



Personal accident insurance

For employees in Leicestershire schools and academies

Deadline for applications: 20th September

Only
£25
per year

Unfortunately, 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 maybe 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

The personal accident insurance policy is designed for employees in Leicestershire Schools and arranged by Aon UK Limited. It pays a benefit should an insured person suffer an accidental bodily injury which results in their death, disappearance, facial scarring, organic paralysis or permanent disablement.

The cover is operative 24 hours a day anywhere in the world whilst an insured person is an employee of a Leicestershire School. This optional scheme is available through Leicestershire County Council (LCC) via Hiscox.

The scheme will run for 12 months from 1st September each year. Employees 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 20th September**.

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	Loss of or total loss of use of a finger	£25,300
Total organic paralysis	£600,000	Loss of or total loss of use of a big toe	£37,950
Total loss of intellectual capacity	£600,000	Loss of or total loss of use of any other toe	£7,590
Total loss of sight in both eyes	£500,000	Loss of or total loss of use of a shoulder or elbow	£75,900
Loss of or total loss of use of both arms or both hands	£500,000	Loss of or total loss of use of a wrist	£63,250
Loss of or total loss of use of both legs or both feet	£500,000	Loss of or total loss of use of a hip, knee or ankle	£100,000
Loss of or total loss of use of one arm and one leg	£500,000	Total loss of use of a kidney	£37,950
Loss of or total loss of use of one hand and one foot	£500,000	Loss of jaw	£50,000
Total loss of speech	£500,000	Total loss of use of spleen	£19,250
Loss of or total loss of use of one arm or one hand	£120,000	Loss of tooth	Up to £7,500
Loss of or total loss of use of one leg or one foot	£120,000	Dental injury and emergency dental treatment	Up to £10,000
Total loss of sight in one eye	£120,000	Facial disfigurement	£6,000
Total loss of hearing in both ears	£120,000	Burns and scalds	Up to £10,000
Total loss of use of a lung	£120,000	Funeral expenses	Up to £5,000
Total loss of hearing in one ear	£25,300	Maximum benefit any one insured person	£600,000
Loss of or total loss of use of a thumb	£63,250	Independent financial advice	Up to £2,500

Full cover details available on request

Significant or Unusual Limitations or Exclusions

You have an obligation to take reasonable steps to prevent accident or injury. Cover for accidental bodily injury will not pay where an insured person:

- Is intoxicated or uses any controlled substances or drugs (other than those prescribed by their medical practitioner and properly used);
- Commits or attempts suicide or deliberately injures themselves;
- Suffers sickness, disease, a naturally occurring condition, gradually operating cause or post-traumatic stress disorder other than as a direct result of accidental bodily injury;
- Deliberately exposes themselves to exceptional danger, unless trying to save a human life;
- Commits or attempts any criminal act;
- Engages in active service as a member of any armed forces;
- Flies as a pilot or aircrew in any aircraft;
- Participates in any sports training sessions or matches on a professional or semi-professional basis.

Please refer to the Policy Wording Document for terms in full.



For more information or to join the scheme contact Leicestershire County Council Insurance Team on 0116 305 6576/6516/4702.

Application form

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Personal Accident Insurance Scheme by special arrangement with Hiscox. 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 (at 1st September 2019)

Address

..... **Postcode**

Email **Tel**

School employed at

Signature of employee

Print name **Date**

I enclose a cheque made payable to 'Leicestershire County Council' for £25 per person. Other payment options available on request.

Email to: insurance@leics.gov.uk

or send to: Leicestershire County Council,
Insurance Team, Room 120,
County Hall, Glenfield, Leicestershire, LE3 8RB

Cover will be confirmed via email.