

AonProtect
 Arranged By
 Aon Underwriting Managers

AonProtect		
Policy Schedule		
Policy Number	17-PAT-0000000259	
Policyholder	The Governors of the Schools of King Edward VI in Birmingham	
Address	Foundation Office Edgbaston Park Road West Midlands B15 2UD	
Business	Educational services	
Period of Insurance	(a) From: 01 September 2017	To: 31 August 2018 (both dates inclusive)
	(b) Any subsequent period for which Insurers shall accept a renewal premium.	
Premium	Premium	£ 34,579.68
	Premium Tax:	£ 4,149.56
	Total:	£ 38,729.24
		Renewal: to be calculated on updated information.



Date of Issue: 25/08/2017

for and on behalf of Insurers.

**AonProtect
Schedule of Benefits
Section A – Personal Accident**

Category A	
Insured Persons	All Employees of the Policyholder normally resident In the United Kingdom
Effective Time/Journey Code	ET3

Benefit	Category A		
1. Death	5 times Annual Salary subject to a minimum of £50,000		
2. (a) Loss of limb(s) sight in one or both eyes speech or hearing in both ears (b) loss of hearing in one ear (30% of benefit shown)	5 times Annual Salary subject to a minimum of £50,000		
3. Permanent Total Disablement	5 times Annual Salary subject to a minimum of £50,000		
4. Permanent Partial Disablement	5 times Annual Salary subject to a minimum of £50,000		
5. Temporary Total Disablement (per week)	Benefit	Deferment Period	Benefit Period
	Not covered		
6. Temporary Partial Disablement (per week)	Benefit	Deferment Period	Benefit Period
	Not covered		

Category B	
Insured Persons	All adult helpers of the Policyholder normally resident in the United Kingdom whilst working on behalf of the Policyholder
Effective Time/Journey Code	ET3

Benefit	Category B		
1. Death	£50,000		
2. (a) Loss of limb(s) sight in one or both eyes speech or hearing in both ears (b) loss of hearing in one ear (30% of benefit shown)	£50,000		
3. Permanent Total Disablement	£50,000		
4. Permanent Partial Disablement	£50,000		
5. Temporary Total Disablement (per week)	Benefit	Deferment Period	Benefit Period
	Not covered		
6. Temporary Partial Disablement (per week)	Benefit	Deferment Period	Benefit Period
	Not covered		

Category C	
Insured Persons	All students of the Policyholder normally resident in the United Kingdom
Effective Time/Journey Code	J2

Benefit	Category C		
1. Death	£20,000		
2. (a) Loss of limb(s) sight in one or both eyes speech or hearing in both ears (b) loss of hearing in one ear (30% of benefit shown)	£50,000		
3. Permanent Total Disablement	£50,000		
4. Permanent Partial Disablement	£50,000		
5. Temporary Total Disablement (per week)	Benefit	Deferment Period	Benefit Period
	Not covered		
6. Temporary Partial Disablement (per week)	Benefit	Deferment Period	Benefit Period
	Not covered		

Category D	
Insured Persons	All students of Camp Hill Boys School, Camp Hill Girls School, Aston School, Handsworth School and Five Ways School normally resident in the United Kingdom
Effective Time/Journey Code	ET9

Benefit	Category D		
1. Death	£20,000		
2. (a) Loss of limb(s) sight in one or both eyes speech or hearing in both ears (b) loss of hearing in one ear (30% of benefit shown)	£75,000		
3. Permanent Total Disablement	£75,000		
4. Permanent Partial Disablement	£75,000		
5. Temporary Total Disablement (per week)	Benefit	Deferment Period	Benefit Period
	Not covered		
6. Temporary Partial Disablement (per week)	Benefit	Deferment Period	Benefit Period
	Not covered		

Limits per Insured Person	
Items 1 2 3 or 4	£1,000,000
Item 5 (per week)	Not covered
Item 6 (per week)	Not covered
Item 1 in respect of Children	£25,000
Item 1 in respect of Insured Persons over 80 years of age	£150,000
In respect of Items 1 2 3 and 4 inclusive and all extensions	£2,500,000

Aggregate Limits	
Per Event	£10,000,000
Aircraft – Multi engined	£7,500,000
Aircraft – all other	£1,500,000

**AonProtect
Schedule of Benefits
Section A – Personal Accident**

Additional Insured Persons

The following categories of Additional Insured Persons are automatically covered but only where not otherwise insured under this Policy

