Marsh

Group Personal Accident Insurance: Questions and Answers

Effective from Winter Term 2022

(VER: PA 1M+D)

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A tailor made insurance scheme which provides personal accident insurance to cover pupils, governors, and volunteers.

Cover commences for each pupil from the first day of the first term, including the duration of the uninterrupted journey to the school. Cover will continue until the pupil leaves the school, provided the school continues to renew the scheme at the beginning of each winter term (September).

Cover for Governors and Volunteers is whilst undertaking duties of the school

- 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.

Full terms and conditions of the scheme are contained in the policy schedule and policy wording which is held by the insured school and available to you for inspection which together form the policy of insurance. They can also be viewed at uk.marsh.com/PA1MDental. You have a choice of how to receive policy information: on paper or by web/electronic means.

Paper copies are available from the school on request.

How is the Scheme operated?

Marsh Ltd has a "delegated authority" granted by the insurer which means that it acts as agent of the insurer and we may have the authority to accept insurance risks and issue documentation (in accordance with agreed terms) on the insurer's behalf.

Are there any claims conditions?

1. Chubb (the insurer) will not pay dishonest Claims. If a pupil or a policyholder makes a dishonest Claim, Chubb may cancel their cover.
2. The pupil shall as soon as possible after the occurrence of any Accidental Bodily Injury: obtain and follow the advice of a Doctor; and the pupil must agree to a medical examination if Chubb ask for it. Chubb will pay for this, and, where agreed, offer reasonable transportation costs. The pupil may be required to meet with external third parties, approved by Chubb, to substantiate their claim.

How do I make a claim?

All claims must be notified to Marsh Ltd, Education Practice within 30 days or as soon as reasonably possible after the date of the occurrence or within 90 days in respect of Claims under Section 5 (Dental).

Postal Address: Marsh Ltd, Education Practice, 4 Milton Road, Haywards Heath, West Sussex, RH16 1AH. Claims: Telephone: +44 (0)1444 335170 │ Email: epg.claims@marsh.com.

How do I make a complaint?

Marsh manages the personal accident insurance under a delegated authority on behalf of Chubb. Complaints regarding the scheme should in the first instance be made to Marsh Ltd, Education Practice, 4 Milton Road, Haywards Heath, West Sussex, RH16 1AH.
Telephone: 01444 335174 │ Email: termly.schemes@marsh.com

Alternatively, you can make a complaint by writing to or calling Chubb as follows:

The Customer Relations Manager, Chubb European Group SE, PO Box 682, Winchester, SO23 5AG.
Telephone: 0800 519 8026 (calls are free from a UK landline or mobile)
Telephone: +44 (0) 141 285 2999 (International)
Email: customerrelations@chubb.com

Your complaint will be dealt with fairly, speedily and in accordance with the Financial Conduct Authority rules on complaints handling. However, if following receipt of a final response you are still dissatisfied, you may have the right to refer your complaint to the Financial Ombudsman Service. The Financial Ombudsman Service can be contacted at Exchange Tower, London E14 9SR.
Telephone: 0800 023 4567
Website: www.financial-ombudsman.org.uk
Email: complaint.info@financial-ombudsman.org.uk

Does the Financial Services Compensation Scheme apply?

Chubb and Marsh are covered by the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at www.fscs.org.uk or by contacting them at PO Box 300, Mitcheldean, GL17 1DY or by telephone on 0800 678 1100 │ Email enquiries@fscs.org.uk.

What is the Governing Law?

The policy will be governed by the laws of England and Wales unless the school is situated in Scotland in which case the laws of Scotland will apply.

How is personal information collected and used?

(See the policy wording for Chubb's Data Protection Statement)

In order to provide this Personal Accident Insurance scheme, we will collect and process information about individuals such as the pupil to be covered, their parent and/or any appointed guardian. We will collect and process this information as a data controller and in accordance with this notice. Prior to providing us with personal information of a third party, please provide that third party with a copy of this notice. If you intend to provide us with personal information which relates to a pupil, please provide that pupil with our "Pupils' Privacy Notice", which has been specifically designed for children. You can find more information about how we handle personal information in the Marsh Privacy Policy at https://www.marsh.com/uk/privacy-notice.html.

How we use personal information: We use personal information (such as name and contact details) and, where relevant, special categories of personal information (such as health information). We use this information to provide our Personal Accident Insurance scheme services, which will include liaising with the insurer(s) and administering your policy, handling claims, complaints, and renewals.

Sharing Information: We collect information from the pupil's parents and/or guardians and from third parties such as the pupil's school, medical professionals and/ or insurer(s). We share personal information with insurer(s) of the pupils' personal accident insurance scheme and our service providers, including other group companies, sub-contractors and our professional advisors and auditors. If required or permitted by law, we share information with our regulators, the courts and other authorities.

Legal grounds: We rely upon one or more of the following legal bases for processing personal information:

- to comply with our legal obligations; and/ or
- where necessary for our legitimate interest of providing insurance broking services, while ensuring our reliance on this ground does not unduly harm your rights.

Where we use special categories of personal information (such as health information), we will also rely on one or more of the following legal bases:

- such use is necessary for the insurance activities we undertake which are in the substantial public interest;
- in order to establish, exercise or defend a legal claim; and/ or
- consent. Where we need to rely on consent of a child, consent can be given by the child if they are over 13 years old. Otherwise, we will ask a parent or an appointed guardian to provide consent on the child's behalf. Any consent provided can be withdrawn at any time by emailing us at: dataprotection@marsh.com. However, please note that withdrawal of consent may affect our ability to provide our services and may end the insurance cover under the scheme. We will advise of any such consequences at the time.

Security and transfers: We take reasonable steps to keep personal information secure and we maintain data security procedures designed to protect against loss or compromise of personal data. We may need to send personal information outside the United Kingdom where data protection laws are different, but this will be done with appropriate protection in place. We will retain personal information for as long as needed in order to comply with our legal and regulatory obligations.

Updating your information: It is important that personal information is kept complete and up-to-date. If any of the details you provide us with change, update us at dataprotection@marsh.com.

Your rights: Under data protection law individuals have certain rights in relation to their personal information, including to access their information and to rectify inaccuracies. More details about these rights can be found in the Marsh Privacy Policy available at https://www.marsh.com/uk/privacy-notice.html.

Questions, requests or complaints: If you have any questions or complaints about how we use personal information, or you would like to access or rectify personal information, you can do so by writing to our Data Protection Officer at the following address: The Data Protection Officer, Marsh Ltd, Tower Place, London, EC3R 5BU.

Telephone: 020 7357 1000 | Email: dataprotection@marsh.com

For Further Information please contact us at:
Marsh Ltd. Education Practice, 4 Milton Road, Haywards Heath, West Sussex. RH16 1AH.
Telephone: +44 (0)1444 335174 | Email: termly.schemes@marsh.com

Please retain this document as it provides details of your policy and important contact details.