

# Group Policy Schedule

## Personal Accident Insurance

CHUBB®

<b>Policy Number:</b>	<b>UKBOAD35327</b>						
<b>The Group Policyholder:</b>	The Dixie Grammar School						
<b>Address:</b>	Market Place Market Bosworth Leicestershire CV13 0LE						
<b>Renewal Date:</b>	30 September 2024						
<b>Period of Insurance:</b>	a) i) From: 30 September 2023 (the <b>Start Date</b> ) ii) To: 29 September 2024 (both dates inclusive) b) Any later period for which <b>We</b> agree to accept a renewal premium.						
<b>Period of Cover:</b>	Cover for each <b>Insured Person</b> will begin on the <b>Start Date</b> or the date they are included in this insurance through the <b>Insurance Arrangement</b> with the <b>Group Policyholder</b> , if after the <b>Start Date</b> .						
<b>Premium (inclusive of Insurance Premium Tax (IPT) at the applicable rate):</b>	<b>Premiums</b> are calculated in accordance with rates agreed between <b>Us</b> and the <b>Group Policyholder</b> . <table><tr><td>Premium</td><td><b>£8,608.03</b></td></tr><tr><td>IPT</td><td><b>£1,032.96</b></td></tr><tr><td>Total Payable</td><td><b>£9,640.99</b></td></tr></table>	Premium	<b>£8,608.03</b>	IPT	<b>£1,032.96</b>	Total Payable	<b>£9,640.99</b>
Premium	<b>£8,608.03</b>						
IPT	<b>£1,032.96</b>						
Total Payable	<b>£9,640.99</b>						
<b>Declarations:</b>	N/A						
<b>Applicable Policy Wording:</b>	Independent Schools Personal Accident Policy 082019						
<b>Date of issue:</b>	04 September 2023						

## Insured Persons

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**Category A:** Any pupil enrolled at the **Group Policyholder's** school.

**Maximum Age Limit:** 23 years of age.

**Insured/Not Insured:** Insured

**Category B:** Any employee of the **Group Policyholder**.

**Maximum Age Limit:** 70 years of age.

**Insured/Not Insured:** Not Insured

**Category C:** Any member of the board of governors (school governor) of the **Group Policyholder's** school or any person who is acting in a capacity as a volunteer, assistant or helper under the direction of the **Group Policyholder**.

**Maximum Age Limit:** 70 years of age

**Insured/Not Insured:** Not Insured

## Effective Time

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**Categories A & B:** 24 hours a day anywhere in the world.

**Category C:** Whilst undertaking duties of the **Group Policyholder**;

- a. in the **United Kingdom** excluding travel directly between home and the location the school duties are being undertaken; or
- b. outside the **United Kingdom** including travel directly between home and the location the school duties are being undertaken.

## Sections Insured

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<b>Section 1 – Serious Injury</b>	<b>Insured</b>
<b>Section 2 – Disfigurement or Scarring of the Face</b>	<b>Insured</b>
<b>Section 3 – Dental Injury</b>	<b>Insured</b>
<b>Section 4 – Broken Bones</b>	<b>Insured</b>
<b>Section 5 - Dislocation</b>	<b>Insured</b>
<b>Section 6 – Physiotherapy following Broken Bones or Dislocation (if insured)</b>	<b>Insured</b>
<b>Section 7 – Hospital Stay (Accidents Only)</b>	<b>Insured</b>
<b>Section 8 – Coma</b>	<b>Insured</b>
<b>Section 9 – Urgent Expenses following Death (including Funeral Costs)</b>	<b>Insured</b>

## SECTION 1. Serious Injury

Benefit Description	Benefit Amount		
	Category A	Category B	Category C
A. Accidental death	£15,000	£15,000	£15,000
B. Permanent Partial Disablement	up to £600,000	up to £600,000	up to £600,000
C. Quadriplegia	£600,000	£600,000	£600,000
D. Paraplegia	£300,000	£300,000	£300,000
E. Hemiplegia	£300,000	£300,000	£300,000

## SECTION 2. Disfigurement or Scarring of the Face

Benefit Description	Benefit Amount		
	Category A	Category B	Category C
Face Minimum Benefit at least one square centimetre or two centimetres in length Maximum Benefit whole area of the Face	£1,000  £5,000	£1,000  £5,000	£1,000  £5,000

**Only one Benefit Amount may be paid for all Disfigurement or scarring of the Face. The Benefit Amounts are not cumulative.**

## Section 3. Dental Injury

Benefit Description	Benefit Amount		
	Category A	Category B	Category C
<b>Dental Injury</b>	up to £2,000	up to £2,000	up to £2,000
Excess – prosthesis repair	£10.00	£10.00	£10.00
Excess – call-out fee	£15.00	£15.00	£15.00

## Section 4. Broken Bones

Benefit Description	Benefit Amount		
	Category A	Category B	Category C
<b>Broken Bones</b> (see Policy Definitions on pages 16-22 of Policy Wording for full details)			
Grade I	£100	£100	£100
Grade II	£250	£250	£250
Grade III	£500	£500	£500

## Section 5. Dislocation

Benefit Description	Benefit Amount		
	Category A	Category B	Category C
<b>Dislocation</b>	£250	£250	£250

## Section 6. Physiotherapy Following Broken Bones or Dislocation

Only applies to the relevant Section of this Policy if shown as 'Insured' in 'Sections Insured' above

Benefit Description	Benefit Amount		
	Category A	Category B	Category C
<b>Physiotherapy following Broken Bones or Dislocation</b>	up to <b>£35</b> per session	up to <b>£35</b> per session	up to <b>£35</b> per session
	maximum of 10 sessions		

## Section 7. Hospital Stay (Accidents Only)

Benefit Description	Benefit Amount		
	Category A	Category B	Category C
<b>Hospital Stay</b>	<b>£75</b>	<b>£75</b>	<b>£75</b>
	per each overnight stay in hospital - maximum of £1,000		

**Only one Benefit Amount may be paid for all Hospital Stays resulting from any one Accident. The Benefit Amounts are not cumulative.**

## Section 8. Coma

Benefit Description	Benefit Amount		
	Category A	Category B	Category C
<b>Coma</b>	<b>£75</b> per day	<b>£75</b> per day	<b>£75</b> per day
Waiting Period	14 days	14 days	14 days
Benefit Period	up to 365 days	up to 365 days	up to 365 days

## Section 9. Urgent Expenses following Death (including Funeral Costs)

Benefit Description	Benefit Amount		
	Category A	Category B	Category C
<b>Urgent expenses following death</b>	up to <b>£5,000</b>	up to <b>£5,000</b>	up to <b>£5,000</b>

## Policy Endorsements

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Any amendments to the Policy wording are shown below. Endorsements should be read in conjunction with the full Policy wording.

NONE

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