



# **ChildCare Personal Accident**

**Policy Number: 0010523883**

**AIG Europe Limited**  
**SPECIALTY MARKETS Group Personal Accident Policy**

Master Policy Schedule (Renewal)  
 Policy Wording Applicable – AHSU0700 ChildCare Standard Policy Wording 1116

<b>AIG Europe Limited</b>		<b>Policy number: 0010523883</b>		
Group policyholder:	Leicester Grammar School and Stoneygate School			
Group policyholder's address:	London Road			
	Leicester			
			Post code: LE8 9FL	
Insurance intermediary:	BHIB	Code: DR2881		
Period of insurance		Premium:	£ 10,403.00	
Start date of cover:	03 October 2017	And for any subsequent period for which a premium is paid and accepted.	IPT @ 12.00%	£ 1,248.36
To date:	02 October 2017		Other tax:	£0.00
Renewal date:	03 October 2018	Total payable	£ 11,651.36	

<b>Category:</b>	<b>A</b>
<b>Insured person(s):</b>	Any person who is a registered <b>pupil</b> of the <b>group policyholder</b> at the time of the <b>bodily injury</b> .
<b>Operative time of cover:</b>	24 hours a day, worldwide

Item no.		Sum insured
<b>Section A – Catastrophic injuries</b>		
1	<b>Paralysis from the neck down</b>	£500,000
2	<b>Brain damage</b>	£500,000
<b>Section B – Permanent disabilities</b>		
1	<b>Permanent total disability</b>	£500,000
2	<b>Loss of sight</b> in both eyes	£400,000
3	<b>Loss of both hands</b> or both feet	£400,000
4	<b>Loss of sight</b> in one eye	£150,000
5	<b>Loss of one hand</b> or one foot	£200,000
6	<b>Loss of hearing:</b>	
	(a) both ears	£ 150,000
	(b) one ear	£ 25,000
7	<b>Loss of speech</b>	£ 100,000
8	<b>Bodily injury</b> resulting in surgical removal or <b>loss</b> of:	
	(a) one lung	£ 100,000
	(b) one kidney	£ 30,000
	(c) the spleen	£ 15,000
9	<b>Bodily injury</b> resulting in surgical removal or <b>loss</b> of lower jaw	£ 70,000
10	<b>Loss</b> of four fingers	£ 100,000
11	<b>Loss</b> of one thumb:	
	(a) both joints	£ 75,000
	(b) one joint	£ 55,000
12	<b>Loss</b> of each finger	£ 25,000
13	<b>Loss</b> of toes:	
	(a) all toes on one <b>foot</b>	£ 100,000
	(b) big toe - both joints	£ 50,000
	(c) big toe - one joint	£ 20,000
	(d) other than big toe, each toe	£ 7,500
14	<b>Loss</b> of shoulder, elbow, hip, knee, ankle or wrist	£ 80,000
15	Permanent disabilities not already mentioned in Section B – up to	£ 400,000

Item no.		Sum insured
<b>Section C – Death</b>		
1	Death by <b>accident</b>	£ 7,500
<b>Section D – Permanent facial scarring</b>		
1	<b>Facial scarring</b> from: (a) 3 cms to 9 cms (b) 10 cms and longer	£ 2,500 £ 5,000
<b>Section E – Burns</b>		
1	<b>Full-thickness burns</b> which cover: (a) 27% or more of the body's surface (b) 18% or more, but less than 27% of the body's surface (c) 9% or more, but less than 18% of the body's surface (d) 4.5% or more, but less than 9% of the body's surface	£ 50,000 £ 40,000 £ 30,000 £ 15,000
<b>Section F – Dental expenses</b>		
	<b>Dental expenses</b> up to £500 for each tooth and up to a maximum of	£ 2,000
<b>Section G – Medical expenses</b>		
	<b>Medical expenses</b> up to a maximum of	£ 2,500

This Insurance is underwritten by AIG Europe Limited. AIG Europe Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority (FRN 202628). This can be checked by visiting the FS Register (<https://register.fca.org.uk/>).

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