

## Compensation Scheme

In the unlikely event that ACE is unable to meet its liabilities, you may be entitled to compensation under the Financial Services Compensation Scheme (FSCS).

Their contact details are:

FSCS, 7th Floor, Lloyds Chambers,  
1 Portsoken Street, London, E1 8BN.  
Telephone: 020 7741 4100 Fax: 020 7892 7301  
e-mail: enquiries@fscs.org.uk  
Web Site: www.fscs.org.uk.

## Trauma Counselling

During a Period of Insurance the Policyholder and Insured Person may call ACE Assistance for a number of telephone counselling, advice and information services, providing emotional support and practical advice, including, the following:

- a) Advice on the practical and emotional aspects of living with a long-term injury or disability.
- b) Following death, support and help for the bereaved family and colleagues to cope with the trauma of their loss.
- c) Support in dealing with the psychological impact of not being able to continue in employment due to injury and advice about finding more suitable employment.
- d) Providing information and details of organisations which provide face-to-face counselling.

To access ACE Assistance, simply call 020 7173 7798.

## PREMIUM

**Pupils/Employees**

**£12.19**  
(per person)

## OPTIONAL EXTENSION

**Governors and other insured persons**

**£112.52**

**Subject to the payment of the above additional premium the cover can be extended to include school governors, school board members and voluntary helpers whilst they are on school business.**

**All premiums are inclusive of 6% Insurance Premium Tax.**

## PERSONAL DATA

Please note that information (including personal information) which is already held by a school may be passed to Marsh Limited and relevant insurers and other third parties for servicing the scheme and administering claims.

Under data protection legislation you can ask in writing for a copy of certain personal records held.



# Personal Accident Insurance for Pupils and Members of Staff

ARRANGED BY

**Marsh Limited**  
**48 St. Vincent Street**  
**Glasgow**  
**G2 5TR**

Telephone : 01444 313174  
Fax : 01444 415088

INSURERS:

**ACE European Group Limited**  
**Chartis Insurance UK Ltd**  
**Chubb Insurance Company of Europe SA**  
**Ecclesiastical Insurance Group**

Marsh Limited is a Lloyds broker, authorised and regulated by the Financial Services Authority, registration number 310240.

Underwritten by ACE European Group Limited  
UK Head Office: ACE Building, 100 Leadenhall Street,  
London EC3A 3BP.

Registered in England No. 1112892



Authorised and regulated by the Financial Services Authority (FSA).  
Registration Number FRN202803. Full details can be found on the  
FSA's Register by visiting [www.fsa.gov.uk/register](http://www.fsa.gov.uk/register) or by contacting  
the FSA on 0845 606 1234

The SCIS Personal Accident Insurance Scheme is available to all affiliated schools and provides low cost protection in respect of permanent disability or death by accident.

The need for personal accident insurance is of paramount importance. It is unfortunate that serious injuries often occur, many of which result in permanent disablement. In the majority of cases the injuries are purely as a result of an 'accident' and not occasioned by negligence. As such, there is no entitlement to compensation. However, in the event of permanent disability or death, a personal accident insurance policy will offer a guaranteed scale of benefits, irrespective of any legal liability and payable without prejudice to any other remedy. A summary of the cover provided by the SCIS Personal Accident Insurance Scheme is shown as follows.

## POLICY SUMMARY

### The Scottish Council of Independent Schools Personal Accident Insurance Group Policy Summary

This policy summary is essential reading but does not contain the full terms and conditions of your Personal Accident Insurance which can be found in the Group Policy document Policy Number 56UK473734. Cover is underwritten by ACE European Group Limited (ACE) and other Insurers. A copy of the Group Policy can be obtained on request from: Marsh Limited, 48 St. Vincent Street, Glasgow, G2 5TR.

#### Scope

The Scottish Council of Independent Schools Personal Accident Insurance Group Policy provides cover for accidental bodily injury, disfigurement or scarring of the face, dental injury and medical expenses to pupils and employees of the school 24 hours a day, 365 days a year, anywhere in the world. School governors, school board members or voluntary helpers may be covered whilst they are on school business, if the school has requested this cover and paid the appropriate additional premium.

#### Duration

This insurance is valid from the 28th August 2011 until 27th August 2012 and each subsequent 12 month period for which ACE accepts renewal.

#### Significant Features and Benefits

- Accidental death - pupils £20,000 – employees £75,000.
  - Total organic paralysis - £1,000,000.
  - Loss of intellectual capacity - £1,000,000.
  - Quadriplegia - £1,000,000.
  - Paraplegia - £600,000.
  - Loss of one Limb - £300,000.
  - Loss of two or more Limbs - £600,000.
  - Loss of Sight in one eye - £300,000.
  - Loss of Sight in both eyes - £600,000.
  - Loss of Use of lower/upper jaw - £100,000.
  - Loss of Hearing in both ears - £192,000.
- Plus a scale of benefits for less serious but permanent disabilities.
- Facial disfigurement or Scarring - £6,000.
  - Dental Injury expenses - up to £3,500.
  - Medical Expenses - up to £3,500 following a valid Personal Accident claim.

#### Significant Exclusions

There are some situations for which you are not covered. These generally involve anything you already know about or that are caused by your deliberate or illegal act. The most significant exclusions of this policy are set out here:

- Aerial sports or pursuits; (General Exclusion 2.d);

- Psychological conditions; (General Exclusion 1.c);
- Repetitive Stress (Strain) Injury or Syndrome or other gradually operating causes; (General Exclusion 1.b)
- Suicide, attempted suicide or deliberate self-inflicted injury (General Exclusion 2.a)
- Dental expenses that are not apparent within one week of the incident which caused the dental injury; (Specific Exclusion applicable to Dental Injury Section 1.c)
- War (Specific Exclusion 2.c)

There may be other exclusions which are significant to you. See General Exclusions and Specific Exclusions under each Section of the policy document for full details.

#### Governing Law

This Policy will be governed and interpreted in accordance with the Laws of Scotland and only the Scottish Courts will have jurisdiction in any dispute.

#### Claims Procedure

In the event of a claim you should contact Marsh Limited or notify the school Bursar who will provide all the requisite information to Marsh Limited as soon as possible and within 60 days of the accident.

#### Complaints Procedure

Any complaint should, in the first instance, be notified to Marsh Limited at the address in this leaflet. If you are not satisfied with the response received you can contact the A&H Customer Service Manager, ACE European Group Limited; Postal Address: 200 Broomielaw, Glasgow G1 4RU. Telephone: 0845 841 0056 (within UK only) International: +44 (0)141 285 2999 Facsimile: +44 (0)1293 597376 e-mail: A&Hcustserv.complaints@acegroup.com

#### Financial Ombudsman Service

If you are not satisfied following receipt of ACE's final response, you may contact: Financial Ombudsman Service (FOS), South Quay Plaza, 183 Marsh Wall, London E14 9SR Telephone: 0845 080 1800 Facsimile: 0207 964 1001 e-mail: enquiries@financial-ombudsman.org.uk Web Site: www.financial-ombudsman.org.uk

The existence of these complaints procedures does not affect any right of legal action you may have against ACE.