Category	Additional Insured Persons	Effective Time/Journey Code
AIP 1	Partners and/or Children of Directors and one member of any Director's domestic staff provided that such Directors are included under Section A – Personal Accident on either 24 hour basis or occupational including/excluding commuting basis	ET1
AIP 2	Any Visitor	ET7
AIP3	Partners and/or Children of Employees whilst accompanying travelling independently to join or returning from being with such Employees who are on a Journey provided that such Employees are included under Section A – Personal Accident	J11 or J12 whichever applies to such Employees
AIP 4	Directors Employees and/or guests of the Policyholder	J17
AIP 5	Any person who on medical advice from a Qualified Medical Practitioner is advised to travel to or remain with an Insured Person	J18

Effective Time/ Journey Code Definitions

ET1	24 Hours 24 hours a day worldwide cover
ET7	Visitors Whilst legally in or on the Premises
J11	Business travel outside Country of Permanent Residence including Incidental Holiday travel Any trip involving travel outside Country of Permanent Residence made primarily for Business purposes including Incidental Holiday travel
J12	All Business travel including Incidental Holiday travel Any trip made primarily for Business purposes including Incidental Holiday travel
J17	Corporate Event Any trip in connection with a Corporate Event involving travel outside Country of Permanent Residence or within Country of Permanent Residence provided that such trip involves either air travel and/or an overnight stay away from home or normal place of business
J18	Compassionate Travel Any trip made solely for the purposes of being with an Insured Person who has sustained injury or suffered illness on a Journey outside Country of Permanent Residence

Category	1 Death	2 Loss of limb(s) sight speech or hearing	3 Permanent Total Disablement *	Paraplegia	Quadriplegia
AIP 1	Not covered	£25,000	£25,000	£50,000	£100,000
AIP 2	£25,000	£25,000	£25,000	Not covered	Not covered
AIP 3	Not covered	£25,000	£25,000	Not covered	Not covered
AIP 4	£25,000	£25,000	£25,000	Not covered	Not covered
AIP 5	Not covered	£25,000	£25,000	Not covered	Not covered
Subject otherwise to the Limit per Insured Person and Aggregate Limits an Aggregate Limit of £1,000,000 will apply in respect of all categories of Additional Insured Persons who sustain Bodily Injury in any one Event					

* For Permanent Total Disablement

In respect of an Insured Person who is a Director or Employee of the Policyholder disablement which in the opinion of Insurers will in all probability prevent the Insured Person from engaging in their usual occupation for the remainder of their life

In respect of an Insured Person who is not a Director or Employee of the Policyholder and who is over the age of 16 disablement which in the opinion of Insurers will in all probability prevent the Insured Person from engaging in any occupation for which the Insured Person is fitted by way of training education or experience for the remainder of their life

In respect of an Insured Person who is not a Director or Employee of the Policyholder and who is below the age of 16 disablement which in the opinion of Insurers will in all probability prevent the Insured Person from engaging in any occupation for the remainder of their life

