

# PERSONAL ACCIDENT SCHEDULE

Policy Number 9483654

## INSURANCE DETAILS

**Period of insurance :** From 01.09.18 to 31.08.19, both days inclusive  
**Underwritten by :** Aon UK Limited on behalf of the insurers listed for each section of the policy

## INSURED DETAILS

**Insured Address** Woodhouse Grove School  
 Apperley Lane  
 Apperley Bridge  
 Bradford  
 West Yorkshire  
 BD10 0NR

**Additional insureds** There are no Additional Insureds on this policy  
**Your business or profession** Education establishment

**General terms and conditions wording** WD-HSP-UK- APB-GTC(1) 17411 05/17  
 The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below

## PERSONAL ACCIDENT

**Section wording** WD-HSP-UK-APB-PA(1) 17415 05/17  
**Insurer** Hiscox Insurance Company Limited  
**Insured persons** Anyone falling within the definition of "insured person" as defined in the section wording  
**Active time** For pupils and employees: 24 hours a day.  
 For governors and volunteers: whilst in pursuit of normal business duties on behalf of the Insured, including commuting

**Geographical limits** Worldwide  
**Maximum benefit amount** For pupils, nursery children and employees: £600,000 any one insured person  
 For governors and volunteers: £100,000 any one insured person

**Multiple benefit uplift threshold** For pupils, nursery children and employees: £250,000

**Multiple benefit uplift amount** For governors and volunteers: Not Insured  
 For pupils, nursery children and employees: £600,000 any one insured person  
 For governors and volunteers: Not Insured

## Table of benefits:

	Pupils, nursery children and employees	Governors and volunteers
Accidental death	£15,000 (£100,000 Staff)	£100,000
Disappearance	£15,000	£100,000
Facial disfigurement	£6,000	£1,000
Burns and scalds	£10,000	Not Insured
Total organic 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

# PERSONAL ACCIDENT SCHEDULE

Policy Number **9483654**

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

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

Counselling expenses	£2,500	Not Insured
Dental treatment expenses	£10,000	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
Retraining expenses	£10,000	Not Insured
Rehabilitation support expenses	£2,500	£2,500
Recruitment expenses	£5,000	Not Insured

### Endorsements- applicable to the whole policy

#### Data Protection Act

By accepting **your policy**, you consent to **us** and the Hiscox group of companies (collectively referred to as Hiscox) using the information **we** may hold about **you** or others related to **your policy** for the purposes of providing insurance and handling claims, if any, and to process sensitive personal information about **you** or others related to **your policy** where this is necessary (for example health information or criminal convictions). This may mean Hiscox has to give some details to third parties involved in providing insurance cover. These may include insurance carriers, third-party claims adjusters, fraud detection and prevention services, third party service providers, reinsurance companies, insurer tracing offices and insurance regulatory authorities. Where such sensitive personal information relates to anyone other than **you**, **you** must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to **us** and its use by Hiscox as set out above. The information provided will be treated in confidence and in compliance with all relevant regulation and legislation. **You** or others related to **your policy** may have the right to apply for a copy of this information (for which Hiscox may charge a small fee) and to have any inaccuracies corrected. For training and quality control purposes, telephone calls may be monitored or recorded.

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Policy Number 9483654

## INFORMATION ABOUT US

Aon UK Limited are the insurance brokers and managers of the Education insurance portfolio on behalf of the insurers under a delegated authority agreement. Aon UK Limited is registered in England (registration number 09149847), and is authorised and regulated by the Financial Conduct Authority.

This policy is underwritten by Hiscox Underwriting Limited on behalf of the insurers listed below.

Name	<b>Hiscox Underwriting Limited</b>
Registered address	1 Great St. Helen's London EC3A 6HX United Kingdom
Company registration	Registered in England number 02372789
Status	Authorised and regulated by the Financial Conduct Authority

## Insurers

These insurers provide cover as specified in each section of the schedule.

Name	<b>Hiscox Insurance Company Limited</b>
Registered address	1 Great St. Helen's London EC3A 6HX United Kingdom
Company registration	Registered in England number 00070234
Status	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority

## Complaints procedure

Our aim is to ensure that all aspects of your insurance are dealt with promptly, efficiently and fairly. At all times we are committed to providing you with the highest standard of service. If you have any concerns about your policy or the handling of a claim you should contact Hiscox either in writing at:

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

or by telephone on 01904 681 198 or 0800 116 4627

By email: [customer.relations@hiscox.com](mailto:customer.relations@hiscox.com)

Complaints that cannot be resolved may be referred to the Financial Ombudsman Service or your local Ombudsman. Further details will be provided at the appropriate stage of the complaints process. This complaint process is without prejudice to your right to take legal proceedings.

## Financial Services Compensation Scheme

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](http://www.fscs.org.uk)