

Hawkesdown House

Insurance Cover when taken up by parents of Hawkesdown House

Period of Cover: 1st September 2020 to 31st August 2021 (Subject to termly payments of premium for the insured person).

Insurance cover as summarised below is provided by Aviva and is arranged by WPS Hallam as brokers to the school.

There are two parts to the insurance;

- A) Payment of a fixed “benefit” as a result of a child suffering injury following an accident.**
- B) Cover for reimbursement of fees paid where a pupil is absent due to illness or other specified event.**

Cover A: Personal Accident

Sudden & unforeseen injury to any pupil of Hawkesdown House School. Cover applies on a 24-hour basis not just while the child is at school or undertaking school organised activities.

Scale of Benefits:

| | |
|---|-------------------------------|
| Death | £7,500 |
| Loss of one thumb of either hand | £63,250 |
| Loss of one forefinger of either hand | £25,300 |
| Loss of any other finger of either hand | £25,300 |
| Loss of toes on either foot: a. One big toe b. Any other toe | £37,950 £7,590 |
| Permanent total loss of use of: a. Shoulder or elbow b. Wrist c. Hip, knee or ankle | £75,900 £63,250 £99,000 |
| Total loss of use of kidney | £37,950 |
| Total loss of use of spleen | £19,250 |
| Total loss of use of lung | £120,000 |
| Total loss of a single tooth (excluding milk teeth) | £500 |
| Loss of four or more teeth (excluding milk teeth) | £2,000 |
| Facial scarring/disfigurement up to | £5,000 |
| Dental and optical expenses up to | £2,000 |
| Permanent total loss of sight of one eye or loss of one limb | £120,000 |
| Permanent total loss of sight of two eyes or loss of two limbs or loss of sight of one eye and loss of one limb | £500,000 |

| | |
|--|---------------------|
| Permanent total disablement and total loss of intellectual capacity by accident | £600,000 |
| Permanent total loss of sight of speech by accident | £500,000 |
| Permanent total loss of hearing by accident <ul style="list-style-type: none"> a. In both ears b. In one ear | £120,000 £25,300 |

Notes:

Any benefit payable under permanent disability in this scale will be assessed by considering the nature of the disablement.

When more than one form of the disablement results from one accident the total amount from each shall be added together but the underwriters will not pay more than 100% of the sum insured.

If a claim is payable for loss of or loss of use of a whole member of the body a claim for parts of that member can also be made.

Cover B: Pupils Fee Remission

The insurers Aviva will refund fees to the fee payer in the event of a pupil included in the scheme being absent from school for a period of at least 5 consecutive days.

Cover operates for absence as a result of:

- Illness
- Accident
- Contact with infection
- School closure due to an epidemic i.e the rapid development of a disease attacking or affecting insured persons simultaneously who regularly attend the school.

The school reserves the right to vary the termly charge to take into account any alteration in the cost of this insurance, including any changes to the rate of the Insurance Premium Tax.

Cover Details

Cover starts on the first day of term. Cover ends when the school or fee payer discontinues the inclusion of the pupil in the insurance.

Fees will be refunded to the fee payer for absence due to illness, accident, contact with infection or the closure of the whole or part of the school due to an infectious disease among the pupils which renders the continuance of schoolwork (including that which may be provided remotely in any way) impossible.

The maximum amount refundable is two terms fees calculated from the first day of absence. Refunds are based on actual duration of absence from school or tuition in the school terms.

The amount payable is calculated by dividing the actual number of days in the term into the termly fee.

For further details of the insurer's cover contact Aviva at;

Aviva

The Mezzanine,

St Helens,

1 Undershaft,

London, EC3P 3DQ

Tel 0207 157 2950

EXCLUSIONS:

Main Exclusions (Entire Policy)

- War in country of residence
- Flying other than as a passenger
- Suicide/self-injury
- Insanity
- Loss occurring in any area to which travel was advised against by the government
- Any claim relating to Coronavirus/Covid 19

Main Exclusions (Personal Accident)

- Gradually operating causes
- Naturally occurring condition or degenerative process

Main Exclusions (Sickness)

- Pre-existing condition(s)
- Sickness induced by using drugs and/or alcohol
- Pregnancy

Law Applicable and Complaints Procedure

The insured and the insurers are free to choose the law applicable to this insurance contract, unless specifically agreed to the contrary the insurance contract shall be subject to English law.

Cover is subject to the terms and conditions of the policy wording.

Cover is renewable annually on 1st September and may be subject to change of terms at such time.

How to Claim

- Claims must be made no later than 10 days after the end of the appropriate term
- A claim form will be provided by the school on request
- Please ensure the appropriate section is completed by a qualified medical practitioner if the absence is over 14 days
- Claim for accidental death of the fee payer must be made within 90 days of the date of death
- If you need to discuss a claim made please contact Aviva on 08000 516 583 or email gpaclaims@aviva.co.uk.
- Aviva postal address;
Group Personal Accident & Sickness claims
Aviva
2-10 Albert Square
Manchester
M60 8AD
- If you need to complain you may write to; Chief Executive UK Insurance, Aviva, 8 Surrey Street, Norwich, NR1 3NS or email details of your complaint to; ukgiceo@aviva.co.uk
- Aviva is covered by the Financial Ombudsman Service. If you have complained and are unhappy with the outcome, you may be entitled to refer to this independent body.
- Aviva is covered by the Financial Services Compensation Scheme (FSCS)

Insurer

This policy (including both Covers A & B) is arranged by WPS hallam Insurance Brokers, Spargo House, 10 Budshead Way, Plymouth, PL6 5FE, and is underwritten by Aviva Insurance Ltd, 8 Surrey Street, Norwich, NR1 3NS.