

INSURANCE

This note is intended to summarise insurance cover for pupils at Elizabeth College, making clear what is included and excluded, thus highlighting the areas of parental responsibility. Further detail is included within Annex A. It is important to emphasise two key points, namely:

- a. Any incident, which may lead to a potential claim on the College's insurance, should be notified to the College as early as practical, so they can register the matter with the Insurance Company, even if details and costs are not yet known.
- b. Potential claims can vary on the specific circumstances, so the College will often seek early guidance from the Insurance Company on the way ahead and potential eligibility of a potential claim, once sufficient detail is known.

Personal Accident Insurance

All pupils are covered by the Personal Accident Scheme at a cost of £4.85 per term. Cover is provided both at school and during holiday periods. It is worldwide with very few exclusions. Maximum benefit, including supplemental benefit, is £1 million. Further details are at Annex A and the policy covers compensation for permanent disability, not medical expenses.

School Trips off the Island

Pupils on College trips are covered by the College Travel Insurance policy as outlined below, based on a contribution automatically included within their trip fee. The insurance covers:

- a. Medical and Emergency Travel Expenses (incurred off-Island)
- b. Public Liability
- c. Cancellation and Curtailment
- d. Baggage and Money

There is no cover if an insured person is travelling or intending to travel against the advice of a medical practitioner, along with the exclusion of attempted suicide or intentional self-injury. If in doubt parents or guardians should declare and discuss this with the trip organiser before commencing the trip, and where possible before any deposit is paid

In relation to medical costs whilst on school trips, the travel insurance provides cover for emergency medical treatment as necessary as a result of an emergency or bodily injury per the below definition:

- **Medical Expenses**

The costs arising outside of the insured person's country of residence, for medical, surgical or other attention or treatment given or prescribed by a medical practitioner and all hospital, nursing home and ambulance charges up to the amount shown in the schedule.

- **What Is Covered**

If an insured person suffers bodily injury or illness during the operative time the Insurance Company will pay them or the insured person for medical expenses, emergency travel expenses and rescue expenses reasonably charged as a direct result. They will pay this for up to 2 years from the date of the injury or illness up to the sum insured shown in the schedule.

- **Medical Practitioner**

Any suitably qualified medical person other than an insured person; a member of the insured person's immediate family; or any person under a contract of service, or apprenticeship, or work experience with you.

- **Use of Families' Own Insurance**

In situations where families believe their children may not be covered under College insurance **and** choose to insure their children under their own private family insurance, they must ensure **cover is operative** when the children are travelling separately from the parents.

Personal Property

The College does **not** accept liability for loss or damage to personal property. Parents/Guardians are advised to seek advice from their insurance brokers about suitable cover for their sons/daughters property, including musical instruments, mobile phones, tablets, BYODs etc. There are a number of options available for parents/guardians to purchase such covers, including on-line options. The College is not able to recommend any particular company or type of cover.

Private Medical Insurance (On-Island)

The College does **not** insure pupils for medical expenses whether incurred as the result of an accident or through illness unless negligence is admitted or proven against the College. Parents/Guardians are advised to seek advice about Private Medical Insurance.

Annexes:

A. Pupils' Personal Accident Insurance Scheme

INSURANCE FOR INDEPENDENT SCHOOLS

ANNEX A

Pupils' Personal Accident Insurance Scheme

Scheme Information and Key Facts Effective from September 2023

General Information

This insurance scheme will provide a financial benefit to insured persons should they suffer a permanent disability as a result of an insured accident.

How the insurance scheme is operated

This is an inclusive insurance and all pupils at the school are insured.

When cover commences

Provided that the premium has been paid, cover commences for each pupil from the first day of the first term, including the duration of the uninterrupted journey to the school. Cover is continuous until the pupil leaves the school, provided the school continues to renew the scheme at the beginning of each autumn term.

Definitions

Accident — shall mean a sudden, single, external, unforeseen and identifiable event rather than a gradual process occurring over a period of time and the word Accidental shall be construed accordingly.

Bodily Injury — physical injury that is caused solely by Accidental means and that, independently of any other cause and not by operation of any degree of degenerative process, results within 24 months from the date of the Accident in the Insured Person's death, or permanent disability as specified in the scale of benefits.

Effective time — the duration of each term for which the premium has been paid. If the Insured Person is not returning to the school because of transferring to another school or because of the completion of secondary education, the cover will terminate after the uninterrupted journey home at the end of the Insured Person's last day as a pupil of the school.

Insured Person — any pupil, attending the school, for whom the appropriate premium has been paid and accepted by Endsleigh on behalf of the insurers. School staff can also be insured and are included as Insured Persons provided that a premium has been paid.

Term — the duration of one of the three periods of attendance at the school during a school year, including the uninterrupted journey to and from the school.

Data Protection

Your information (including information we already hold and may receive now and in the future as well as information about lapsed policies) will be shared with the insurers. Your information will be used by us and the insurers for general insurance administration purposes, for offering renewal, for statistical purposes and for crime prevention.