AonProtect Schedule of Benefits Section A – Personal Accident – Extensions	
Description	Benefit Amount
Accident Medical Expenses	25% of any amount paid under Items 1 2 3 4 5 or 6 up to a maximum of £25,000 any one Insured Person
Catastrophe Benefit	25% of Item 1 benefit payment if 5 or more Insured Persons in same Event
Chauffeur or similar expenses	Up to 104 weeks – subject to limit of £10,000 per Insured Person
Child Benefit	£5,000 per Child
Childcare Expenses	Up to 104 weeks subject to limit of £5,000 per Insured Person
Coma Benefit	£50 per full 24 hours up to a maximum of 730 days
Corporate Reputation Protection	Up to £25,000 for each Insured Person.
	Aggregate Limit any one Event and in the Period of Insurance £250,000
Damage to Personal Belongings	Up to £2,500 per Insured Person
Dental and Optical Expenses	Up to a maximum of £2,500 per Insured Person
Dependent Adult Benefit	£25,000 per Dependent Adult
Disability Assistance	Up to a maximum of £25,000 per Insured Person
Domestic Assistance Expenses	Up to 104 weeks – subject to limit of £10,000 per Insured Person
Executor Expenses	Up to £2,500 per Insured Person
Funeral Expenses	Up to £10,000 per Insured Person
Hospital Confinement Benefits	£50 per full 24 hours up to a maximum of £25,000 per Insured Person
Hospital Out-Patient Travel Expenses	Up to 52 weeks subject to a limit of £1,500 per Insured Person
Hospital Visiting Expenses	Up to £100 per full 24 hours up to a maximum of £5,000 per Insured Person
Paraplegia	£125,000 per Insured Person
Personnel Replacement Expenses	Up to £500 per week up to a maximum of £10,000 per Insured Person
Physiotherapy Benefit	Up to £500 per Insured Person where a Temporary Total Disablement Claim is agreed.
Post Traumatic Stress Disorder - Terrorism	50% of weekly benefit for Item 5 (Temporary Total Disablement) But not exceeding £500 per week Benefit Period – 26 weeks
Quadriplegia	£250,000 per Insured Person
Quality of Life Improvement Advice	Up to £15,000
Recruitment Costs following suicide	Up to £10,000 any one Insured Person
Recruitment Expenses	Up to £10,000 and training costs and expenses up to £15,000
Rehabilitation Case Management	For valid claims under Items 2 3 or 4 – up to 12 months case management
	For valid claims under Items 5 or 6 – up to 3 months case management
Relocation Expenses	Up to a maximum of £25,000 per Insured Person
Retraining Benefit for Insured Persons	Up to 26 weeks up to £25,000 per Insured Person
Retraining Benefit for Partner of Insured Person	Up to 26 weeks up to £25,000
Return Home Expenses	Up to £2,000 per Insured Person

Scarring Benefit		Benefit where scar is on face neck or head and exposed to view	Benefit where scar is on any other part of the body
		1cm – 2.4cms	£1,000
	2.5cms – 4.9cms	£2,000	£1,000
	5.0cms – 7.4cms	£4,000	£2,000
	7.5cms – 9.9cms	£6,000	£3,000
	10cms – 12.4cms	£8,000	£4,000
	12.5cms – 14.9cms	£10,000	£5,000
	15cms or over	£12,000	£6,000
Simultaneous death of Insured Person and Partner	Item 1 Benefit is doubled in respect of each Insured Person		
Work Experience	1 Death	£25,000	
	2 (a) Loss of limb(s) sight in one or both eyes speech or hearing in both ears	£25,000	
	2 (b) loss of hearing in one ear	£7,500	
	3 Permanent Total Disablement	£25,000	
	Accident Medical Expenses	Up to £2,500	
	Hospital Confinement Benefit	£50 per full 24 hours up to a maximum of 104 weeks	
	Aggregate Limit any one Event	£250,000	
Workplace Assault Medical Expenses	Up to £5,000 per Insured Person		

**AonProtect
Schedule of Benefits
Section B - Travel**

Category	Description of Insured Persons	Journey Code
A	All Employees, adult helpers and students of the Policyholder normally resident in the United Kingdom	J12
Additional Insured Persons		
AIP 1	Partners and/or Children of Directors and one member of any Director's domestic staff (provided that such Directors are included in any of the categories above)	J14
AIP 2	Directors or Employees and/or guests of the Policyholder not included in any other category of Insured Person	J17
AIP 3	Partners and/or Children of Employees whilst accompanying travelling independently to join or returning from being with such Employees who are on a Journey (provided that such Employees are also included for travel made primarily for Business purposes in any of the categories above.)	J11 or J12 whichever applies to such Employees
AIP 4	Directors (provided that such Directors are included in any of the categories above).	J16
AIP 5	Any person who on medical advice from a Qualified Medical Practitioner is advised to be with such Insured Person	J18

Journey Definitions	
Code	Definition
J14	Business or holiday travel Any trip made for Business or holiday purposes
J17	Corporate Event Travel Any trip in connection with a Corporate Event involving travel outside Country of Permanent Residence or within Country of Permanent Residence provided that such trip involves either air travel and/or an overnight stay away from home or normal place of business
J11	Business travel outside Country of Permanent Residence including Incidental Holiday travel Any trip involving travel outside Country of Permanent Residence made primarily for Business purposes including Incidental Holiday travel
J12	All Business travel including Incidental Holiday travel Any trip made primarily for Business purposes including Incidental Holiday travel
J16	Holiday Travel Any trip made for holiday purposes
J18	Compassionate Travel Any trip made solely for the purposes of being with an Insured Person who has sustained injury or suffered illness on a Journey outside Country of Permanent Residence

