



# Group Personal Accident Insurance: Questions and Answers

Effective from Winter Term 2023  
(VER: PA 600+D)

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Effective Winter Term 2023 (VER: PA 600+D)

**A tailor made insurance scheme which provides personal accident insurance to cover pupils, governors, and volunteers.**

Cover commences for each pupil from the first day of the first term, including the duration of the uninterrupted journey to the school. Cover will continue until the pupil leaves the school, provided the school continues to renew the scheme at the beginning of each winter term (September).

Cover for Governors and Volunteers is whilst undertaking duties of the school

- in the United Kingdom excluding travel directly between home and the location the school duties are being undertaken; or
- outside the United Kingdom including travel directly between home and the location the school duties are being undertaken.

Full terms and conditions of the group policy are contained in the policy schedule and policy wording which is held by the insured school and available to you for inspection which together form the policy of insurance. They can also be viewed at [uk.marsh.com/PA600Dental](http://uk.marsh.com/PA600Dental). You have a choice of how to receive policy information: on paper or by web/electronic means.

Paper copies are available from the school on request.

Are there any claims conditions?

1. Chubb (the insurer) will not pay dishonest Claims. If a pupil or a policyholder makes a dishonest Claim, Chubb may cancel their cover.
2. The pupil shall as soon as possible after the occurrence of any Accidental Bodily Injury: obtain and follow the advice of a Doctor; and the pupil must agree to a medical examination if Chubb asks for it. Chubb will pay for this, and, where agreed, offer reasonable transportation costs. The pupil may be required to meet with external third parties, approved by Chubb, to substantiate their claim.

**How is the Scheme operated?**

Marsh Ltd has a “delegated authority” granted by the insurer which means that it acts as agent of the insurer and we have the authority to issue documentation (in accordance with agreed terms) on the insurer's behalf.

## How do I make a claim?

All claims must be notified to Marsh Ltd, Education Practice within 30 days or as soon as reasonably possible after the date of the occurrence or within 90 days in respect of Claims under Section 5 (Dental).

Postal Address: Marsh Ltd, Education Practice, 4 Milton Road, Haywards Heath, West Sussex, RH16 1AH. Claims: Telephone: +44 (0)1444 335170 | Email: [epg.claims@marsh.com](mailto:epg.claims@marsh.com)

## How do I make a complaint?

Your complaint is important to us and should be made in the first instance to your usual Marsh contact. Alternatively you can address your complaint to:

Head of Quality Marsh Ltd  
Tower Place London  
EC3R 5BU

Email: [quality.feedback@marsh.com](mailto:quality.feedback@marsh.com)

You can find more information about how we handle complaints at <https://www.marsh.com/uk/contact-us/complaints-procedure.html>.

## Does the Financial Services Compensation Scheme apply?

The Insurers and Marsh are covered by the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting them at PO Box 300, Mitcheldean, GL17 1DY or by telephone on 0800 678 1100, or email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk).

## How is personal information collected and used?

(See the policy wording for Chubb's Data Protection Statement)

In order to provide this personal accident insurance scheme, we will collect and process information about individuals such as the pupil to be covered, their parent and/or any appointed guardian. We will collect and process this information as a data controller and in accordance with this notice. Prior to providing us with personal information of a third party, please provide that third party with a copy of this notice. If you intend to provide us with personal information which relates to a pupil, please provide that pupil with our "Pupils' Privacy Notice", which has been specifically designed for children. You can find more information about how we handle personal information in the Marsh Privacy Policy at <https://www.marsh.com/uk/privacy-notice.html>.

How we use personal information: We use personal information (such as name and contact details). We use this information to provide our personal accident insurance scheme services, which will include liaising with the insurer(s) and administering your policy, handling claims, complaints and renewals and preventing or detecting fraud.

Sharing information: We collect information from the pupil's parents and/or guardians and from third parties such as the pupil's school, medical professionals and/or insurer(s). We

share personal information with insurer(s) of the pupils' personal accident insurance scheme and our service providers, including other group companies, sub-contractors and our professional advisors and auditors. If required or permitted by law, we share information with our regulators, the courts and other authorities.

Legal grounds: We rely upon one or more of the following legal bases for processing personal information:

- to comply with our legal obligations; and/ or
- where necessary for our legitimate interest of providing insurance broking services, while ensuring our reliance on this ground does not unduly harm your rights.

