

School/Educational Personal Accident Cover for Pupils whilst on Site and Commuting

Cover:

The policy is an annual blanket cover for all pupils whilst on site and commuting to and from school or non-school educational establishment.

Details of Cover and Sums Insured

The policy will cover pupils sustaining bodily injury by accident as a result of which death or disablement occurs independently of any other cause within 24 months (except dental treatment) of sustaining such injury.

	<u>Sum Insured</u>
Death: (The sum insured for Death is reduced to £10,000 in respect of any pupil or accompanying person under the age of 18 years)	£30,000
Permanent Total Disablement or a percentage of the capital sum depending upon injury:	£30,000
Hospitalisation:	£25 per day up to £4,550
Dental Treatment :	Up to £1,000
Accidental medical expenses incurred with a valid claim not exceeding 15% of the amount paid under the capital sum, but subject to a maximum of £15,000 per person.	

Note

- When more than one form of disablement results from one accident the percentages from each are added together, but the company will not pay more than £30,000.
- There are certain exclusions and special conditions that apply to the policy. Please refer to either the policy wording or the Insurance and Risk Management section.
- Full details of the policy will be available on the cyps.info internet site (cyps.northyorks.gov.uk).