



LUCAS FETTES
& PARTNERS

Personal Accident
Insurance Scheme
for Students

UNDERWRITTEN BY

Allianz 

Policy Overview

Introduction

Education is vital to a student's future, ensuring that they are provided with every opportunity to reach their full potential in life. However, accidents do happen in school/college time or indeed during leisure/sports pursuits or holidays.

Sometimes, it is assumed that if an accident occurs at school/college, the educational establishment can be held responsible, but this is not always the case. The school/college can only be accountable for accidents where they have been negligent, and so in the absence of any negligence, "genuine accidents" could see your child's future potential jeopardised following serious injury.

Minor injuries do not usually lead to life long consequences – even in the case of a broken limb, the risk of disablement is relatively small. However, some accidents are far more serious and can have life long implications for the student. Permanent disablement, loss of intellectual capacity, and paralysis are all real risks that students can face from accidents.

Aside from the physical disability, costs of life long care and restricted earnings potential in later years are all consequences which the injured person may face. Help may be available from numerous agencies, but parents find the security and peace of mind provided by personal accident insurance to be invaluable.

The advantage of a personal accident policy is that whilst it clearly cannot prevent accidents, what it can do is guarantee claim payments at predetermined sums for a wide range of injuries and disabilities, regardless of fault. Personal accident insurance claims are not dependant on proving liability then commencing an often painful journey through a legal process in an attempt to secure compensation.

In order to provide this protection, your school/college has appointed Lucas Fettes and Partners Ltd who have accessed top quality personal accident insurance with Allianz Insurance plc, one of the UK's largest insurers.

Who is covered

To ensure the personal accident insurance protection is available to every student, the cover will automatically be included within your annual or termly fees invoice. There is no administration on your part – this will be dealt with by your educational establishment and Lucas Fettes and Partners Ltd.

The cost of the cover is stated on your fees invoice and is payable to the school/college. Should you wish to opt out of the protection provided by this insurance, please contact the school/college who will explain what you need to do.

Scope of Cover

The policy is designed to cover all students 24 hours a day, so they are protected during education, leisure time, and even during holidays too. There are very few exclusions and conditions (see overleaf) and all students are eligible for inclusion in the scheme without exception.

This summary outlines the main features and exclusions of Allianz Insurance plc's Group Personal Accident Policy.

It does not provide all the terms, conditions and exclusions that are contained in the policy wording, a copy of which is available on request. A significant exclusion is something that may affect your decision as to whether the policy is suitable for you or where the cover is unusual compared to other Personal Accident policies available.

We have also included additional information that may be of help to you.

When you take out cover with us, we will issue a policy schedule detailing the cover provided. The policy wording should be read in conjunction with the Schedule.

Insurance Provider

The policy is underwritten by Allianz Insurance plc.