	Sub-section	Benefit Amount
1	(a) Cancellation Curtailment Change of Itinerary Rearrangement or Replacement Per Insured Person	£10,000
	(b) Motor vehicle rental or chartering of a non-scheduled Ship or aircraft as a result of a Natural Catastrophe Aggregate limit any one Journey for (a) and (b) above	Included in (a) above £250,000
2	Hijack Daily Benefit - payable for up to 100 days Maximum per Insured Person	£500 £50,000
3	Kidnap and Extortion a) Kidnap and Extortion Expenses per Period of Insurance b) Kidnap and Extortion Monies per Period of Insurance c) Kidnap and Extortion Consultants' Costs per Period of Insurance	£250,000 Included in (a) above £50,000
4	Legal Expenses Travel and Accommodation Expenses to attend court	£50,000 £1,000
5	Medical Expenses (does not apply to Journeys in Country of Permanent Residence) per Insured Person Supplementary Travel and accommodation expenses Childcare Expenses Continuing Medical Expenses Emergency Repatriation Expenses Foreign Coma Benefit Hospital Confinement – daily benefit Up to a maximum of Search and Rescue Expenses	Unlimited Included in Medical Expenses £5,000 £50,000 Unlimited £50 per day up to 104 weeks (730 days) £50 £25,000 £50,000
6	Money (Where the amount of cash exceeds £3,000 the Policyholder shall be liable for 25% of such excess amount) Financial Card Misuse Cheque Misuse	£10,000 £5,000 £5,000
7	Personal Belongings per Insured Person (Where the value of any one article pair or set exceeds £3,000 the Policyholder shall be liable for 25% of such excess amount) Personal Belongings Delay Business Equipment Loss of Keys Loss of Travel Documents	£10,000 £2,000 £3,000 £1,000 £2,000
8	Personal Liability per Insured Person	£5,000,000
9	Personal Security Specialist Expenses Per Insured Person In all during the Period of Insurance	£25,000 £250,000
10	Political & Natural Disaster Evacuation per Insured Person Evacuation Expenses Accommodation Expenses – daily benefit up to 30 days Aggregate limit any one Journey and in the Period of Insurance	£50,000 £200 £250,000
11	Rental Vehicle Excess a) Excess payable following loss by theft, collision or damage - per insured event b) Aggregate Limit in any one Period of Insurance	£1,000 £25,000
12	Travel Delay per Insured Person First 4 consecutive hours Each subsequent hour or part thereof Up to a maximum of	£200 £ 50 £1,000

**AonProtect
Schedule of Benefits
Endorsements**

No 1	
	Section A - Personal Accident and Section B - Travel
	Long Term Agreement
	<p>Endorsement noting the Policyholder's agreement to renew the policy each year for Three years</p> <p>Effective Date: 01 September 2016</p> <p>It is noted that in consideration of the premium agreed the Policyholder agrees to offer to renew the policy with AonProtect:</p> <ol style="list-style-type: none"> 1 each year for a total of three years commencing from the Effective Date shown above (unless the facility under which this policy has been underwritten by the Policyholder's intermediary expires in the meantime in which case this agreement will be cancelled at the renewal following the expiry of such facility) 2 on the same rates terms and conditions which are in force at the expiry date of each Period of Insurance subject to the Underwriting Information not varying by more than 10% <p>Underwriting Information for the purposes of this agreement shall mean whichever of the following elements has formed the basis of the premium:</p> <ol style="list-style-type: none"> i) estimated salaries ii) numbers of Insured Persons iii) travel pattern iv) fixed benefits <p>It is further noted that Insurers retain their rights:</p> <ol style="list-style-type: none"> 1 not to accept the Policyholder's offer to renew in accordance with the agreement 2 to cancel this Policy in accordance with the Policy conditions 3 to vary the rates terms and conditions at each renewal if the loss ratio in the expiring year exceeds 50% (where loss ratio is calculated by dividing the claims paid and outstanding by the premium - <u>net</u> of commission - and multiplying by 100) 4 to apply this agreement to any Policy which Insurers may substitute for this Policy <p>Nothing in this endorsement shall prevent the benefits and/or sums insured being altered at any time to correspond with the needs of the business of the Policyholder</p>

AonProtect Effective Time Definitions

ET1 24 Hour

24 hours a day worldwide cover.