You have a right to access (subject to limited exceptions) and if necessary rectify the information that we hold about you. The insurers will pass information to the Claims and Underwriting Exchange Register. This register has been established to help check the information provided and also to reduce fraudulent claims. This register may be searched when dealing with your request for insurance. Under the conditions of your policy, you must declare all incidents whether or not they may result in a claim. This information may be passed to the register.



ELIZABETH COLLEGE

Summary of Benefits

Cover

If during the effective time the Insured Person sustains Bodily Injury the insurers will pay, subject to the terms and conditions, the benefit specified to the Insured Person.

	Benefits	Maximum Amount
1	<p>Bodily Injury</p> <ol style="list-style-type: none"> 1. Permanent total disablement; or 2. Quadriplegia; or 3. Paraplegia; or 4. Loss of two limbs; or 5. Loss of sight in both eyes; or 6. Permanent partial disablement (other than loss of two limbs and/or loss of sight in both eyes) <p>Maximum payable per Event</p> <p>Subject to the following scale of benefits:</p> <ol style="list-style-type: none"> i. Loss of one limb ii. Total loss of hearing in both ears iii. Total loss of speech iv. Loss of sight in one eye v. Total loss of hearing in one ear vi. Permanent severance or permanent total loss of use of <ol style="list-style-type: none"> i. Wrist, hip, knee or ankle ii. Shoulder or elbow iii. One thumb iv. Lower jaw by surgical operation v. Big toe vi. Any finger vii. Any toe other than big toe vii. Any permanent partial disablement not more specifically defined under item (a) to (f) above will be calculated by assessing the disablement relative to the types of disablement mentioned in item (a) to (f) above; <p>or</p> <ol style="list-style-type: none"> 7. Accidental death 	<p>£1,000,000</p> <p>£1,000,000</p> <p>£1,000,000</p> <p>£1,000,000</p> <p>£1,000,000</p> <p>£300,000</p> <p>£150,000</p> <p>£150,000</p> <p>£150,000</p> <p>£150,000</p> <p>£30,000</p> <p>£120,000</p> <p>£90,000</p> <p>£80,000</p> <p>£50,000</p> <p>£45,000</p> <p>£30,000</p> <p>£12,500</p> <p>£10,000</p>
2	Dental Injury Expenses	£10,000
3	<p>Facial Scarring</p> <p>Minimum benefit</p> <p>Permanent scarring to no less than 15% of the facial areas</p> <p>Maximum benefit</p> <p>Permanent scarring to 100% of the facial areas</p>	<p>£500</p> <p>£10,000</p>
4	<p>Burns and Scalds</p> <p>Permanent scarring of 4% to 14.99% of the body area</p> <p>Permanent scarring of 15% to 24.99% of the body area</p> <p>Permanent scarring of 25% or more of the body area</p>	<p>£3,000</p> <p>£6,000</p> <p>£10,000</p>

Group policy endorsements

Details of the changes to the group policy are shown below. The sections shown replace or change those of the same name in the group policy wording, statement of insurance or any previously issued endorsements. This should be read in conjunction with the group policy.

This **Group Policy** is extended to cover Fractures.

Definitions

Fracture – means a break in the full thickness of a bone that results in it being broken in two or more pieces.

What is covered

If a **Policyholder** sustains **Bodily Injury** during the **Effective Time**, which directly results in their being admitted to **Hospital** where they are diagnosed by a **Medical Practitioner** as having sustained a **Fracture**, **We** will pay the appropriate benefit amount as stated in the **Statement of Insurance**.

What is not covered

1. anything mentioned in the General Exclusions on Page 11 of the policy booklet.
2. the **Fracture** of any bone other than those for which a specific benefit is shown in the Table of Benefits
3. any **Fracture** occurring after a **Policyholder** has been diagnosed with Osteoporosis
4. more than one **Fracture** per bone, per **Policyholder**, per **Event**
5. more than the maximum amount payable per **Policyholder** shown in the Table of Benefits for all **Fractures** occurring as a result of a single **Event**
6. any **Fracture** sustained after a **Policyholder** has reached the age of 65.

Table of Benefits

5.	Fractures	
	Spine (vertebrae excluding coccyx) – only one benefit is payable for all vertebrae fractured as a result of a single Event)	£1,500
	Pelvis	£1,500
	Hip	£1,000
	Skull & Facial bones (excluding nasal bones and teeth)	£500
	Collar Bone (Clavicle)	£500
	Femur	£500
	Ankle (Talus)	£500
	Heel (Calcaneus)	£500
	Lower Leg* (Tibia and/or Fibula)	£200
	Upper arm (Humerus)	£200
	Lower arm* (Ulna and/or Radius)	£200
	Maximum amount payable per Policyholder in respect of all Fractures occurring as a result of a single Event	£7,500

*Only one benefit is payable per limb if both/all bones are fractured as a result of a single Event

Policy definitions, general conditions and general exclusions apply to the whole of this Group Policy and all levels of cover.