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Group Policy Schedule

Pupils' £600,000 Personal Accident (Incorporating Dental) Insurance

CHUBB®

Policy Number:	P18B8203
The Group Policyholder:	Fosse Bank New School
Address:	Mountains, Noble Tree Road, Hildenborough, Tonbridge, Kent, TN11 8ND, United Kingdom
Employee Extension	Not Insured
Description of Employees (Category B Insured Persons)	Not Insured
	See Definitions of Insured Persons in 'General Definitions' Section of the Policy
Renewal Date:	1st September 2018
Period of Insurance:	a) i) From: 1 September, 2018 (the Start Date) ii) To: 31 August 2019 (both dates inclusive) If the term commences before the 1st September 2018 cover will commence from 00.01 hours local standard time on the earliest date. Cover will expire on 24.00 hours local standard time on 31st August 2019 b) Any subsequent period for which We shall agree to accept a renewal premium
Period of Cover:	Cover in respect of each Insured Person will commence on the Start Date or the date which the Insured Person is advised by the Group Policyholder that their cover is operative if after the Start Date
Premium (inclusive of Insurance Premium Tax at the applicable rate):	To be declared
Applicable Policy Wording:	C1507/03 0718
Date of issue:	31st August 2018

Schedule of Benefits – £600,000 Plan

The maximum amount payable for any one Claim under Sections 1 and 4 in total is;

£600,000 for Pupils and Employees*

£100,000 for school governors, volunteers, assistants or helpers

See Section 4 Supplemental Benefit for full details of cover

*Cover for Employees is only applicable if the Employee extension is stated as 'Insured' in the Group Policy Schedule

SECTION 1. Serious Injury

Item	Benefit Description	Benefit Amount	
		Insured Persons Categories A & B*	Insured Persons Categories C & D
1	Organic paralysis	£250,000	£100,000
2	Loss of intellectual capacity	£250,000	£100,000
3	Loss of sight in both eyes	£250,000	£100,000
4	Loss of upper limbs (both)	£250,000	£100,000
5	Loss of lower limbs (both)	£250,000	£100,000
6	Loss of upper limb (one) and Loss of lower limb (one)	£250,000	£100,000
7	Loss of sight in one eye	£120,000	£48,000
8	Loss of upper limb (one)	£120,000	£48,000
9	Loss of lower limb (one)	£120,000	£48,000
10	Loss of hearing in both ears	£120,000	£48,000
11	Total loss of or total loss of use of:		
	a. lung	£120,000	£48,000
	b. a hip, knee or ankle	£100,000	£40,000
	c. the back or spine below the neck with no damage to the spinal cord	£100,000	£40,000
	d. the neck or cervical spine with no damage to the spinal cord	£75,000	£30,000
	e. a shoulder or elbow	£75,000	£30,000
	f. a thumb or wrist	£65,000	£26,000
	g. the jaw	£40,000	£17,000
	h. a kidney	£35,000	£14,000
	i. a big toe	£35,000	£14,000
	j. a finger	£25,000	£10,000
	k. spleen	£20,000	£8,000
	l. any other toe	£10,000	£4,000
12	Loss of hearing in one ear	£25,000	£10,000
13	Loss of smell and Loss of taste	£25,000	£10,000
14	To ensure an Insured Person is provided with a payment for a Permanent Disability that is not listed above, Chubb will assess medical evidence to calculate the degree of disablement relative to this scale. No account shall be taken of the Insured Person's occupation. For example if Bodily Injury		

results in 25% of the loss of sight in one eye, Chubb will pay 25% of the **Benefit Amount** for item 7 in this Scale.

SECTION 2.
Accidental death

Item	Benefit Description	Benefit Amount
1	Accidental death – Category A (Pupils)	£7,500
2	Accidental death – Category B (Employees*) aged under 18 years	£7,500
3	Accidental death – Category B (Employees*) aged 18 years and over	£100,000
4	Accidental death – Category C & D (School Governors / Volunteers/ Helpers / Assistants) aged under 18 years	£7,500
5	Accidental death – Category C & D (School Governors / Volunteers/ Helpers / Assistants) aged 18 years and over	£100,000

SECTION 3.
Disfigurement or scarring of the Face and Body

Item	Benefit Description	Benefit Amount	Insured Persons Categories A, B*, C, D
1	A. Face		
	i.	Minimum Benefit at least one square centimetre or two centimetres in length	£250
	ii.	Maximum Benefit whole area of the Face	£5,000
	B. Body		
		4% or more of the Total Body Surface Area	£3,000
		15% or more of the Total Body Surface Area	£6,000
		25% or more of the Total Body Surface Area	£10,000

SECTION 4.
Supplemental Benefit -Cover for Category A (Pupils) & Category B (Employees*) only

Item	Benefit Description	Benefit Amount	Insured Persons Categories A & B*
1	Supplemental Benefit If an Insured Person described in Category A (Pupil) or Category B (Employee*) sustains Bodily Injury resulting in a Permanent Disability insured under Items 1 to 14 of Section 1 (Serious Injury) and the total Benefit Amount payable reaches £250,000, a Supplemental Benefit of £350,000 is payable making a total Benefit Amount payable of £600,000. This Section does not apply to Insured Persons described in Categories C (school governors) and D (volunteers, assistants or helpers). The Supplemental Benefit is not payable to those Insured Persons .	£350,000	

SECTION 5.

