Allianz

Pupils Personal Accident cover overview

Insurers
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Thank you for choosing Allianz Insurance plc. We are one of the largest general insurers in the UK and part of the Allianz Group, one of the world's foremost financial services providers.

With Allianz Insurance plc, you can be confident that you're insured by a company which is relentless in its commitment to protecting and serving you. You can trust us to insure your business, as we've been providing leading insurance solutions in the UK for over 100 years.

We work in partnership with your insurance intermediary to ensure you receive the highest levels of product and service excellence. Our technical experts understand how best to protect you against the risks your business faces.

If you need to make a claim you will be in safe hands. Our professionally trained staff aim to treat you, as you would expect, both promptly and fairly. By listening to you, and understanding your needs we will provide you with the most appropriate solutions to get your business trading again as quickly as possible.

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IMPORTANT
Should you need further details or have any questions your insurance intermediary will be delighted to help.

This document provides an overview of the main policy benefits, terms and conditions only. For full details please refer to the policy document, a copy of which is available on request. Your insurance adviser will be pleased to explain the policy cover in more detail.

What Is Pupils Personal Accident Insurance?
Pupils Personal Accident Insurance is designed to:

- Provide benefits following Accidental Death or permanent injury.

Most of the benefits from this policy are payable to the Parent or Legal Guardian The Insurer may pay some benefits directly to providers for services such as counselling or rehabilitation costs.

Pupils Personal Accident is underwritten by Allianz Insurance plc.

Assistance lines are administered by Healix Medical Services Limited on behalf of **the Insurer**.

Covers available:

Personal Accident
A lump sum to the Insured in the event of the Pupil sustaining accidental bodily injury.

Covers available

Personal Accident Section

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
The policy provides compensation for accidental bodily injury that results in: • Death • Loss of Sight, Limb(s), Hearing and Speech • Loss of Intellectual Capacity • Loss of minor body parts • Loss of Teeth • Facial Disfigurement Cover operates 24 Hours a day Worldwide during term time. **Rehabilitation retraining relocation counselling and advice extensions are all in addition to other policy benefits** The benefits that may form part of a rehabilitation program to assist the Pupil into a new post accident life are: **a** up to £2,000 for Physiotherapy **c** up to £15,000 for prosthesis **d** up to £15,000 for parasport equipment **Medical Helpline** Free service operating 24 hours a day, 365 days a year. **Trauma Counselling** Up to £2,500 for Trauma counselling for the Pupil following **a** an unprovoked malicious assault, **b** witnessing an act of terrorism **c** witnessing the accidental Death or Permanent Partial or Total Disability of their parent, sibling or fellow Pupil. **d** their own Permanent Disablement **Hospitalisation Benefits** Daily benefits of £50 per day if hospitalisation occurs as a result of accidental bodily injury	The policy does not cover injury arising from: • Drugs or Alcoholism • Radioactive contamination • Service in the armed forces • War within Europe in which any of the major powers are involved, or United Nations enforcement action • Participating in Professional Sport or off piste Winter Sports.

Covers available (continued)

Personal Accident Section (continued)

Significant Features and Benefits	Significant or Unusual Exclusions or Limitations
Dental, Optical and First Aid Expenses Up to £2,500 Dental Expenses **Additional Death Benefits** • Up to £5,000 Funeral Expenses • Up to £2,000 Bereavement Counselling • Up to £2,500 for Independent Financial Advice for the Parent following the Death of the Pupil	

Limitations

Accumulation Limits	
Event Accumulation Limit including Terrorism other than Nuclear, Biological & Chemical contamination	£10,000,000
Aircraft Accumulation Limit	£10,000,000
Non-Scheduled Air Accumulation Limit	£3,000,000
Contamination by Terrorism Accumulation Limit	£1,000,000

Refer to the policy wording for full details of cover and the Policy Conditions and Policy Exclusions.

General information

Period of Insurance
The policy has a 12 month period of insurance (unless shown differently on the policy schedule), and is annually renewable.

Start and end dates of the policy are detailed in the policy schedule.

Right of Cancellation
The Insurer may cancel the policy by 30 calender days (14 days in the event of War) notice to the Insured. No cancellation rights exist for the Insured or Insured Persons.

Law applicable to Contract
Unless We agree otherwise:

a the language of the policy and all communications relating to it will be English; and
b all aspects of the policy including negotiation and performance are subject to English law and the decisions of English courts

Your Obligations
You must make a fair presentation of the risk at inception, renewal and variation of the Policy.

The premium is to be paid on request. Please speak to your insurance adviser about the options available for the payment of premium.

Please periodically review the policy documentation to make sure that it meets and continues to meet your needs and that you understand its terms, conditions, limits and exclusions. If you wish to make a change or if there is anything you do not understand please contact your insurance adviser.

Please tell your insurance adviser as soon as reasonably possible if there are any changes to your circumstances which could affect your insurance. If your circumstances change and you do not tell your insurance adviser, you may find that you are not covered if you need to claim.

You must tell us as soon as you can about any claim or incident that may lead to a claim.

You or anyone claiming under this policy must not admit fault or responsibility, or pay, offer or agree to pay any money or settle any claim without our permission.

Complaints
If you have a complaint about anything other than the sale of the policy please contact our Allianz Complaints Team at:

Allianz Insurance plc
PO Box 5291
Worthing
BN11 9TD

Alternatively:

Telephone: **01483 552438**
Email: commercialcomplaints@allianz.co.uk

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service
Exchange Tower
London
E14 9SR

Website: financial-ombudsman.org.uk
Telephone: **0800 023 4567** or **0300 123 9123**
Email: complaint.info@financial-ombudsman.org.uk

Full details of our complaints procedure will be found in the policy documentation.

General information (continued)

Financial Services Compensation Scheme
Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

You may be entitled to compensation from the FSCS if We are unable to meet Our liabilities. Further information about compensation scheme arrangements is available at fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on **0800 678 1100** or **0207 741 4100**.

Making a Claim
Claims under the policy should be referred to:

Claims Division,
Allianz Insurance plc
PO Box 5290
Worthing
BN11 9TB

Telephone: **0344 893 9500**
Email: casualtyclaims@allianz.co.uk

assuredpartners.co.uk
AssuredPartners Regions Limited,
Eleven Brindleyplace, 2 Brunswick Square,
Brindleyplace, Birmingham B1 2LP.

AssuredPartners Regions Limited are regulated and authorised by the Financial Conduct Authority 305520.

Allianz Insurance plc.
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Surrey GU1 1DB, United Kingdom.

Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

Financial Services Register number 121849.

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