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CHUBB®

Group Policy Schedule

Schools' £600,000 Personal Accident (Incorporating Dental) Insurance

| | |
|---|---|
| Policy Number: | UKBCHD05097 |
| The Group Policyholder: | Sunnylands Limited trading as St Peter's School |
| Address: | Sunnylands, 52 Headlands, Kettering, Northamptonshire, NN15 6DJ, United Kingdom |
| Renewal Date: | 01 September 2022 |
| Period of Insurance: | a) i) From: 1st September 2021 (the Start Date) ii) To: 31st August 2022 (both dates inclusive) If the term commences before the 1st September 2021 cover will commence from 00.01 hours local standard time on the earliest date. Cover will expire on 24.00 hours local standard time on 31st August 2022 b) Any subsequent period for which We shall agree to accept a renewal premium |
| Period of Cover: | Cover in respect of each Insured Person will commence on the Start Date or the date which the Insured Person is advised by the Group Policyholder that their cover is operative if after the Start Date |
| Premium (inclusive of Insurance Premium Tax at the applicable rate): | To be declared |
| Applicable Policy Wording: | C1507/06 0321 |
| Date of issue: | 28th July 2021 |

Insured Persons

| | | |
|-------------------|---|--------------------|
| Category A | Any Pupil enrolled at the Group Policyholder's school. | Insured |
| Category B | Any Employee | Not Insured |
| Category C | Any member of the board of governors (school governor) of the Group Policyholder's school. | Insured |
| Category D | Any person who is acting in a capacity as a volunteer, assistant or helper under the direction of the Group Policyholder . | Insured |

Effective Time

| | |
|-----------------------------|--|
| Category A | <p>24 hours a day for the duration of each Term during the Period of Insurance, including;</p> <ol style="list-style-type: none"> the uninterrupted journey to the Group Policyholder's school prior to the commencement of a Term; and the holiday break that immediately follows the end of Term. <p>If a Pupil is not returning to the Group Policyholder's school at the start of a Term due to;</p> <ol style="list-style-type: none"> the Pupil transferring to another primary or secondary school within the United Kingdom, cover will continue until the commencement of the uninterrupted journey to the new school; or the Pupil completing their secondary education or transferring to a school outside the United Kingdom, cover will continue during the holiday break following the end of Term, but only whilst the Pupil is participating in official organised activities under the auspices of the Group Policyholder, including uninterrupted travel between the location of the activity and their home; or any reason other than in a. or b. above, cover ceases at the end of the Pupil's uninterrupted journey home at the end of their last day at the Group Policyholder's school. |
| Category B | 24 hours a day anywhere in the world. |
| Categories C & D | <p>Whilst undertaking duties of the Group Policyholder;</p> <ol style="list-style-type: none"> in the United Kingdom excluding travel directly between home and the location the school duties are being undertaken; or outside the United Kingdom including travel directly between home and the location the school duties are being undertaken. |

Schedule of Benefits – £600,000 Plan

The maximum amount payable for any one Claim under Sections 1, 3 and 4 in total is;
£600,000 for Pupils and Employees
£100,000 for school governors, volunteers, assistants or helpers
 See Section 4 Supplemental Benefit for full details of cover

Cover only applies to those Categories of Insured Persons stated as ‘Insured’ in the Group Policy Schedule.

SECTION 1. Serious Injury

| | | Benefit Amount | |
|-----------|---|----------------------------------|----------------------------------|
| Item | Benefit Description | Insured Persons Categories A & B | Insured Persons Categories C & D |
| 1 | Organic paralysis | £250,000 | £100,000 |
| 2 | Loss of intellectual capacity | £250,000 | £100,000 |
| 3 | Loss of sight in both eyes | £250,000 | £100,000 |
| 4 | Loss of upper limbs (both) | £250,000 | £100,000 |
| 5 | Loss of lower limbs (both) | £250,000 | £100,000 |
| 6 | Loss of upper limb (one) and Loss of lower limb (one) | £250,000 | £100,000 |
| 7 | Loss of sight in one eye | £120,000 | £48,000 |
| 8 | Loss of upper limb (one) | £120,000 | £48,000 |
| 9 | Loss of lower limb (one) | £120,000 | £48,000 |
| 10 | Loss of hearing in both ears | £120,000 | £48,000 |
| 11 | Total loss of or total loss of use of: | | |
| | a. lung | £120,000 | £48,000 |
| | b. a hip, knee or ankle | £100,000 | £40,000 |
| | c. the back or spine below the neck with no damage to the spinal cord | £100,000 | £40,000 |
| | d. the neck or cervical spine with no damage to the spinal cord | £75,000 | £30,000 |
| | e. a shoulder or elbow | £75,000 | £30,000 |
| | f. a thumb or wrist | £65,000 | £26,000 |
| | g. the jaw | £40,000 | £17,000 |
| | h. a kidney | £35,000 | £14,000 |
| | i. a big toe | £35,000 | £14,000 |
| | j. a finger | £25,000 | £10,000 |
| | k. spleen | £20,000 | £8,000 |
| | l. any other toe | £10,000 | £4,000 |
| 12 | Loss of hearing in one ear | £25,000 | £10,000 |
| 13 | Loss of smell and Loss of taste | £25,000 | £10,000 |

