

Endsleigh Insurance Services Ltd  
Student's Personal Accident Plan  
Group Policy Wording

CHUBB®



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# Important Notes

## Eligibility

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To be covered under this Policy You must-  
be under the age of 5" at the Start Date





## 7.1 Temporary Total Disability Entitlement

If during a Period of Insurance and effective Time an Accident occurs and causes Bodily Injury to You resulting in Temporary Total Disability Entitlement or Temporary Partial Disability Entitlement which lasts longer than the Waiting Period, We will pay the Benefit Amount stated in the Group Policy Schedule and the IPID up to the maximum Benefit Period.

## Specific Information for Temporary Total Disability Entitlement

- if Payment of a Benefit Amount by Us for Temporary Total Disability Entitlement does not prejudice Your entitlement to claim under any other section of this Policy, but if a claim is ultimately paid by Us under Section 7.1 Personal Injury of the Policy for the same





## Section / D) Course Deferral Expenses

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If during a Period of Insurance an Accident occurs during the Effective Term and causes Bodily Injury to You resulting in You being unable to attend Your course which requires Your academic examinations for that Academic Year to be deferred until the following Academic Year We will pay You in respect of all reasonable costs necessarily incurred in deferring Your course in accordance with the following scale-

at following Bodily Injury evidenced by a certificate from a Doctor



## General Exclusions

These General Exclusions apply to all sections of this Policy- and are in addition to the Specific Exclusions listed under Various Sections of this Policy

We will not be liable for payment of any benefit for Bodily Injury loss or expense due to-

any illness or disease not directly resulting from Bodily Injury

Any pre-existing physical defect or infirmity which existed prior to the date of entry onto this Policy

War or any act of War

suicide attempted suicide or deliberate self-inflicted injury by You regardless of the state of Your mental health

You being a member of any reserve armed forces whilst called out for active service

You engaging in aviation as a pilot or crew member of a fixed wing or rotary propelled aircraft with the exception of gliding

canoeing sailing or boating other than on inland waters or within four and a half miles of the coastline

underwater diving unless undertaken in accordance with the British Sub-Aqua Club (BSAC) regulations or the Professional Association of Diving Instructors (PADI) regulations

activities undertaken in the pursuit of danger including but not limited to bungee jumping and fire walking

Your illegal acts

## When Your Cover Ends

Your insurance will cease at midnight on the day that one of the following events occurs:  
the end of the Period of Insurance in which You reach Your 5<sup>th</sup> Birthday or  
You choose to opt out of cover under this Policy or  
When You die or  
We terminate this Policy following the agreed notice period or  
if this Policy expires on 31/12/2018.





# Group Policy )onditions

## Assignment

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Subject to the Policy )ondition headed "Paying )aims" the )enefits under this Policy may not be assigned by You or the Group Policyholder and We shall not be )ound to accept or be affected by any notice or any trust, charge, lien, purported assignment or other dealing with or relating to this Policy.

## Providing Information to Eou

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At the beginning of each Period of Insurance, the Group Policyholder must provide a copy of the IPI to You and must also make the Policy )ording available too, stating where the documents can be viewed.

## ; an2 )harges

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We shall not be liable for any charges applied by the receiving )an2 for any transactions made in relation to a claim.







## Policy Definitions

Certain words in this Policy have a specific meaning. They have this specific meaning wherever they appear in this Policy and are shown by using bold text and capital letters. The following definitions are applicable to this Policy as a whole.

### Accident and Accidental

A sudden identifiable violent external event that happens by chance and which could not be expected.







## Physiotherapy

Physiotherapy \*ut!patient treatment received on the advice of a





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## Contact Us

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## About Chubb

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Chubb is the world's largest publicly traded P&A insurance company and the largest commercial insurer in the U.S. With operations in 50 countries and territories, Chubb provides commercial and personal property and casualty insurance, personal accident and supplemental health insurance, reinsurance and life insurance to a diverse group of clients. As an underwriting company, we assess, assume and manage risk with insight and discipline. We service and pay our claims fairly and promptly. We combine the precision of craftsmanship with decades of experience to conceive, craft and deliver the very best insurance coverage and service to individuals and families, and businesses of all sizes.

Chubb is also defined by its extensive product and service offerings, broad distribution capabilities, exceptional financial strength and local operations globally. The company serves multinational corporations, mid-size and small businesses with property and casualty insurance and risk engineering services, affluent and high net worth individuals with substantial assets to protect, individuals purchasing life, personal accident, supplemental health, homeowners, automobile and specialty personal insurance coverage, companies and affinity groups providing or offering accident and health insurance programs and life insurance to their employees or members, and insurers managing exposures with reinsurance coverage.

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