

Pupil Personal Accident Policy Schedule

Policy Number	7130284				
Insured	Sevenoaks School & Sennocke Services Ltd				
Insured Address	Sevenoaks School, High Street, Sevenoaks, Kent, TN13 1HU, United Kingdom				
Period of Insurance	<table> <tr> <td>From</td> <td>01 September 2024</td> </tr> <tr> <td>To</td> <td>31 August 2025</td> </tr> </table>	From	01 September 2024	To	31 August 2025
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To	31 August 2025				
Policy Form Reference	ZCYX880AA				
Sections of cover	<p>The following sections are operative:</p> <ul style="list-style-type: none"> • Personal Accident Coverage Yes • Personal Belongings Coverage Yes • School Fees Coverage No • Crisis Containment Yes 				

For independent school pupils and staff

Maximum Policy Limits

Maximum Benefit Any One pupil or employee	£600,000
Maximum Benefit Any One Governor or Volunteer	£100,000

Insured persons

Pupils, employees, volunteers and members of the board of governors, of the insured **education establishment** as declared to us.

Operative time

For **pupils** and **employees**; 24 hours, worldwide.

For volunteers and governors; whilst in pursuit of normal occupational duties on behalf of the insured **education establishment**, including commuting.

Personal Accident

Benefit per **insured person** per **event**.

	Pupils and employees	Volunteers and governors
Accidental death	£ 15,000	£ 100,000
Disappearance	£ 15,000	£ 100,000
Facial disfigurement	£ 6,000	£ 1,000
Burns and scalds	£ 10,000	Not insured
Total paralysis	£ 600,000	£ 100,000
Total loss of intellectual capacity	£ 600,000	£ 100,000
Total loss of sight in both eyes	£ 500,000	£ 85,000
Loss of or total loss of use of both arms or both hands	£ 500,000	£ 85,000
Loss of or total loss of use of both legs or both feet	£ 500,000	£ 85,000
Loss of or total loss of use of one arm and one leg	£ 500,000	£85,000
Loss of or total loss of use of one hand and one foot	£ 500,000	£ 85,000
Total loss of speech	£ 500,000	£ 85,000
Loss of or total loss of use of one arm or one hand	£ 120,000	£ 20,000
Loss of or total loss of use of one leg or one foot	£ 120,000	£ 20,000
Total loss of sight in one eye	£ 120,000	£ 20,000
Total loss of hearing in both ears	£ 120,000	£ 20,000
Total loss of use of a lung	£ 120,000	£ 20,000
Total loss of hearing in one ear	£ 25,300	£ 4,250
Loss of or total loss of use of a thumb	£ 63,250	£ 10,500
Loss of or total loss of use of a finger	£ 25,300	£ 4,250
Loss of or total loss of use of a big toe	£ 37,950	£ 6,300
Loss of or total loss of use of any other toe	£ 7,590	£ 1,250
Loss of or total loss of use of a shoulder or elbow	£ 75,900	£ 1,250
Loss of or total loss of use of a wrist	£ 63,250	£1,050
Loss of or total loss of use of a hip, knee or ankle	£ 100,000	£ 16,000

Loss of or total loss of use of a kidney	£37,950	£ 6,300
Loss of or total loss of use of a spleen	£ 19,250	£ 3,200
Loss of jaw	£ 50,000	Not insured
Loss of tooth	£ 7,500	Not insured
Multiple benefit uplift threshold	£ 250,000	Not applicable
Multiple benefit uplift amount	£ 600,000	Not applicable

Special limits

Included within and not in addition to the maximum benefit amount above.

Counselling expenses	£ 2,500	Not insured
Dental treatment expenses		
- Damage or breakage	£10,000	Not insured
- Emergency treatment (non-damage or breakage)	£2,000	Not insured
- Benefit for tooth extraction, hospital stay and transport	£125 per tooth extracted £125 per night in hospital £125 transport costs	Not Insured
Domestic assistance expenses	£ 50 per week up to £1,000	£ 50 per week up to £1,000
Funeral expenses	£ 5,000	£ 5,000
Home alteration expenses	£ 25,000	£ 25,000
Independent financial advice expenses	£ 2,500	£ 2,500
Prosthetics	£50,000	£10,000
Retraining expenses	£ 10,000 (provided for employees only)	Not insured
Rehabilitation support expenses	£ 2,500	£ 2,500
Recruitment expenses	£ 5,000	Not insured