

Pupils' personal accident insurance

Support when you need it most



HOWDEN

Your child is protected should they suffer serious bodily injury following an accident.

As a parent or guardian, you want your child to enjoy their time at school, taking part in extra curricular activities, school trips and actively getting involved in school life.

However, as your child immerses themselves, it's natural to feel a little anxious, as accidents can happen, and in some cases can be life changing both for the child and your family. That's why The Richard Pate School provides personal accident insurance, providing you with the reassurance that your child is covered should injuries happen during sport or play. Our personal accident insurance provides cover in the event of an accident resulting in death or disablement and includes dental injury expenses as standard.

Key features and benefits

This summary contains some key features of the policy, it does not contain the full terms, conditions, limits and exclusions. If you would like to read these please request a copy of the policy document from your school.

What's included?

- Maximum sum insured of £600,000, in the event of an accident resulting in serious bodily injury.
- Includes protection against accidents causing permanent total disablement, quadriplegia, paraplegia, loss of limbs or sight, permanent partial disablement and death
- Sum insured of £250,000 in the event of permanent partial disablement
- Cover for accidental dental injury expenses up to £10,000 included as standard
- Permanent facial scarring, burns and scalds cover up to £10,000
- Cover in the event of a pupil's accidental death up to a limit of £7,500
- Worldwide cover
- No excess to pay

The cover is designed to meet the needs of your child during term time, and while they travel to and from school, protecting them should they suffer serious bodily injury following an accident.



What's not insured?

- Dental injury caused by food or drink while being consumed, ordinary wear and tear or deterioration
- Participation in any professional sports or entertainment
- Suicide, self-harm or death by natural causes
- Any claims arising from the use of drugs (other than prescribed treatments), drinking too much alcohol or alcohol abuse
- The pupil's or fee payer's own unlawful action or any criminal proceedings against them
- Any sickness or disease
- Any event which you were aware of at the time of taking this insurance that could give rise to a claim
- Any optional additional cover unless the appropriate additional premium has been paid

Are there any restrictions on cover?

- We will not pay more than one benefit for bodily injury per accident
- In the event of an accident resulting in your child suffering more than one permanent partial disablement we will not pay more than the maximum benefit

What are your obligations?

- You should disclose to your school any information or fact which is likely to affect your cover in the event of a claim. If you're in doubt whether the information will affect the acceptance of this risk you should disclose it anyway.
- If you fail to disclose information or give false information all cover under this policy may be cancelled
- If any details change please contact your school
- You must take all reasonable precautions and practical steps to avoid accidental injury
- If you need to make a claim on your policy, you must provide evidence to substantiate your loss

When does the cover term start and end?

Cover starts on the first day of the term and the policy runs for 12 months. You can cancel your cover at any time by providing notice to your School, or by opting out online through the Howden parent portal.



How to make a claim

We are partnered with market leading claim handler Zurich. In the event of a claim please contact your school to obtain your scheme number. Please notify Zurich of your claim at the following link www.howdengroup.com/uk-en/endsleigh-claims

Zurich contact details

Zurich Insurance, St Vincent Plaza, 319 St Vincent Street, Glasgow, G2 7EA

Tel: +44(0) 333 2341105

Email: pupil.claims@howdeninsurance.co.uk

Key facts about Howden

- We've 60 years' experience in the education market
- We provide personal accident cover to 300,000 students nationwide
- We cover over 100 schools, colleges, and universities in the UK
- For further information please visit www.howdengroup.com/uk-en/sector/education/independent-schools

Complaints procedure

We aim to provide a high level of service and pay claims fairly and promptly under the terms of the group policy. If you are unhappy with any aspect of our service, please contact, in the first instance the person who originally dealt with the enquiry.

Alternatively we can be contacted by:

Telephone: 0333 234 0041

Post: Customer Experience Department, Howden UK Brokers, The Quadrangle, Imperial Square, Cheltenham GL50 1PZ

If you remain dissatisfied you have the right to ask the Financial Ombudsman to review your case. The Ombudsman can be contacted at The Financial Ombudsman Service, Exchange Tower, London E14 9SR.



Get in touch

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howdenbroking.com/schools

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