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To ensure an **Insured Person** is provided with a payment for a **Permanent Disability** that is not listed above, Chubb will assess medical evidence to calculate the degree of disablement relative to this scale. No account shall be taken of the **Insured Person's** occupation. For example if **Bodily Injury** results in 25% of the loss of sight in one eye, Chubb will pay 25% of the **Benefit Amount** for item 7 in this Scale.

SECTION 2.

Accidental death

| Item | Benefit Description | Benefit Amount |
|------|---|----------------|
| 1 | Accidental death – Category A (Pupils) | £7,500 |
| 2 | Accidental death – Category B (Employees) aged under 18 years | £7,500 |
| 3 | Accidental death – Category B (Employees) aged 18 years and over | £100,000 |
| 4 | Accidental death – Category C & D (School Governors / Volunteers/ Helpers / Assistants) aged under 18 years | £7,500 |
| 5 | Accidental death – Category C & D (School Governors / Volunteers/ Helpers / Assistants) aged 18 years and over | £100,000 |

SECTION 3.

Disfigurement or scarring of the Face and Body

| Item | Benefit Description | Benefit Amount | Insured Persons Categories A, B, C, D |
|------|--|----------------|---------------------------------------|
| 1 | A. Face | | |
| | i. Minimum Benefit at least one square centimetre or two centimetres in length | £250 | |
| | ii. Maximum Benefit whole area of the Face | £5,000 | |
| | B. Body | | |
| | 4% or more of the Total Body Surface Area | £3,000 | |
| | 15% or more of the Total Body Surface Area | £6,000 | |
| | 25% or more of the Total Body Surface Area | £10,000 | |

SECTION 4.

Supplemental Benefit -Cover for Category A (Pupils) & Category B (Employees) only

| Item | Benefit Description | Benefit Amount | Insured Persons Categories A & B |
|------|---|----------------|----------------------------------|
| 1 | Supplemental Benefit If an Insured Person described in Category A (Pupil) or Category B (Employee) sustains Bodily Injury resulting in a Permanent Disability insured under Items 1 to 14 of Section 1 (Serious Injury) and/or Section 3 (Disfigurement or scarring of the Face and Body) and the total Benefit Amount payable reaches £250,000, a Supplemental Benefit of £350,000 is also payable making a total Benefit Amount payable of £600,000. This Section does not apply to Insured Persons described in Categories C (school governors) and D (volunteers, assistants or helpers). The Supplemental Benefit is not payable to those Insured Persons . | £350,000 | |

SECTION 5.**Dental Injury and Dental Emergency Treatment - Cover for Category A (Pupils) & Category B (Employees) only**

| | | Benefit Amount |
|----------|---|-------------------------------------|
| Item | Benefit Description | Insured Persons Categories A & B |
| 1 | Dental Injury | |
| | Total loss of permanent natural teeth | |
| | a. Total permanent physical loss of anterior tooth (canine or incisor) | £2,000 per tooth |
| | b. Total permanent physical loss of posterior tooth (molar or pre-molar) | £1,250 per tooth |
| | Partial loss of natural teeth | |
| | c. Partial loss of anterior and / or posterior tooth | Up to £500 per tooth |
| | Loss of Vitality | |
| | d. The total Loss of Vitality of a permanent natural tooth | £500 per tooth |
| | Total amount payable in respect of any one Claim under Items c & d | £2,000 |
| | e. Dental Treatment following Dental Injury (Insured Persons under age 18 years) | Up to £10,000 |
| | f. Dental Treatment following Dental Injury (Insured Persons age 18 years and over) | Up to £10,000 |
| | Total amount payable for any one Claim under Items e & f (Dental Treatment that exceeds £750 must first be approved by Chubb) | £10,000 |
| | g. Dental Treatment following Dental Injury requiring Dental Implant(s) | Up to £2,000 per Dental Implant |
| | Total amount payable for any one Claim under Item g | £10,000 |
| 2 | Emergency Dental Treatment | Up to £2,000 |
| 3 | Surgical Extraction of Third Molars (Wisdom Teeth) | £125 per tooth |
| 4 | In-patient Hospital Stay (up to 365 nights maximum) | £125 per night |
| 5 | Mouth Cancer treatment | Up to £12,000 |
| 6 | Incidental Expenses | Up to £125 |