ET2 Occupational Accidents including Commuting

- 1 Whilst an Insured Person is engaged in their occupation with the Policyholder in the Business
- 2 At any time whilst travelling on the Business of the Policyholder – cover starts from the time of leaving home or normal place of business whichever is left first until return to home or normal place of business whichever is reached last
- 3 At any time where Bodily Injury is the direct result of an unprovoked malicious assault by another person or where Bodily Injury is the direct result of theft or attempted theft of the Policyholder's or Insured Person's property
- 4 Whilst in the course of daily travel directly between home (normal or temporary) and place of Business (normal or temporary)

ET3 Occupational Accidents only

- 1 Whilst engaged in the Insured Person's occupation with the Policyholder in the Business
- 2 At any time whilst travelling on the Business of the Policyholder – cover starts from the time of leaving home or normal place of business whichever is left first until return to home or normal place of business whichever is reached last
- 3 At any time where Bodily Injury is the direct result of an unprovoked malicious assault by another person or where Bodily Injury is the direct result of theft or attempted theft of the Policyholder's or Insured Person's property

ET4(a) Assault - Occupational

Whilst an Insured Person is engaged in their occupation with the Policyholder but only in respect of Bodily Injury sustained as a result of robbery hold-up or attempt thereat or unprovoked malicious assault

ET4(b) Assault – At any time

At any time but only in respect of Bodily Injury sustained as a result of robbery hold-up or attempt thereat or unprovoked malicious assault

ET5 Occupants of Vehicles

Whilst an Insured Person is mounting into travelling in dismounting from carrying out road-side repair loading or unloading or refuelling any motor vehicle owned hired or leased by the Policyholder or by an Insured Person where the travel is at the expense of the Policyholder or any vehicle being used as a temporary replacement for such vehicle

ET6 Sports Club Cover including Social Activities

Whilst an Insured Person is

- 1 at any ground or premises where the Policyholder has arranged a fixture or training for the purpose of taking part in a sporting activity or
- 2 travelling to or from fixtures or training sessions as a member of an organised party under the direction of the Policyholder or
- 3 engaging in any social activity organised by the Policyholder including whilst travelling directly to or from home (normal or temporary) or place of Business (normal or temporary) and the venue for the social activity

ET7 Visitors

Whilst legally in or on the Premises

ET8 Secondees – Full Period Cover

24 hours a day during the period of Secondment

ET9 On Premises

Whilst on premises belonging to the Policyholder

Journey Code Definitions

J1 Away from normal place of Business including Commuting

Any trip in connection with the Business of the Policyholder involving travel to a point or points located away from the Insured Person's normal place of Business. Daily travel between normal residence and normal place of work is included.

J2 Away from normal place of Business excluding Commuting

Any trip in connection with the Business of the Policyholder involving travel to a point or points located away from the Insured Person's normal place of Business. Daily travel between normal residence and normal place of work is excluded.

J11 Business travel outside Country of Permanent Residence including Incidental Holiday travel

Any trip involving travel outside Country of Permanent Residence made primarily for Business purposes including Incidental Holiday travel.

J12 All Business travel including Incidental Holiday travel

Any trip made primarily for Business purposes including Incidental Holiday travel.

J13 Business or holiday travel outside Country of Permanent Residence

Any trip involving travel outside Country of Permanent Residence made for Business or holiday purposes.

J14 Business or holiday travel

Any trip made for Business or holiday purposes.

J15 Holiday travel outside Country of Permanent Residence

Any trip made for holiday purposes involving travel outside Country of Permanent Residence.

J16 Holiday travel

Any trip made for holiday purposes.

J17 Corporate Event travel

Any trip in connection with a Corporate Event involving (a) any travel outside Country of Permanent Residence or (b) air travel within Country of Permanent Residence or (c) any travel within Country of Permanent Residence provided such travel involves an overnight stay away from home or normal place of Business.

J18 Compassionate travel

Any trip made solely for the purposes of being with an Insured Person who has sustained injury or suffered illness on a Journey outside Country of Permanent Residence for which cover is provided by this Policy.

J19 Secondees – Full Period Cover

24 hours a day during the period of Secondment.

J20 Business trips outside Country of Permanent Residence and air travel within Country of Permanent Residence and trips within Country of Permanent Residence involving an overnight stay including Incidental Holiday travel

Any trip in connection with the Business of the Policyholder involving (a) any travel outside Country of Permanent Residence or (b) air travel within Country of Permanent Residence or (c) any travel within Country of Permanent Residence provided such travel involves an overnight stay away from home or normal place of Business including Incidental Holiday Travel.