

# PUPILS' PERSONAL ACCIDENT INSURANCE SCHEME - QUESTIONS AND ANSWERS

EFFECTIVE FROM WINTER TERM 2018

A tailor made insurance scheme which provides personal accident insurance to cover pupils, governors and volunteers.

Cover commences for each pupil from the first day of the first term, including the duration of the uninterrupted journey to the school. Cover will continue until the pupil leaves the school, provided the school continues to renew the scheme at the beginning of each winter term (September).

Cover for Governors and Volunteers is whilst undertaking duties of the school

- in the United Kingdom excluding travel directly between usual place of residence and the location the school duties are being undertaken; or
- outside the United Kingdom including travel directly between usual place of residence and the location the school duties are being undertaken

Full terms and conditions of the scheme are contained in the schedule and policy wording which is held by the insured school and available to you for inspection which together form the policy of insurance. The full terms and conditions of this insurance can also be viewed at [uk.marsh.com/PA1mDental](http://uk.marsh.com/PA1mDental). You have a choice of how to receive policy information: on paper or by web/electronic means. Paper copies are available from the school on request.

## Are there any conditions?

1. Chubb will not pay dishonest Claims. If a Pupil or a Policyholder makes a dishonest Claim, Chubb may cancel their cover.
2. The Pupil shall as soon as possible after the occurrence of any Accidental Bodily Injury: obtain and follow the advice of a Doctor; and the Pupil must agree to a medical examination if Chubb ask for it. Chubb will pay for this. And, where agreed, offer reasonable transportation costs. The Pupil may be required to meet with external third parties, approved by Chubb, to substantiate their claim.

## How do I make a claim?

All claims must be shall be notified to Marsh Limited, Education Practice within 30 days or as soon as reasonably possible after the date of the occurrence or within 90 days in respect of Claims under Section 5 (Dental).

Postal Address: Marsh Limited, Education Practice, Capital House, 1-5 Perrymount Road, Haywards Heath, West Sussex RH16 3SY

Claims: Telephone: +44 (0)1444 335173 Email: [schemes.claims@marsh.com](mailto:schemes.claims@marsh.com)

## How do I make a complaint?

Marsh manages the pupils' personal accident insurance scheme under a delegated authority on behalf of the insurer. Complaints regarding the scheme should in the first instance be made to Marsh Ltd, Education Practice, Capital House, 1-5 Perrymount Road, Haywards Heath, West Sussex RH16 3SY Telephone: 01444 335174. Email: [termly.schemes@marsh.com](mailto:termly.schemes@marsh.com)

Alternatively, you can complain in writing or verbally at any time to:

The Customer Relations Manager, Chubb

Postal Address: Chubb European Group Limited, PO Box 682, Winchester, SO23 5AG

T 0800 519 8026 (calls are free from a UK landline or mobile)

T +44 (0) 141 285 2999 (International)

F +44 (0)1293 597376

E [customerrelations@chubb.com](mailto:customerrelations@chubb.com)

Your complaint will be dealt with fairly, speedily and in accordance with the Financial Conduct Authority rules on complaints handling. However, if following receipt of a final response you are still dissatisfied, you may have the right to refer your

complaint to the Financial Ombudsman Service. The Financial Ombudsman Service can be contacted at Exchange Tower, London E14 9SR. Telephone: 0800 023 4567 Facsimile: 0207 964 1001 Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### Does the Financial Services Compensation Scheme apply?

Chubb and Marsh are covered by the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting them at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by telephone on 0800 678 1100.

### What is the Governing Law?

The policy will be governed by the law of England and Wales unless the school is situated in Scotland in which case the law of Scotland will apply.

### How is the information collected and used?

When you are included in the pupils personal accident insurance scheme, we will collect information about you, your children and any appointed guardian. We also collect information from your child's school, a medical professional or insurer(s). This notice sets out how we use this information, and you should show this to your children (if they are over 16) and any appointed guardian. More information about how we handle personal information can be found in the Marsh Privacy Policy at <https://www.marsh.com/uk/privacy-notice.html>.

**How we use your information:** We use personal information to provide our pupils personal accident insurance scheme services. This includes liaising with the insurer(s) and administering your policy, handling claims, complaints and renewals.

**Sharing Information:** We share personal information with insurer(s) of the pupils personal accident insurance scheme and our service providers, including other group companies, sub-contractors and our professional advisors and auditors. If required or permitted by law, we share information with our regulators, the courts and other authorities.

**Legal grounds:** The legal bases we rely upon for processing and collecting personal information include one or more of the following grounds set out in data protection law: for us to comply with our legal obligations and also where necessary in the public interest and/or for us to achieve our legitimate interest of providing insurance broking services, while ensuring our reliance on either of these grounds does not unduly harm your rights. Where we use health information about your child, we may do so on the basis that the information is required to establish, exercise or defend a legal claim or, alternatively, we may rely on consent, which can be given by you or your child if he/she is over 16 or the appointed guardian. Any consent provided can be withdrawn at any time by emailing us at: [quality.feedback@marsh.com](mailto:quality.feedback@marsh.com), but this may end your insurance cover under the scheme.

**Security and transfers:** We take reasonable steps to keep personal information secure and we maintain data security procedures designed to protect against loss or compromise of personal data. We may need to send personal information outside of the European Economic Area where data protection laws are different, but this will be done with appropriate protection in place.

**Updating your information:** It is important that personal information is kept complete and up-to-date. If any of the details you provide us with change, you can update us by emailing [quality.feedback@marsh.com](mailto:quality.feedback@marsh.com).

**Your rights:** Under data protection law you have certain rights in relation to personal information, including to access your and your child's information and rectify inaccuracies. Your appointed guardian will also have these rights.

**Questions, requests or complaints:** If you have any questions or complaints about how we use personal information, or you would like to access or rectify personal information, you can do so by writing to our Head of Quality at the following address:

Head of Quality Marsh Ltd Tower Place London EC3R 5BU Phone: 020 7357 1000 Email: [quality.feedback@marsh.com](mailto:quality.feedback@marsh.com)

### For Further Information

Marsh Ltd  
Education Practice,  
Capital House,  
1-5 Perrymount Road,  
Haywards Heath,  
West Sussex  
RH16 3SY  
Telephone: +44 (0)1444 335174  
Email: [termly.schemes@marsh.com](mailto:termly.schemes@marsh.com) Web: [uk.marsh.com/PA1mDental](http://uk.marsh.com/PA1mDental)

Please retain this document as it provides details of your policy and important contact details.

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