Section 6.**Fractures - Cover for Category A (Pupils) & Category B (Employees) only**

| | | Benefit Amount |
|----------|---|-------------------------------------|
| Item | Benefit Description | Insured Persons Categories A & B |
| 1 | Hip or pelvis (excluding coccyx or thigh) | £1,000 |
| 2 | Femur or heel | £500 |
| 3 | Skull (excluding jaw and nose) lower leg, collar bone, ankle, elbow, upper or lower arm (including the wrist, but not a colles' fracture) | £500 |
| 4 | Spine (vertebrae, but excluding coccyx) | £1,500 |
| | Maximum amount payable for all Fractures due to one Accident | £5,000 |

SECTION 7.**Additional Benefits payable following certain valid claims under Section 1. Serious Injury or Section 2 Accidental Death**

| | | Benefit Amount | | |
|-----------|--|---|---|------------------|
| | | Insured Persons | | |
| Item | Benefit Description | Category A | Category B | Categories C & D |
| 1 | Catastrophic Accident | Not Insured | Up to £600,000 | Not Insured |
| 2 | Chauffeur or Taxi | Up to 10% of benefit paid under Section 1 | Up to 10% of benefit paid under Section 1 | Not Insured |
| 3 | Child / children | Not Insured | £8,000 | Not Insured |
| 4 | Cosmetic Surgery | Up to £10,000 | Up to £10,000 | Not Insured |
| 5 | Dependent Adult | Not Insured | £25,000 | Not Insured |
| 6 | Estate Administration | Up to £2,000 | Up to £2,000 | Up to £2,000 |
| 7 | Funeral Expenses | Up to £10,000 | Up to £10,000 | Not Insured |
| 8 | Home Adaption / Relocation | £50,000 | £50,000 | Not Insured |
| 9 | Home Help & Childcare | Not Insured | Up to £10,000 | Not Insured |
| 10 | Independent Financial Advice | Not Insured | Up to £2,500 | Not Insured |
| 11 | Injury Medical Expenses | Up to £30,000 | Up to £30,000 | Up to £30,000 |
| 12 | Prosthesis | Up to £10,000 | Up to £10,000 | Not Insured |
| 13 | Psychological Counselling | Up to £2,000 | Up to £2,000 | |
| 14 | Rehabilitation Case Management & Treatment | Not Insured | Up to £5,000 | Not Insured |
| 15 | Retraining for a Partner | Not Insured | Up to £15,000 | Not Insured |

SECTION 8.**Automatic Additional Benefits**

| | | Benefit Amount | | |
|----------|---|------------------|------------------|------------------|
| | | Insured Persons | | |
| Item | Benefit Description | Category A | Category B | Categories C & D |
| 1 | Coma within Country of Domicile (Up to 730 days maximum) | £100 a day | £100 a day | Not Insured |
| 2 | Hospital Stay within Country of Domicile (Up to 365 days maximum) | £50 a day | £75 a day | Not Insured |
| 3 | Hospital Transfer | Up to £5,000 | Up to £5,000 | Not Insured |
| 4 | Hospital Visiting | Up to £100 a day | Up to £100 a day | Not Insured |
| | Maximum amount payable for any one Claim | £5,000 | £5,000 | |
| 5 | Lifesaver** | £25,000 | £25,000 | £25,000 |
| 6 | Loss of or Damage to Personal Belongings | Up to £2,000 | Up to £2,000 | Not Insured |

| | | | | |
|----|--|--------------|---------------|-------------|
| 7 | Recruitment Expenses following suicide** | Not Insured | Up to £15,000 | Not Insured |
| 8 | Return Home | Up to £2,000 | Up to £2,000 | Not Insured |
| 9 | Trauma Counselling | Up to £2,000 | Up to £2,000 | Not Insured |
| 10 | Workplace Assault | Not Insured | Up to £5,000 | Not Insured |

** Note that in respect of Item 5 (Lifesaver) and Item 7 (Recruitment Expenses following suicide) the **Benefit Amount** is payable to the **Group Policyholder** only and cover applies regardless of whether Insured Persons Category B (Employees) in the **Group Policy Schedule** is stated as 'Insured' or Not Insured'.

SECTION 9

Assistance

| Item | Benefit Description |
|------|---------------------|
|------|---------------------|

| | |
|---|---------------------|
| 1 | Assistance Services |
|---|---------------------|

SECTION 10

Crisis Management

| Item | Benefit Description | Benefit Amount |
|------|---------------------|----------------|
|------|---------------------|----------------|

| | | |
|---|-------------------|---------------------------------|
| 1 | Crisis Management | Up to £75,000 per Crisis |
|---|-------------------|---------------------------------|

| | | |
|---|--|---------|
| Aggregate Limit in any one Period of Insurance | | £75,000 |
|---|--|---------|

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