

Lyndhurst House

Insurance Cover when taken up by parents of Lyndhurst House

Period of Cover: 1st September 2020 to 31st August 2021 (Subject to termly payments of premium for the insured person).

Cover A: Personal Accident

Sudden & unforeseen injury to any pupil of Lyndhurst House School. Cover applies on a 24-hour basis.

Scale of Benefits:

Death	£7,500
Loss of one thumb of either hand	£63,250
Loss of one forefinger of either hand	£25,300
Loss of any other finger of either hand	£25,300
Loss of toes on either foot: a. One big toe b. Any other toe	£37,950 £7,590
Permanent total loss of use of: a. Shoulder or elbow b. Wrist c. Hip, knee or ankle	£75,900 £63,250 £99,000
Total loss of use of kidney	£37,950
Total loss of use of spleen	£19,250
Total loss of use of lung	£120,000
Total loss of a single tooth (excluding milk teeth)	£500
Loss of four or more teeth (excluding milk teeth)	£2,000
Facial scarring/disfigurement up to	£5,000
Dental and optical expenses up to	£2,000
Permanent total loss of sight of one eye or loss of one limb	£120,000
Permanent total loss of sight of two eyes or loss of two limbs or loss of sight of one eye and loss of one limb	£500,000
Permanent total disablement and total loss of intellectual capacity by accident	£600,000
Permanent total loss of sight of speech by accident	£500,000
Permanent total loss of hearing by accident a. In both ears b. In one ear	£120,000 £25,300

Notes:

Any benefit payable under permanent disability in this scale will be assessed by considering the nature of the disablement.

When more than one form of the disablement results from one accident the total amount from each shall be added together but the underwriters will not pay more than 100% of the sum insured.

If a claim is payable for loss of or loss of use of a whole member of the body a claim for parts of that member can also be made.

Cover B: Pupils Fee Remission

The school will refund fees to the fee payer in the event of a pupil included in the scheme being absent from school for a period of at least 5 consecutive days.

Cover operates for absence as a result of:

- Illness
- Accident
- Contact with infection
- School closure due to an epidemic i.e the rapid development of a disease attacking or affecting insured persons simultaneously who regularly attend the school.

The school reserves the right to vary the termly charge to take into account any alteration in the cost of this insurance, including any changes to the rate of the Insurance Premium Tax.

Cover Details

Cover starts on the first day of term. Cover ends when the school or fee payer discontinues the inclusion of the pupil in the insurance.

Fees will be refunded to the fee payer for absence due to illness, accident, contact with infection or the closure of the whole or part of the school due to an infectious disease among the pupils which renders the continuance of schoolwork impossible.

The maximum amount refundable is two terms fees calculated from the first day of absence. Refunds are based on actual duration of absence from school or tuition in the school terms.

The amount payable is calculated by dividing the actual number of days in the term into the termly fee.

Accidental Death of The Fee Payer

Up to two terms fees paid following accidental death of the fee payer provided the death occurs within 12 months of any accident and the fee payer is under 65 years of age.

Main Exclusions (Entire Policy)

- War in country of residence
- Flying other than as a passenger
- Suicide/self-injury
- Insanity
- Loss occurring in any area to which travel was advised against by the government
- Any claim relating to Coronavirus/Covid 19

Main Exclusions (Personal Accident)

- Gradually operating causes
- Naturally occurring condition or degenerative process

Main Exclusions (Sickness)

- Pre-existing condition(s)
- Sickness induced by using drugs and/or alcohol
- Pregnancy

Law Applicable and Complaints Procedure

The insured and the insurers are free to choose the law applicable to this insurance contract, unless specifically agreed to the contrary the insurance contract shall be subject to English law.

How to Claim

- Claims must be made no later than 10 days after the end of the appropriate term
- A claim form will be provided by the school on request
- Please ensure the appropriate section is completed by a qualified medical practitioner if the absence is over 14 days
- Claim for accidental death of the fee payer must be made within 90 days of the date of death
- If you need to make a claim please contact Jade Lillicrap in WPS hallam Claims Department on Plymouth 01752 675456, and she will be pleased to provide advice and support as appropriate.

Insurer

This policy (including both Covers A & B) is arranged by WPS hallam Insurance Brokers, Spargo House, 10 Budshead Way, Plymouth, PL6 5FE, and is underwritten by Aviva Insurance Ltd, 8 Surrey Street, Norwich, NR1 3NS.