

PUPILS PERSONAL ACCIDENT SCHEME

*Financial protection that could
Be vital to you for your child*

The Dangers

**Children are accident prone –
accident numbers are increasing.**

Children tend to be vulnerable to accidents and have less regard for their personal safety. Added to this, the number of accidents is increasing at an alarming rate, with over 4,000 children attending Jersey's Accident and Emergency department annually as a direct result of an accidental injury*.

*Source: Child Accident Prevention Jersey (CAPJ)

The Problem

**Can you cope financially on top
Of everything else?**

An accident in the family is shock enough. The last thing you need at such a time is worry about managing to cope with the expenses that will follow, such as specialist medical care and the need for expensive equipment or alterations to the home.

The Possibilities

**Compensation – but no
Automatic entitlement.**

Proving that a third party is responsible for causing an accident can be very difficult. In the case of sporting accidents, in particular, you are unlikely to succeed in proving negligence by someone else.

Even if you do eventually succeed, it can be time consuming and very costly to pursue a claim against a third party.

The Solution

**Up to £125,000 financial protection
For £12.00 per year**

HSBC Education Division, experts in specialist insurances for schools have teamed up with the National Confederation of Parent Teacher Associations and the Royal Society for the Prevention of Accidents (RoSPA) to provide a scheme to help protect against the consequences of a serious accident.

This is underwritten by ACE European Group Ltd.

Your Questions Answered

“Why do I need the Pupils Personal Accident Scheme?”

Caring for a seriously injured or permanently disabled child places huge pressure on the family budget. Even if you can claim against a third party, it could take years before settlement is reached. The Pupils Personal Accident scheme offers exceptional cover for a very reasonable premium – and is the only personal accident insurance that's approved by the NCPTA.

“What does the Pupils Personal Accident Scheme cover?”

It covers any accident that results in permanent disablement or proves fatal, as described in the schedule of benefits. Facial scarring is also covered. Benefits are paid on the submission of a professional medical confirmation of disablement.

“Does it cover accidents outside school hours?”

Yes, your child is covered 24 hours a day 365 days a year, anywhere in the world.

“Can any child be covered?”

Cover is available for any child of school in full time Primary or Secondary education, or attending Sixth form College in Jersey. (Schools educating children with special needs will be considered on request).

“Is my child covered while playing sports?”

All sporting and leisure activities are included without exception. The only exclusions are suicide, self-inflicted injury, pregnancy, child-birth, dental injury and war risks.