Dental Injury and Dental Emergency Treatment - Cover for Category A (Pupils) & Category B (Employees*) only

		Benefit Amount
Item	Benefit Description	Insured Persons Categories A & B*
1	Dental Injury	
	Total loss of permanent natural teeth	
a.	Total permanent physical loss of anterior tooth (canine or incisor)	£2,000 per tooth
b.	Total permanent physical loss of posterior tooth (molar or pre-molar)	£1,250 per tooth
	Partial loss of natural teeth	Up to £500 per tooth
c.	Partial loss of anterior and / or posterior tooth	
	Loss of Vitality	£500 per tooth
d.	The total Loss of Vitality of a permanent natural tooth	£2,000
	Total amount payable in respect of any one Claim under Items c & d	Up to £10,000
e.	Dental Treatment following Dental Injury (Insured Persons under age 18 years)	Up to £10,000
f.	Dental Treatment following Dental Injury (Insured Persons age 18 years and over)	£10,000
	Total amount payable for any one Claim under Items e & f (Dental Treatment that exceeds £750 must first be approved by Chubb)	Up to £2,000
g.	Dental Treatment following Dental Injury requiring Dental Implant(s)	per Dental Implant £10,000
	Total amount payable for any one Claim under Item g	
2	Emergency Dental Treatment	Up to £2,000
3	Surgical Extraction of Third Molars (Wisdom Teeth)	£125 per tooth
4	In-patient Hospital Stay (up to 365 nights maximum)	£125 per night
5	Mouth Cancer treatment	Up to £12,000
6	Incidental Expenses	Up to £125

Section 6.

Fractures - Cover for Category A (Pupils) & Category B (Employees*) only

		Benefit Amount
Item	Benefit Description	Insured Persons Categories A & B*
1	Hip or pelvis (excluding coccyx or thigh)	£1,000
2	Femur or heel	£500
3	Skull (excluding jaw and nose) lower leg, collar bone, ankle, elbow, upper or lower arm (including the wrist, but not a colles' fracture)	£500
4	Spine (vertebrae, but excluding coccyx)	£1,500
	Maximum amount payable for all Fractures due to one Accident	£5,000

SECTION 7.**Additional Benefits payable following certain valid claims under Section 1. Serious Injury or Section 2 Accidental Death**

		Benefit Amount		
		Insured Persons		
Item	Benefit Description	Category A	Category B*	Categories C & D
1	Catastrophic Accident	Not Insured	Up to £600,000	Not Insured
2	Chauffeur or Taxi	Up to 10% of benefit paid under Section 1	Up to 10% of benefit paid under Section 1	Not Insured
3	Child / children	Not Insured	£8,000	Not Insured
4	Cosmetic Surgery	Up to £10,000	Up to £10,000	Not Insured
5	Dependent Adult	Not Insured	£25,000	Not Insured
6	Estate Administration	Up to £2,000	Up to £2,000	Up to £2,000
7	Funeral Expenses	Up to £10,000	Up to £10,000	Not Insured
8	Home Adaption / Relocation	£50,000	£50,000	Not Insured
9	Home Help & Childcare	Not Insured	Up to £10,000	Not Insured
10	Independent Financial Advice	Not Insured	Up to £2,500	Not Insured
11	Injury Medical Expenses	Up to £30,000	Up to £30,000	Up to £30,000
12	Prosthesis	Up to £10,000	Up to £10,000	Not Insured
13	Psychological Counselling	Up to £2,000	Up to £2,000	
14	Rehabilitation Case Management & Treatment	Not Insured	Up to £5,000	Not Insured
15	Retraining Expenses for a Partner	Not Insured	Up to £15,000	Not Insured

SECTION 8.**Automatic Additional Benefits**

		Benefit Amount		
		Insured Persons		
Item	Benefit Description	Category A	Category B*	Categories C & D
1	Coma in Country of Domicile (Up to 730 days maximum)	£100 a day	£100 a day	Not Insured
2	Hospital Stay in Country of Domicile (Up to 365 days maximum)	£50 a day	£75 a day	Not Insured
3	Hospital Transfer	Up to £5,000	Up to £5,000	Not Insured
4	Hospital Visiting	Up to £100 a day	Up to £100 a day	Not Insured
	Maximum amount payable for any one Claim	£5,000	£5,000	
5	Lifesaver**	£25,000	£25,000	£25,000
6	Loss of or Damage to Personal Belongings	Up to £2,000	Up to £2,000	Not Insured

7	Recruitment Expenses following suicide**	Not Insured	Up to £15,000	Not Insured
8	Return Home	Up to £2,000	Up to £2,000	Not Insured
9	Trauma Counselling	Up to £2,000	Up to £2,000	Not Insured
10	Workplace Assault	Not Insured	Up to £5,000	Not Insured

** Note that in respect of Item 5 (Lifesaver) and Item 7 (Recruitment Expenses following suicide) the **Benefit Amount** is payable to the **Group Policyholder** only and cover applies regardless of whether the 'Employee Extension' in the **Group Policy Schedule** is stated as 'Insured' or Not Insured'.

SECTION 9

Assistance

Item	Benefit Description
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1	Assistance Services
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SECTION 10

Crisis Management

Item	Benefit Description	Benefit Amount
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1	Crisis Management	Up to £75,000 per Crisis
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Aggregate Limit in any one Period of Insurance		£75,000
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