS

The Personal Accident policy is provided in the name of the school and cancellation rights are not applicable.

IF YOU HAVE A COMPLAINT

We hope that you will be very happy with the service provided. However, if for any reason you are unhappy with it, the complaint process can be found in the policy document available from the school.

Following the complaints procedure does not affect your right to take legal action.

FINANCIAL SERVICES COMPENSATION SCHEME

AVIVA 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.

PERSONAL ACCIDENT COVER

BENEFITS FOLLOWING ACCIDENTAL BODILY INJURY	PUPILS AND STAFF	GOVERNORS AND VOLUNTEERS
1. Total organic paralysis	£300,000	£100,000
2. Total loss of intellectual capacity	£300,000	£100,000
3. Total loss of sight in both eyes	£300,000	£85,000
4. Total loss of both upper limbs or both hands	£300,000	£85,000
5. Total loss of both lower limbs or both feet	£300,000	£85,000
6. Total loss of one upper limb and one lower limb	£300,000	£85,000
7. Total loss of one hand and one foot	£300,000	£85,000
8. Total loss of one upper limb or one hand	£150,000	£20,000
9. Total loss of one lower limb or one foot	£150,000	£20,000
10. Total loss of use of lung	£150,000	£20,000
11. Total loss of sight in one eye	£150,000	£20,000
12. Total loss of hearing in both ears	£150,000	£20,000
13. Total loss of hip or knee or ankle	£120,000	£16,000
14. Total loss of use of back/spine below the neck (no spinal cord damage)	£120,000	£40,000
15. Total loss of use of neck/cervical spine (no spinal cord damage)	£90,000	£30,000
16. Total loss of use of shoulder or elbow	£90,000	£10,000
17. Total loss of use of one thumb	£80,000	£10,000
18. Total loss of use of wrist	£80,000	£10,000
19. Total loss of use of jaw	£50,000	£10,000
20. Total loss of use of kidney	£45,000	£5,000
21. Total loss of big toe	£45,000	£5,000
22. Total loss of hearing in one ear	£30,000	£5,000
23. Total loss of finger	£30,000	£5,000
24. Total loss of taste and smell	£30,000	£2,000
25. Total loss of spleen	£25,000	£5,000
26. Total loss of any other toe	£12,000	£2,000
27. Total loss of natural tooth (excluding deciduous (milk teeth))	£2,000 per tooth	£2,000 per tooth
(a) Total permanent physical loss of anterior tooth (canine or incisor)	£1,250 per tooth Up to £500 per tooth Up to £500 per tooth	£1,250 per tooth Up to £500 per tooth Up to £500 per tooth
(b) Total permanent physical loss of posterior tooth (molar or pre-molar)	But not exceeding £2,400 for all teeth partially lost and/or all teeth suffering total loss of vitality	But not exceeding £2,400 for all teeth partially lost and/or all teeth suffering total loss of vitality
(c) (i) Partial loss of anterior and/or posterior tooth (ii) Total loss of vitality of a permanent natural tooth		
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	£300,000 or £1,000,000 when the supplemental benefit is payable	£100,000
MAXIMUM ACCUMULATION LIMITS		
Any one accident	£50,000,000	£50,000,000
Any one aircraft	£50,000,000	£50,000,000

Automatically included Extensions

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 £700,000 in the event of the insured person sustaining one, or more than one, form of permanent disability where total compensation of £300,000 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

Significant or Unusual Exclusions or Limitations

The Personal Accident section does not cover:

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

DENTAL COVER

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

Significant or Unusual Exclusions or Limitations to Dental section

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.

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