Where we use special categories of personal information (such as health information), we will also rely on one or more of the following legal bases:

- such use is necessary for the insurance activities we undertake which are in the substantial public interest;
- in order to establish, exercise or defend a legal claim; and/or;
- consent. Where we need to rely on consent of a child, consent can be given by the child if they are over 13 years old. Otherwise, we will ask a parent or an appointed guardian to provide consent on the child's behalf. Any consent provided can be withdrawn at any time by emailing us at: [termly.schemes@marsh.com](mailto:termly.schemes@marsh.com). However, please note that withdrawal of consent may affect our ability to provide our services and may end the insurance cover under the scheme. We will advise of any such consequences at the time.

Security and transfers: We take reasonable steps to keep personal information secure and we maintain data security procedures designed to protect against loss or compromise of personal data.

We may need to send personal information outside the United Kingdom where data protection laws are different, but this will be done with appropriate protection in place. We will retain personal information for as long as needed in order to comply with our legal and regulatory obligations.

Updating your information: It is important that personal information is kept complete and up-to-date. If any of the details you provide us with change, you can update us by emailing [termly.schemes@marsh.com](mailto:termly.schemes@marsh.com).

Your rights: Under data protection law individuals have certain rights in relation to their personal information, including to access their information and to rectify inaccuracies. More details about these rights can be found in the Marsh Privacy Policy available at <https://www.marsh.com/uk/privacynotice.html>.

Questions, requests, or complaints: If you have any questions or complaints about how we use personal information, or you would like to access or rectify personal information, you can do so by writing to our Data Protection Officer at the following address: The Data Protection Officer Marsh Ltd, Tower Place London EC3R 5BU.

Telephone: 020 7357 1000 | Email: [dataprotection@marsh.com](mailto:dataprotection@marsh.com)



**For further information please contact us at:**

Marsh Ltd. Education Practice, 4 Milton Road, Haywards Heath, West Sussex. RH16 1AH.

Telephone: +44 (0)1444 335174 | Email: [termly.schemes@marsh.com](mailto:termly.schemes@marsh.com)

Please read and retain all supplied documents as they provide details of your policy and important contact details.

Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No. 307511).

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# Pupil Notice – Pupils Personal Accident

## Who are we and why we need your information

We are a company called Marsh Ltd. We work with your parents/guardians and your school to put insurance in place for your benefit. This insurance is designed to provide assistance if you are injured at school. In order to do this, we will use information about you such as your name and date of birth. Sometimes we will use information which is “sensitive”. For example, if you have an accident at school, we will need information about your injury. We call this type of sensitive information “special categories of personal data”. We will use your information to deal with claims and / or complaints and to help us check that a claim is valid.

When we make decisions about how your information is used, we are a data controller. We will only use your information when we are allowed to. This might be because we have a legal obligation, we have a business need, we need to provide our insurance services or because of a legal claim.

Sometimes we may need to rely on “consent” (your or your parents’/guardians’ agreement) to use your information. Where we need this agreement to use your information, we will make it clear and the consent can be given by your parents/guardians or you, if you are over 13. If you provide consent and later change your mind, you can tell us at any time by emailing us at: [termly.schemes@marsh.com](mailto:termly.schemes@marsh.com). If you do change your mind it may mean that we (and insurers) are unable to help you with any questions you have about the insurance and/or it may end the insurance. If you do change your mind, we will explain what this means to you at the time.

## The information we collect

The categories of your information that we may use include:

- Name, date of birth and contact details.
- Information about the school you attend.

Special categories of personal data:

- Health information including details of any injury or medical condition.

## The reasons why we use your information

Purpose of Processing	Type of Information Collected	Our Legal Grounds for processing your information	Who we may share your information with
<b>Insurance claims</b>			
Managing insurance claims	<ul style="list-style-type: none"> <li>• Name</li> <li>• Date of birth</li> <li>• Your school</li> <li>• Special categories of personal data</li> </ul>	<ul style="list-style-type: none"> <li>• Legitimate interests of Marsh (to help you/your parents make an insurance claim)</li> </ul> <p>For using “special categories” of your information (e.g. details of any injuries you suffer or health information):</p> <ul style="list-style-type: none"> <li>• Substantial public interest (Insurance purposes)</li> </ul>	<ul style="list-style-type: none"> <li>• Insurers</li> <li>• Claims handlers</li> <li>• Lawyers</li> <li>• Loss adjusters</li> <li>• Third parties involved in handling the claim, such as doctors</li> <li>• Your school</li> </ul>
Defending or making legal claims	<ul style="list-style-type: none"> <li>• Name</li> <li>• Date of birth</li> <li>• Your school</li> <li>• Special categories of personal data</li> </ul>	<ul style="list-style-type: none"> <li>• Legitimate interests of Marsh (to help you/your parents make an insurance claim)</li> </ul> <p>For using “special categories” of your information (e.g. details of any injuries you suffer or health information):</p> <ul style="list-style-type: none"> <li>• To defend or make legal claims</li> </ul>	<ul style="list-style-type: none"> <li>• Insurers</li> <li>• Claims handlers</li> <li>• Lawyers</li> <li>• Loss adjusters</li> <li>• Experts</li> <li>• Third parties involved in handling the claim, such as doctors</li> </ul>
<b>Throughout the insurance lifecycle</b>			
Complying with our legal or regulatory obligations	<ul style="list-style-type: none"> <li>• Name</li> <li>• Date of birth</li> <li>• Your school</li> <li>• Special categories of personal data</li> <li>•</li> </ul>	<ul style="list-style-type: none"> <li>• Legitimate interests of Marsh (to help ensure we comply with laws and regulations)</li> </ul> <p>For using “special categories” of your information (e.g. details of any injuries you suffer or health information):</p> <ul style="list-style-type: none"> <li>• To defend or make legal claims</li> </ul>	<ul style="list-style-type: none"> <li>• Insurance and other regulators</li> <li>• Law Enforcement Authorities</li> <li>• Insurers</li> <li>• Auditors</li> </ul>

