



Academia Pupils' Personal Accident

Here is a summary of the Cover provided by the Academia Pupils' Personal Accident, which is underwritten by Chubb Insurance Company of Europe S.A.-N.V. through Aon Limited. Chubb Insurance Company of Europe S.A. is a Belgian Company registered under company number 0403.270.372 at Banque Carrefour des Entreprises, whose registered address is at Twin House, Rue Neerveld 107, B-1200 Brussels, Belgium, and whose UK branch address (with whom business is transacted) is 106 Fenchurch Street, London EC3M 5NB. Chubb is authorized by the Commission Bancaire, Financiere et des Assurances in Belgium and is regulated by the Financial Services Authority for the conduct of UK business.

Chubb is listed on the FSA Register under registration number 202736. You can check this on the FSA's register by visiting the FSA's website www.fsa.gov.uk/register or by contacting the FSA on 0845 606 1234.

A full copy of the Policy numbered 64764596 is available on request from the school

DURATION

The Policy provides cover for pupils and staff.

Personal Accident - Pupils – cover operates 24 hours a day, starting when the pupil leaves his/her home to travel directly to the insured school at the beginning of the academic year and ceases when the pupil has completed his/her uninterrupted journey home at the end of the academic school year. However where a pupil transfers to another school in the United Kingdom the cover will continue until the pupil starts his/her uninterrupted journey to the new school. If a pupil has completed his or her education the cover will cease after the uninterrupted journey home at the end of term Participation in any officially organised school activity during holiday periods is also included together with uninterrupted travel to and from the place of activity and home.

Personal Accident – Staff – cover operates 24 hours a day and ceases upon termination of employment.

SIGNIFICANT FEATURES AND BENEFITS

Personal Accident - £15,000 for death, £600,000 for total organic paralysis and loss of intellectual capacity, £500,000 for loss of two or more limbs, loss of both eyes and total loss of speech, £120,000 for loss of one limb, one eye, total loss of hearing in both ears, loss of use of one lung. Other partial disabilities as per policy schedule

SIGNIFICANT EXCLUSIONS

Personal Accident - suicide, attempted suicide resulting in self injury and/or any other intentionally inflicted self injury, an Insured Person's over the age of 75. War within the Insured Persons country of domicile, Insured persons engaging in active service or flying except as a passenger. Sickness or disease not directly resulting from bodily injury.

CLAIMS PROVISIONS

In the event of a claim, the Insured shall give notice by the most expeditious means to the following address:

**Chubb Insurance Company of Europe S.A., 106 Fenchurch Street,
London, EC3M 5NB
Telephone – 020 7956 5000 or Email - cahukclaims.com**

confirming the facts in writing, with as much information as possible and quoting the policy number.

SIGNIFICANT EXCLUSIONS – See Specific Exclusions under each section of the policy.

CANCELLATION

The Policy may be cancelled by the school by giving the Company 30 days prior written notice. The Policy may be cancelled by the Company by giving the Insured 30 days prior written notice to the last known address of the school except that five days prior written notice will be given when cancellation is for non-payment of premium. Notice shall be made via recorded delivery.

COMPLAINTS PROCEDURES

Any complaint should in the first instance be addressed Aon Limited who arranged the Policy or alternatively contact the Accident & Health Manager. Should the matter not be resolved to your satisfaction, write to the Managing Director of Chubb, contacted at the following address:
Chubb Insurance Company of Europe S.A. 106 Fenchurch Street
London EC3M 5NB Telephone 020 7956 5000

Should you remain dissatisfied you may have the right to refer the matter to the Financial Ombudsman Service at:

183 Marsh Wall London E14 9SR Telephone: 020 7964 1000

Alternatively you may contact The Association of British Insurers (ABI) for assistance:

The Association of British Insurer Consumer Information Department
51 Gresham Street, London, EC2V 7HQ Telephone 020 7600 3333

Following these procedures will not affect your legal rights.

LAW

The Policy shall be governed by, and construed in accordance with, English law.

FINANCIAL SERVICES COMPENSATION SCHEME

Chubb Subscribes to the Financial Services Compensation Scheme, This provides compensation in case any of its members, in specified circumstance, are unable to meet any valid claims under their policies. The first £2,000 of a claim is protected in full. Above this threshold, 90% of the remainder of the claim will be met (100% if the insurance is legally compulsory). Compensation will only be available to commercial customers in limited circumstances. Further information can be obtained from Chubb at the address above, or from the Financial Services Compensation Scheme at the following address:

Financial Services Compensation Scheme, 7th Floor, Lloyds Chambers,
1 Portsoken Street,
London E1 8BN Tel: 020 7892 7300