Personal Injury Insurance - Schedule of Benefits

Insured Persons			
Category A	Any pupil enrolled at the school		
Category B	Any member of the teaching and support staff employed at the school		
Category C	Any adult who is authorised by the school to act in a supervisory capacity as a volunteer assistant or helper		

	Effective Time				
Categories A, B and C	Whitst undertaking normal school duties within the participating school's designate school boundaries, and whilst on organised trips outside the designated school boundaries and including travel directly to and from the Insured Person's home address				

Benefit Description				
Accidental Bodily Injury resulting in:	Scale 1	Scale 2		
Death	£5,000	£5,000		
Permanent Total Disablement	£50,000	£100,000		
Permanent Disabling Injuries	Up to £50,000	Up to £100,000		
Hospital Confinement	£25 per day for up to 26 weeks	£25 per day for up to 26 weeks		
Convalescence following 3 days Hospital Confinement	£200	£200		
Dental Injury	£200	£200		
Broken Bones				
Grade I – Lower leg (fibula); Hand (metacarpals); Foot (metatarsals); Coccyx; Single rib; and Nose.	Grade I: £100	Grade I: £100		
Grade II – Vertebra other than vertebral body; Lower [eg (bbia); Lower jaw; Breastbone (sternum); two or more ribs; Clavitel (collar bore); Shoulder blade (scapula); Kneecag (patella); Ankle (tarsals); Upper arm (rumerus); Lower arm (radius and ulna); and Wrist (carpals).	Grade II: £200	Grade II: £200		
Grade III - Upper leg (femur); Vertebral body (not Coccyx); Pelvis; and Skull (including facial bones).	Grade III: £500 Maximum any one claim: £2.000	Grade III: £500 Maximum any one claim: £2.000		

Aggregate Limit(s) of Liability:

a) per Event whilst travelling in any one aircraft £250,000

b) per Event overall £500,000