Purpose of Processing	Type of Information Collected	Our Legal Grounds for processing your information	Who we may share your information with
<b>Scheme administration</b>			
Handling enquiries and complaints	<ul style="list-style-type: none"> <li>Name</li> <li>Date of birth</li> <li>Your school</li> <li>Special categories of personal data</li> </ul>	<ul style="list-style-type: none"> <li>Legitimate interests of Marsh (to help you/your parents resolve an enquiry or complaint relating to a claim under the insurance)</li> </ul> <p>For using “special categories” of your information (e.g. details of any injuries or health information relevant to your insurance claim):</p> <ul style="list-style-type: none"> <li>Substantial public interest (Insurance purposes)</li> </ul>	<ul style="list-style-type: none"> <li>Insurers</li> <li>Your school</li> </ul>

## Sharing your information

We obtain your information from different sources including from your parents or guardians and your school. We will share your information with third parties when we need to. For example, we might share your information with the insurance company, a doctor and our service providers.

## How we keep your information safe

We keep your information safe by using different security measures including special IT protection. If we need to send your information outside of the UK we will make sure it is sent safely. We will only keep your information for as long as we need it or for as long as we are legally required to.

## Your data protection rights

Under data protection laws, you have legal rights in relation to your personal information (read below to learn more about your data rights).

You have the right to:

- Ask us for a copy/access to information about you that we hold, along with additional details about how we use your information.
- Have your personal information corrected, if it is inaccurate or incomplete.



- Request the deletion or removal of personal information in certain circumstances (such as where it is no longer necessary for us to use your information for the original purpose it was collected).
- Restrict our use of your personal information (i.e. allowing its storage but no further use).
- In some circumstances, ask us to transfer your personal information that you have provided to us to a third party of your choice.
- Object to the use of your personal information (in certain circumstances) and an absolute right to object to the use of your personal information direct marketing (including profiling).
- Not be subject to decisions based purely on automated processing where it produces a legal or similarly significant effect on you.

You can find out more about your data protection rights at the Information Commissioner's website: <https://ico.org.uk/your-data-matters/> or by getting in touch with us by emailing [dataprotection@marsh.com](mailto:dataprotection@marsh.com). If you are concerned about the way we are collecting or using your personal information, please let us know or, alternatively, you can contact the Information Commissioner's Office at <https://ico.org.uk/concerns/> or by calling their helpline on 0303 123 1113.

### **Withdrawal of consent and the right to lodge a complaint**

Where we are using your personal information with your consent, you have the right to withdraw that consent. If you change your mind, or you are unhappy with our use of your personal information, please let us know by contacting [termly.schemes@marsh.com](mailto:termly.schemes@marsh.com).

If you are unhappy with the way we use your personal information, you can contact the Information Commissioner's Office at <https://ico.org.uk/concerns/> or by calling their helpline on 0303 123 1113.

### **How you can find out more**

Your parent or guardian has been provided with more detailed information about how we use your personal information. You can also view this information here <https://www.marsh.com/uk/privacy-notice.html>.

You can ask us questions and exercise your rights (such as asking us for a copy of your information) at any time by completing the [form here](#). You will need to provide your email address when you make your request via this form.

If you would prefer to contact us by post or by phone, please contact our Data Protection Officer at the following address:

The Data Protection Officer Marsh Ltd Tower Place London EC3R 5BU, by calling us on: 020 7357 1000; or by emailing us at: [dataprotection@marsh.com](mailto:dataprotection@marsh.com).

### **Last updated**

We may need to update this privacy notice every so often, so we recommend that you revisit this information from time to time. This version was last updated on 13 February 2023.

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