



Your Pupil Insurance Policy Schedule

Please note that you must advise your insurance advisor of any changes to the risk and items to be covered.

Policyholder Details

The Proposer	St. Clare's, Oxford and St. Clare's Services Ltd
Contact Address	139 Banbury Road, Oxford, OX2 7AL
Business Description	Residential College and English Language School

Premium Details

Gross Annual Premium excluding IPT	£10,000.00 minimum deposit with quarterly declarations
Insurance Premium Tax	£1,200.00
Gross Annual Premium including IPT	£11,200.00

Policy Details

Policy Number	100743859GPA
Insurance Broker	ARTHUR J. GALLAGHER INSURANCE BROKERS (BIRMINGHAM)
Period of Insurance	01 September 2023 – 31 August 2024
Renewal Date	01 September 2024

Personal Accident

Gross Annual Premium excluding IPT	N/A
Insurance Premium Tax	N/A
Gross Annual Premium including IPT	N/A

Fees Return & Dental Premium

Gross Annual Premium excluding IPT	£10,000.00 minimum deposit with quarterly declarations
Insurance Premium Tax	£1,200.00
Gross Annual Premium including IPT	£11,200.00

Pupils Personal Property Premium

Gross Annual Premium excluding IPT	N/A
Insurance Premium Tax	N/A
Gross Annual Premium including IPT	N/A

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Pupils, Staff and Volunteers Personal Accident Cover

Category	Personal Accident Insured Persons
A	Not Insured
B	Not Insured
C	Not Insured

Category	Personal Accident Operative Time
A	Not Insured
B	Not Insured
C	Not Insured

Personal Accident		
Accidental bodily injury resulting in:	Category A & B	Category C
1. Total organic paralysis	Not Insured	Not Insured
2. Total loss of intellectual capacity	Not Insured	Not Insured
3. Total loss of sight in both eyes	Not Insured	Not Insured
4. Total loss of both upper limbs or both hands	Not Insured	Not Insured
5. Total loss of both lower limbs or both feet	Not Insured	Not Insured
6. Total loss of one upper limb and one lower limb	Not Insured	Not Insured
7. Total loss of one hand and one foot	Not Insured	Not Insured
8. Total loss of one upper limb or one hand	Not Insured	Not Insured
9. Total loss of one lower limb or one foot	Not Insured	Not Insured
10. Total loss of use of lung	Not Insured	Not Insured
11. Total loss of sight in one eye	Not Insured	Not Insured
12. Total loss of hearing in both ears	Not Insured	Not Insured
13. Total loss of hip or knee or ankle	Not Insured	Not Insured
14. Total loss of use of back/spine below the neck (no spinal cord damage)	Not Insured	Not Insured
15. Total loss of use of neck/cervical spine (no spinal cord damage)	Not Insured	Not Insured
16. Total loss of use of shoulder or elbow	Not Insured	Not Insured
17. Total loss of use of one thumb	Not Insured	Not Insured
18. Total loss of use of wrist	Not Insured	Not Insured
19. Total loss of use of jaw	Not Insured	Not Insured
20. Total loss of use of kidney	Not Insured	Not Insured
21. Total loss of big toe	Not Insured	Not Insured
22. Total loss of hearing in one ear	Not Insured	Not Insured
23. Total loss of finger	Not Insured	Not Insured
24. Total loss of taste and smell	Not Insured	Not Insured
25. Total loss of spleen	Not Insured	Not Insured
26. Total loss of any other toe	Not Insured	Not Insured
27. Total loss of natural tooth (excluding deciduous (milk) teeth) (a) Total permanent physical loss of anterior tooth (canine or incisor) (b) Total permanent physical loss of posterior tooth (molar or pre-molar) (c) (i) Partial loss of anterior and/or posterior tooth (ii) Total loss of vitality of a permanent natural tooth	Not Insured	Not Insured
28. Accidental Death	Not Insured	Not Insured

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Extensions	
Burns and Scalds Benefit	N/A
Coma Benefit	N/A
Estate Administration	N/A
Facial Disfigurement Benefit	N/A
Funeral Expenses	N/A
Hospitalisation	N/A
Medical Expenses	N/A
Rehabilitation Expenses	N/A
Supplemental Benefit	N/A

Benefits following Accidental Bodily Injury	Category A & B	Category C
In the event of the insured person sustaining any permanent disability not specified above the benefit payable shall be calculated by assessing the degree of disability in relation to benefits 1 – 27.		
Maximum Benefit and one Insured Person	N/A	N/A
Maximum Accumulation Limits Any One Accident Any one Aircraft	N/A	N/A

Pupils and Staff treatment for Dental Injury, Emergency Dental Treatment and additional Dental Cover

Category	Pupils and Staff treatment for Dental Injury, Emergency Dental Treatment and additional Dental Cover Operative Time Insured Persons
A	Any pupil enrolled at the Participating School, for whom the appropriate premium has been paid.

Category	Pupils and Staff treatment for Dental Injury, Emergency Dental Treatment and additional Dental Cover Operative Time
A	24 hours a day anywhere in the world

Benefit	Category A
Emergency Dental Treatment	Up to £2,000
Incidental expenses	Up to £125
In-patient hospitalisation	£125 per night up to 365 nights
Mouth cancer treatment	Up to £12,000
Surgical extraction of third molars (wisdom teeth)	£125

Treatment for dental injury	Up to £10,000
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Fees Return

Category	Fees Return Insured Persons
A	Any pupil enrolled at the Participating School, for whom the appropriate premium has been paid.

