

**Marsh – Personal Accident – Additional benefits following a valid claim under the policy**

| <b><u>Personal Accident Benefits</u></b>   | <b><u>Category insured – see policy schedule for further detail (*If covered)</u></b> | <b><u>Description – see policy wording for full terms, benefit amounts and conditions</u></b>  |
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| Catastrophic Accident                      | Employees*  | Death of 5 or more employees in one accident replacement / recruitment costs.  |
| Chauffeur or Taxi                          | Pupils<br>Employees*  | Following a valid claim the reasonable costs of a chauffeur or taxi until such time as the Insured Person is well enough to resume using the method of transport normally used.  |
| Child/Children                             | Employees*  | In the event of the Accidental death of: <ol style="list-style-type: none"> <li>1. an Insured Person, the Benefit Amount for each Child; or</li> <li>2. an Insured Person and their Partner in the same Accident, an additional 100% of the Insured Person's Accidental death benefit for Children.</li> </ol> |
| Cosmetic Surgery                           | Pupils<br>Employees*  | Where the claim is over £50,000, cosmetic reconstructive treatment up to the benefit amount.   |
| Dependent Adult                            | Employees*  | Payment to each dependant adult in the event of the Accidental death of an Insured Person.   |
| Funeral Expenses                           | Pupils<br>Employees*  | Following Accidental death of an Insured Person, up to £10,000 for reasonable funeral expenses.  |
| Home Adaptation/Relocation                 | Pupils<br>Employees*  | To adapt the Insured Person's home and / or vehicle or to relocate to another home.  |
| Home Help and Childcare                    | Employees*  | Costs of providing domestic cooking, cleaning, laundry, registered childcare, shopping and similar services.   |
| Independent Financial Advice               | Employees*  | Fees charged by an authorised independent financial advisor to provide professional financial advice.  |
| Injury Medical Expenses                    | Pupils<br>Employees*<br>Governors<br>Volunteers                                       | Injury Medical Expenses in the event of a valid Claim.   |
| Prosthesis                                 | Pupils<br>Employees*  | Costs incurred in providing a prosthesis.  |
| Psychological Counselling                  | Pupils<br>Employees*  | Cost of professional psychological counselling treatment.  |
| Rehabilitation Case Management & Treatment | Employees*  | Independent injury management specialists to provide Rehabilitation Case Management and to pay for Rehabilitation Treatment.   |
| Retraining for a Partner                   | Employees*  | Following Accidental death of an Insured Person, training or retraining the Insured Person's Partner for gainful employment or improve the employment prospects of the Insured Person's Partner.   |

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| Coma within Country of Domicile          | Pupils<br>Employees*                            | Up to 24 months.   |
| Hospital Stay within Country of Domicile | Pupils<br>Employees*                            | Up to 365 days.  |
| Hospital Transfer                        | Pupils<br>Employees*                            | Arranged by Chubb Assistance.  |
| Hospital Visiting                        | Pupils<br>Employees*                            | Additional travel and accommodation expenses reasonably and necessarily incurred by: <ol style="list-style-type: none"> <li>1. the Insured Person's Partner, Child/Children or parents; and / or</li> <li>2. an Employee of the Group Policyholder, for the purposes of visiting the Insured Person during such period of Hospital Stay within Country of Domicile.</li> </ol> |
| Lifesaver                                | Pupils<br>Employees*<br>Governors<br>Volunteers | If an individual sustains Bodily Injury whilst trying to save the life of an Insured Person that results in the death of that person, Chubb will pay, at the request of the Group Policyholder, the Benefit Amount to this individual's legal representatives.   |
| Loss of or Damage to Personal Belongings | Pupils<br>Employees*                            | Loss of or damage to clothing and personal articles as a result of an Insured Person sustaining Bodily Injury.   |
| Recruitment Expenses following suicide   | Group Policyholder                              | Costs incurred in engaging a replacement Employee or Director in the event of the death of a Director or Employee as a result of their own suicide.  |
| Return Home                              | Pupils<br>Employees*                            |  |
| Trauma Counselling                       | Pupils<br>Employees*                            | Trauma counselling due to an Insured Person suffering psychological trauma as a result of being an eye witness or victim of an act of terrorism, an act of assault, sexual assault, rape, murder, carjacking or violent robbery or attempted robbery.  |
| Workplace Assault                        | Employees*                                      | Medical, surgical or other remedial attention or treatment given or prescribed following Bodily Injury to an Insured Person as a result of an unprovoked assault at their usual place of work  |
| Assistance                               | Group Policyholder<br>Pupils<br>Employees*      | Counselling, advice and information services providing emotional support and practical advice. This includes general medical advice, bereavement advice and personal tax advice.   |
| Crisis management                        | Group Policyholder                              | Following a claim under the policy where the event may lead to financial loss or adverse publicity.  |

Please refer to the schedule and policy wording for full terms, benefits, amounts and conditions.