

Coverage for Independent School Pupils

Insurance Product Information Document

Company: Zurich Insurance plc

FCA Firm Reference Number 203093

This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs. Please refer to your policy documentation for full details of your cover and the terms and conditions.

What is this type of insurance?

This is a personal accident for school pupils insurance policy with your school as the group policyholder. 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;
- ✓ total paralysis;
- ✓ permanent disablement. This includes:
 - exposure;
 - loss of a digit;
 - loss of hearing;
 - loss of intellectual capacity;
 - loss of jaw, tooth, sight, speech or hearing;
 - loss of, or loss of use of limb, digit, joint or organ; 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 FCDO 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.



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?

- Cover commences on the date shown in your policy schedule.
- Cover ceases:
 - if you leave the group policyholder; or
 - if you decide to cancel the cover; or
 - upon your death; or
 - if Zurich and/or the group policyholder serve notice to end cover under the group insurance policy (whichever happens first); or
 - at the end of the period of insurance shown in the group policy schedule.



How do I cancel the contract?

You may cancel your cover at any time by giving 14 days' written notice to the group policyholder.

Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

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