Category	Fees Return Operative Time
A	24 hours a day and cover will cease when the Insured or the fee Payer discontinues the payment of premium for the inclusion of the Insured person.

Accidental Bodily Injury or Sickness relating to the pupil:	Category A
Termly school fee	As declared to Us
Franchise Period	5 days
Benefit Period	Up to 3 Terms School fees

Extensions	
Epidemic	School Fees
Boarder to Day Pupil Due To Accident Or Sickness	Difference in School Fees
Accidental Death of a Fee Payer	Up to 3 Terms School fees

Pupil's Personal Property

Category	Pupil's Personal Property Insured Persons
A	Not Insured

Category	Pupil's Personal Property Operative Time
A	Not Insured

Benefit	Category A & B
Total Sum Insured	Nil
Single article limit	Nil
Excess in respect of laptops, tablets and computers,	N/A
Excess in respect of any other claim	N/A

Endorsements

Long Term Agreement with Rating Stability

Period of Agreement: 3 years

You have agreed, with effect from the date stated above, to offer annually for a period of three years the insurance under the Applicable Sections of this policy at the rates, terms and conditions in force at the expiry of each Period of Insurance and to pay the premiums annually in advance. We agree to accept such an offer made in accordance with this Agreement provided that:

(1) We may amend such rates, terms and conditions, restrict or vary cover, terminate or re-negotiate this Agreement if:

(a) the Loss Ratio at the annual Renewal Date stated in The Schedule exceeds 60%.

(b) there is any change in legislation, tax, the cost or availability of reinsurance or insurance industry market practice, which has a material effect upon the Applicable Sections of this policy.

(c) You acquire, set up, dispose of or discontinue any:

(i) business or business activity,

(ii) company or other entity carrying on such a business or business activity,

(iii) Premises or interest in The Premises, which has any material effect on Your Business.

(d) there is any material alteration in the Premises or the nature of Your Business.

(e) You have failed to comply with any Mandatory Risk Improvements required by Us, unless We have agreed otherwise in writing.

If We make any such amendments then You have the right to terminate this agreement or You will be deemed to have agreed to continue with the Agreement by accepting the revised terms and conditions for the remainder of the Period of the Agreement, unless We receive notification from You to the contrary within 30 days of Us sending You notice of the amendments.

(2) The Sums Insured or limits of liability may be increased or reduced at any time to reflect the acquisition or disposal of Property or Businesses or to correspond with any increase or reduction in values or increase or reduction in the Business. The premium will be adjusted to account for such alterations.

(3) This Agreement will apply to any policy or policies which may be issued by Us within the above period in substitution for this policy.

(4) In respect of any Section(s) of this policy where this Agreement does not apply, if any adjustments are made to the rates, terms and/or conditions of such Section(s), which results in the Section(s) being lapsed or cancelled, then if both We and You agree, this Agreement can be terminated.

(5) This Agreement does not apply to the imposition of or increase in Insurance Premium Tax. For the purpose of this Agreement, the following definitions apply:

Claims Incurred

The total of claims paid and outstanding reserves as recorded by Us, for the period commencing with the inception of this Agreement, up to each subsequent Annual Renewal Date.

Premiums Paid

The total Net premiums paid or payable for the period commencing with the inception of this

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Agreement, up to each subsequent Annual Renewal Date (renewal premium and any mid-term or end of year adjustments relating to that year), but excluding any taxes.

Loss Ratio

The Claims Incurred expressed as a percentage of the Premiums Paid (to the nearest 1%).

During the Period of Agreement, We will allow a Premium Rebate to be calculated 30 days after each Calculation Period, provided that the Loss Ratio does not exceed the percentage amounts stated below.

Loss Ratio and Premium Rebate (Cumulative)

Loss Ratio not exceeding 10 % - Premium Rebate 10%

Loss Ratio exceeding 10 % but not exceeding 20 % - Premium Rebate 7.5%

Loss Ratio exceeding 20 % but not exceeding 30 % - Premium Rebate 5%

Any Premium Rebate payable, including at the expiry of this Agreement, is subject to You offering renewal of the insurances under the Applicable Policies for a further minimum period of 12 months.
Calculation Period

From the effective date until the expiry date as specified in the policy schedules of the Applicable Policies and each subsequent period of 12 months for so long as this Agreement remains in force.

Claims Incurred

The total of claims paid and outstanding reserves as recorded by Us, for the period commencing with the inception of this Agreement up to each annual renewal date

Premiums Paid

The total premiums actually paid (net of commission, adjustments and refunds) but excluding any taxes.

For the purposes of calculating the Loss Ratio, Premiums Paid shall mean the total Premiums Paid for the period commencing with the inception of this Agreement up to each annual renewal date

For the purposes of calculating the amount of return premium due, Premiums Paid shall mean the total for the expiring Calculation Period.

Loss Ratio

The Claims Incurred expressed as a percentage of the Premiums Paid (to the nearest 1%).

Premium Rebate

Return premium being a percentage of the Premiums Paid for each expiring Calculation Period.

For the purpose of this Agreement, the following definitions apply:

You/Your

We/Us

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