

Pupils Personal Accident (Incorporating Dental) Insurance – Changes document



This notice tells you about changes to your policy which will take effect from your renewal date. Please ensure you read the changes carefully (together with your policy wording), as they will form part of your contract of insurance, please keep them together with your other policy documentation.

If you have any questions regarding these changes, please contact the insurance intermediary who arranged your policy, or contact our Customer Service team as detailed in your policy wording.

Policy Type(s) effected	Change	Details of Change
Pupils Personal Accident – Policy Wording	Contents Page – Page 2	Section 4 renamed ‘Enhanced Benefit’
Pupils Personal Accident – Policy Wording	Complaints Procedures – Page 4	Marsh contact phone number updated to +44 (0) 330 818 0056
Pupils Personal Accident – Policy Wording	General Policy Definitions – Page 8	New Definition added for new cover: ‘Loss of reproductive organs Total and permanent loss of reproductive organs, the ability to reproduce or loss of functional use of reproductive organs, in each case without expectation of recovery in the opinion of a Qualified Medical Practitioner.’
Pupils Personal Accident – Policy Wording	Notification of a claim – Page 14	Marsh contact phone number updated to +44 (0) 330 818 0056
Pupils Personal Accident – Policy Wording	Section 4 – Supplemental Benefit – Page 17	Benefit updated to ‘Enhanced Benefit’
Pupils Personal Accident – Policy Wording	Section 4 – Supplemental Benefit – Page 17	Benefit description updated to state: ‘If an Insured Person described in Category A (Pupil) or Category B (Employee) sustains more than one Bodily Injury resulting in a Permanent Disability insured under Items 1 to 16, and/or 19 of Section 1 and the total Benefit Amount payable exceeds the amount stated in the Schedule of Benefits the Enhanced Benefit stated in the Schedule of Benefits is also payable.’
Pupils Personal Accident – Policy Wording	Section 6 - Fractures	Amended first paragraph to state: ‘If during a Period of Insurance and Effective Time an Accident occurs and causes Bodily Injury to an Insured Person which directly results in Fractures or Dislocations , Chubb will pay the Benefit Amount stated in the Schedule of Benefits.’
Pupils Personal Accident – Policy Wording	Section 6 – Fractures	Added definition: Dislocation The dislocation of a Body part listed below requiring medical treatment: hip; shoulder; kneecap (patella); wrist (carpals); Collar bone (clavicle)

Chubb Partnerships Policy Wording Changes Document - Pupil's PA

Chubb European Group SE (CEG) is a Societas Europaea, a public company registered in accordance with the corporate law of the European Union. Members' liability is limited. CEG is headquartered in France and governed by the provisions of the French insurance code. Risks falling within the European Economic Area are underwritten by CEG, which is authorised and regulated by the French Prudential Supervision and Resolution Authority. Registered company number: 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Fully paid share capital of €896,176,662.

CEG's UK branch is registered in England & Wales under number: BR023093. Registered address: 100 Leadenhall Street, London EC3A 3BP. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website (FS Register number 820988).

		elbow; ankle (tarsals); finger(s); toe(s); jaw.
Pupils Personal Accident – Policy Schedule	Section 1 – Serious Injury – Page 3	Added new benefit Item 14 - Loss of Reproductive Organs - Benefit limit £30,000 for Category B Insured's only. Adjusted numbering of other benefit Items
Pupils Personal Accident – Policy Schedule	Section 1 – Serious Injury – Page 4	Increased Triplegia benefit limit to £1,000,000 on £1m policy/Increased Triplegia benefit limit to £600,000 on £600k policy
Pupils Personal Accident – Policy Schedule	Section 4 – Serious Injury – Page 4	Renamed Section 4 benefit to 'Enhanced Benefit'
Pupils Personal Accident – Policy Schedule	Section 4 – Serious Injury – Page 4	Updated section 4 benefit description £1m policy: 'Enhanced Benefit If an Insured Person described in Category A (Pupil) or Category B (Employee) sustains more than one Bodily Injury resulting in a Permanent Disability insured under Items 1 to 16, and/or 19 of Section 1 (Serious Injury) and the total Benefit Amount payable exceeds £500,000 the insurer will increase the total Benefit Amount payable to £1,000,000. This Section does not apply to Insured Persons described in Categories C (school governors) and D (volunteers, assistants or helpers). The Enhanced Benefit is not payable to those Insured Persons.' Updated section 4 benefit description £600k policy: 'Enhanced Benefit If an Insured Person described in Category A (Pupil) or Category B (Employee) sustains more than one Bodily Injury resulting in a Permanent Disability insured under Items 1 to 16, and/or 19 of Section 1 (Serious Injury) and the total Benefit Amount payable exceeds £300,000 the insurer will increase the total Benefit Amount payable to £600,000. This Section does not apply to Insured Persons described in Categories C (school governors) and D (volunteers, assistants or helpers). The Enhanced Benefit is not payable to those Insured Persons.'
Pupils Personal Accident – Policy Schedule	Section 6 – Fractures – page 6	Added new benefit 'Dislocation' - £500
Pupils Personal Accident – Policy Schedule	Section 7 – Additional Benefits – page 6	Increased 7. Estate Administration limit to £3,500
Pupils Personal Accident – Policy Schedule	Section 7 – Additional Benefits – page 6	Increased 10. Independent Financial Advice limit to £3,000
Pupils Personal Accident – Policy Schedule	Section 7 – Additional Benefits – page 6	Increased 16. Rehabilitation Case Management & Treatment limit to £7,500
Pupils Personal Accident – Policy Schedule	Section 7 – Additional Benefits – page 6	Increased 19. Retraining for a Partner limit to £25,000
Pupils Personal Accident – Policy Schedule	Section 8 – Automatic Additional Benefits – page 7	Increased 1. Coma in Country of Domicile daily in hospital limit to £140 per day
Pupils Personal Accident – Policy Schedule	Section 8 – Automatic Additional Benefits – page 7	Increased 10. Trauma Counselling limit to £5,000 per day

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