

I enclose a cheque made payable to Leicestershire County Council for the premium of £20.00 per person.

Send to:-

Corporate Resources, Insurance, Room 120,
County Hall, Glenfield, Leicestershire, LE3 8RB



Deadline for applications is 1st September

Please contact Corporate Resources, Insurance Team at County Hall directly on 0116 305 6576 / 6516 if you have any queries or require the following Information:-

- Full summary of cover
- Complaints procedure
- How to make a claim

Chubb Insurance Company of Europe SE are authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority.

Significant exclusions

The Insurer will not be liable for any claim made or brought as a result of the following:

- An Insured Person sustaining **Bodily Injury** once he or she has attained the age of eighty years unless such **Bodily Injury** occurs during the Policy Period in which the Insured Person attains the age of eighty years;
- War in the United Kingdom;**
- An Insured Person engaging in active service in any of the Armed Forces of any nation;
- An Insured Person participating in any sport as a professional where earnings therefrom exceed 50% of **Annual Salary**.
- An Insured Person committing or attempting to commit suicide or intentionally inflicting self-injury;
- Sickness, disease, any naturally occurring condition, any gradually operating cause or post-traumatic stress disorder other than as a direct result of **Bodily Injury**;
- An Insured Person engaging in aviation as a pilot of a fixed wing or rotary propelled aircraft;

The Company shall not be liable to provide cover or benefit or pay any sums if that would directly or indirectly put it or any of its group companies in breach of any applicable economic or trade sanctions.



Accidents do happen

Personal accident cover for a year for just £20

For employees in Leicestershire Schools and Academies

Deadline for applications is 1st September

If you wish to participate in the Scheme please complete and return this form to Leicestershire County Council. (A separate form is required for each person)

I request Personal Accident Insurance for:

Full name: (BLOCK CAPITALS)

Age: Address:

Email Address: Postcode:

School employed at: Tel:

**Please note,
cover will
be confirmed
via email**

I enclose £20.00 (please make cheque payable to Leicestershire County Council)

Signature of employee: Print Name:

Date:

The following key benefits are payable if any injury results in death or disablement within 24 months of an accident causing:-

Accidental Death	£15,000
Total Organic Paralysis	£600,000
Total loss of intellectual capacity	£600,000
Total loss of sight in both eyes	£500,000
Loss of or total loss of use of both arms or both hands	£500,000
Loss of or total loss of use of both legs or both feet	£500,000
Loss of or total loss of use of one arm and one leg	£500,000
Loss of or total loss of use of one hand and one foot	£500,000
Total loss of speech	£500,000
Loss of or total loss of use of one arm or one hand	£120,000
Loss of or total loss of use of one leg or one foot	£120,000
Total loss of sight in one eye	£120,000
Total loss of hearing in both ears	£120,000
Total loss of use of a lung	£120,000
Total loss of hearing in one ear	£25,300
Loss of or total loss of use of a thumb	£63,250
Loss of or total loss of use of a finger	£25,300
Loss of or total loss of use of a big toe	£37,950
Loss of or total loss of use of any other toe	£7,590
Loss of or total loss of use of a shoulder or elbow	£75,900
Loss of or total loss of use of a wrist	£63,250
Loss of or total loss of use of a hip, knee or ankle	£100,000
Total loss of use of a kidney	£37,950
Loss of Jaw	£50,000
Total loss of use of spleen	£19,250
Loss of or loss of Vitality of Permanent Natural Teeth	Up to £7,500
Dental injury and emergency dental treatment	Up to £10,000
Facial Disfigurement	£6,000
Burns and Scalds	Up to £10,000
Funeral Expenses	Up to £5,000
Maximum Benefit any one Insured Person	£600,000
Independent Financial Advice	Up to £2,500

Full cover details available on request

Accidents do happen

It is sometimes assumed if an accident occurs at school the school can be held responsible and that financial compensation will therefore automatically follow. It cannot be emphasised too strongly that the liability of the school is strictly limited to cases where there is proven evidence of negligence.

In many cases, the circumstances of an accident at a school/academy will reveal no evidence of negligence on the part of the establishment. Accidents away from a school, of course, have no connection with the school and although there may be recourse to a third party, say in the case of a road traffic accident, compensation would again depend upon proving liability.

The advantage of a personal accident policy is that whilst in no way preventing further action to seek damages in the cases where negligence is alleged, payments under the policy are made on the basis of the injuries sustained and are not conditional upon proving liability.

Injuries resulting in severe disablement, for example the loss of sight or a limb, can lead to lifelong problems and the financial consequences can be tremendous.

The cover

This is a Personal Accident policy which covers a sudden & unforeseen identifiable event which causes Bodily Injury. The Policy will also cover:

- **Disappearance** Insured Person disappears & it is reasonable to believe they have died due to Bodily Injury
- **Exposure** Death/injury to an Insured Person as a direct result of unavoidable Exposure

The cover is operative 24 hours a day anywhere in the world whilst an Insured Person is an employee of the school. This optional scheme is available through Leicestershire County Council (LCC) via Chubb Insurance

The scheme will run for 12 months from 1st September each year. Those wishing to take out cover should complete the application form attached to this leaflet and return it to LCC together with a cheque made payable to LCC for the premium **no later than the 1st September.**