Significant Features and Benefits	Significant Exclusions or Limitations	Section of the policy that contains further details																																																		
<p>Personal Accident This policy provides benefit for accidental bodily injury that results in death, permanent disablement and other permanent disabilities specified in this key features document. The time during which policy cover is operative is stated in the policy schedule, and is either 24 hours, or school term including school holidays.</p> <p>Facial disfigurement Up to a maximum of £6,000 if as a result of an accident the Insured Student sustains permanent scarring of the face, provided the scarring affects an area of one square centimetres or more, or is at least two centimetres in length.</p> <p>Supplemental benefit In the event of the Insured Person sustaining one, or more than one, form of permanent disability where total compensation becomes payable of £300,000, a supplemental benefit of £700,000 will be paid, making a total maximum compensation of £1,000,000.</p>	<p>Benefit limits under this policy:</p> <table border="0"> <tr><td>Total organic paralysis</td><td>£300,000</td></tr> <tr><td>Total loss of intellectual capacity</td><td>£300,000</td></tr> <tr><td>Total loss of both eyes</td><td>£300,000</td></tr> <tr><td>Total loss of both arms, or both hands</td><td>£300,000</td></tr> <tr><td>Total loss of both legs, or both feet</td><td>£300,000</td></tr> <tr><td>Total loss of one arm and one leg</td><td>£300,000</td></tr> <tr><td>Total loss of one hand and one foot</td><td>£300,000</td></tr> <tr><td>Total loss of speech</td><td>£144,000</td></tr> <tr><td>Total loss of one arm or one hand</td><td>£144,000</td></tr> <tr><td>Total loss of one leg or foot</td><td>£144,000</td></tr> <tr><td>Total loss of one eye</td><td>£144,000</td></tr> <tr><td>Total loss of hearing in both ears</td><td>£144,000</td></tr> <tr><td>Total loss of hearing in one ear</td><td>£30,000</td></tr> <tr><td>Total loss of one thumb</td><td>£78,000</td></tr> <tr><td>Total loss of one finger</td><td>£30,000</td></tr> <tr><td>Total loss of big toe</td><td>£42,000</td></tr> <tr><td>Total loss of any other toe</td><td>£12,000</td></tr> <tr><td>Total loss of use of shoulder or elbow</td><td>£90,000</td></tr> <tr><td>Total loss of use of wrist</td><td>£78,000</td></tr> <tr><td>Total loss of use of hip or knee or ankle</td><td>£120,000</td></tr> <tr><td>Total loss of kidney</td><td>£42,000</td></tr> <tr><td>Total loss of spleen</td><td>£24,000</td></tr> <tr><td>Total loss of use of lung</td><td>£144,000</td></tr> <tr><td>Death</td><td>£9,000</td></tr> <tr><td>Total loss of natural tooth excluding deciduous (milk) teeth & up to a maximum of £2,400 for four or more teeth lost.</td><td>£600</td></tr> </table> <p>In the event of the Insured Student sustaining any permanent disability not specified above, the compensation payable shall be calculated by assessing the degree of disability in relation to the scale of benefits specified above.</p> <p>This policy does not cover injuries arising from:</p> <ul style="list-style-type: none"> • sickness or disease • the Insured Person committing a criminal act • drugs or alcohol • pregnancy or childbirth • venereal disease, AIDS or HIV • service in the armed forces • suicide, attempted suicide or intentional self injury • travel to a country or area that the Foreign Office Travel Advice Unit has advised against "all travel" to 	Total organic paralysis	£300,000	Total loss of intellectual capacity	£300,000	Total loss of both eyes	£300,000	Total loss of both arms, or both hands	£300,000	Total loss of both legs, or both feet	£300,000	Total loss of one arm and one leg	£300,000	Total loss of one hand and one foot	£300,000	Total loss of speech	£144,000	Total loss of one arm or one hand	£144,000	Total loss of one leg or foot	£144,000	Total loss of one eye	£144,000	Total loss of hearing in both ears	£144,000	Total loss of hearing in one ear	£30,000	Total loss of one thumb	£78,000	Total loss of one finger	£30,000	Total loss of big toe	£42,000	Total loss of any other toe	£12,000	Total loss of use of shoulder or elbow	£90,000	Total loss of use of wrist	£78,000	Total loss of use of hip or knee or ankle	£120,000	Total loss of kidney	£42,000	Total loss of spleen	£24,000	Total loss of use of lung	£144,000	Death	£9,000	Total loss of natural tooth excluding deciduous (milk) teeth & up to a maximum of £2,400 for four or more teeth lost.	£600	<p>Cover, page 4 Exclusions, page 7</p>
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Limitations applying across all policies	
Accumulation Limits Event Accumulation Limit Contamination by Terrorism Accumulation Limit Terrorism Limit excluding Nuclear, Biological & Chemical contamination is covered up to the Event Accumulation Limit	up to £25,000,000 Nil

Answers to some questions about your policy

How long does the policy provide cover for?

The insurance contract normally runs:

- from the inception date to the expiry date as shown in the policy schedule
- for a period of 12 months from the inception date shown in the policy schedule when you have requested an annual policy.

Right of Cancellation

No right of cancellation exists for an Insured Person.

What if I need to make a claim?

Claims under this policy should be referred to the insured school or:

Claims Division
 Allianz Insurance plc
 500 Avebury Boulevard
 Milton Keynes MK9 2XX
 Tel: 0345 071 0335
 Fax: 01483 790 726
 Lines are open from Monday to Friday.

What if you have a complaint?

If you have a complaint about anything other than the sale of the policy please contact our Customer Satisfaction Manager at:

Customer Satisfaction Manager
 Allianz Insurance plc, 57 Ladymead,
 Guildford, Surrey GU1 1DB.
 Alternatively phone: 01483 552438
 Email: accscm@allianz.co.uk

If we are unable to resolve the problem we will provide you with information about the Financial Ombudsman Service which offers a free, independent complaint resolution service.

The Financial Ombudsman Service
 Exchange Tower, London E14 9SR

Website: www.financial-ombudsman.org.uk
 Telephone: 0800 023 4567 or 0300 123 9123
 Email: complaint.info@financial-ombudsman.org.uk

The European Commission has an online dispute resolution service for consumers who have a complaint about a product or service bought online. If you choose to submit your complaint this way it will be forwarded to the Financial Ombudsman Service.

Visit <https://ec.europa.eu/odr> to access the Online Dispute Resolution Service. Please quote our e-mail address: accscm@allianz.co.uk

Alternatively, you can contact the Financial Ombudsman Service directly.

Full details of our complaints procedure will be found in the policy documentation.

The Financial Services Compensation Scheme (FSCS)

Allianz Insurance plc contributes to the Financial Services Compensation Scheme (FSCS).

The Insured may be entitled to compensation from the FSCS if the Insurer is unable to meet its liabilities. Further information about compensation scheme arrangements is available at www.fscs.org.uk, by emailing enquiries@fscs.org.uk or by phoning the FSCS on 0800 678 1100 or 0207 741 4100.

This insurance is arranged by: Lucas Fettes & Partners Ltd. Registered in England number 1445305.
 Registered office: Plough Court, 37 Lombard Street, London, EC3V 9BQ. Tel Number: 0117 9898300. www.lucasfettes.co.uk
 Lucas Fettes & Partners Ltd are authorised and regulated by the Financial Conduct Authority.

www.allianz.co.uk

Allianz Insurance plc. Registered in England number 84638.
 Registered office: 57 Ladymead, Guildford, Surrey, GU1 1DB, United Kingdom.
 Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 121849.