

How to make a claim when you have had an accident whilst participating in your activity group.

We have a group personal accident insurance policy. It provides cover in the event of accidental death or serious injury and a range of other covers including dental injuries and hospital stay, all following an accident whilst participating in or attending any activity recognised by and under the auspices of Winchester Student Union.

(BASIC COVER) If your group is LOW RISK:

e.g. Busking or Gaming

What is covered?

- Personal Injury Insurance

1. Accidental Death - £10,000
2. Permanent Total Disablement - £50,000 / Total Organic Paralysis - £50,000 / Total Loss of Intellectual Capacity - £50,000 / Loss of Sight in one or both Eyes - £50,000 / Loss of one or more Limb(s) - £50,000 / Permanent Partial Disability (benefit limits vary depending on nature of the permanent injury) – up to £25,000
3. Temporary Total Disablement* - £30 per week for up to 52 weeks
4. Loss of Earnings – Not Insured
5. Hospital Confinement - £10 per day for up to 90 days
6. Emergency Travel Expenses – up to £100 7. Dental Expenses – up to £200

- Supplementary Travel and Accommodation Expenses in the United Kingdom

(following hospital inpatient treatment) – £50 up to £1,000 (benefit limits vary depending on the nature of expenses incurred)

(ESSENTIAL COVER) If your group is HIGHER RISK:

e.g. Swordfighting or Rugby

What is covered?

- Personal Injury insurance

1. Accidental Death - £30,000
2. Permanent Total Disablement - £50,000 / Total Organic Paralysis - £50,000 / Total Loss of Intellectual Capacity - £50,000 / Loss of Sight in one or both Eyes - £50,000 / Loss of one or more Limb(s) - £50,000 / Permanent Partial Disability (benefit limits vary depending on nature of the permanent injury) – up to £25,000
3. Temporary Total Disablement* - £40 per week for up to 52 weeks
4. Loss of Earnings* - up to £65 per week max. 26 weeks

5. Hospital Confinement - £20 per day for up to 120 days

6. Emergency Travel Expenses – up to £150

7. Dental Expenses – up to £1,000

- Supplementary Travel and Accommodation Expenses in the United Kingdom

(following hospital inpatient treatment) – £50 up to £1,000 (benefit limits vary depending on the nature of expenses incurred)

- Course Deferment Expenses

Up to £3,000

- Coma

£140 per week for up to 52 weeks

- Medical Certificate Expenses

Up to £40

Broken Bones/Primary Dislocation/Physiotherapy following Broken Bones or Dislocation – **Not Insured*

HOW TO CLAIM

1. Ensure that you:
 - a. Are a duly registered members of the Activity Group in which you are participating; a full-time or part-time student or other person affiliated to Winchester Student Union whose inclusion in the cover has been agreed by them; and under age 70 years on the date the policy starts.
 - b. Can supply, at your own expense, any certificates, information and evidence we reasonably require including medical certificates and other documents, following injury.
 - c. After an injury, you can obtain and follow the advice of a Doctor.
 - d. Have completed a Winchester Student Union accident report form relating to your injury.
2. Complete **the insurers claims form** (email SUactivities@winchester.ac.uk or find here: <https://www.winchesterstudents.co.uk/accident>) and return to uk.claims@chubb.com.

Endsleigh Insurers will send your completed claim form and supporting documentation to Chubb within 24 hours of receipt, subject to verification from Winchester Student Union, you are a beneficiary under this policy and were participating in an organised activity. Once

received Chubb will request verification from Winchester Student Union that you are a beneficiary under this policy and were participating in an organised activity.

Chubb will review your claim and contact you directly if any additional information is required and settlement. Please ensure that you provide on the claim form a valid e-mail address and mobile telephone number in case they need to get in touch. The preferred method of making settlements under the policy is by bank transfer and Chubb will request this information directly from you.

3. Additional Information

Any specific ADDITIONAL requirements are listed below for the different types of personal injury insurance:

- *Temporary Total Disablement.*

This benefit is available across all levels of cover. It provides a fixed weekly benefit where you have been entirely prevented from attending your studies because of your accident. Where you can attend studies but find that you have to incur extra travelling expenses such as bus or taxi fares, these can be claimed up to the maximum benefit stated in the policy.

The first seven days of any claim are excluded.

To claim, you will need to submit a medical certificate completed by your doctor or surgeon stating that you have been entirely prevented from attending your studies. If you are claiming for extra expenses, you will need to provide us with bus tickets or taxi receipts to validate your claim.

- *Additional Travel Expenses.*

All levels of cover provide this benefit, which helps towards the travelling expenses to and from hospital outpatients' appointments. The maximum amount available can be found in the policy document.

To claim, you will need to provide evidence of appointments (e.g. appointment letters/cards) and travel receipts to validate the claim. If you are driven by private car, a mileage allowance can be provided.

The minimum claim under this benefit is £25.

- *Hospital Confinement.*

This benefit, available under all policy levels offers a fixed amount for each 24-hour period spent in hospital.

To claim, you will need to provide your admittance and discharge papers, which should clearly show the date, and time you were admitted and discharged from the hospital.

- *Dental Expenses.*

The Dental Expenses benefit will pay up to the amount shown in the policy expenses necessarily incurred to repair damaged teeth after an impact to the mouth. Cosmetic treatment is not covered.

To claim, you need to provide dental receipts detailing the costs and treatment given by your dentist.

The first £25 of any claim is not covered.

- *Loss of Earnings.*

Loss of earnings is provided as standard under the Essential policy. This benefit provides cover for lost earnings because of your accident up to the amount shown in the policy.

To progress a claim under this section of the policy, you will need to provide a medical certificate stating that you should not attend work, a letter from your employer stating the dates when you were unable to work and four pay-slips prior to your injury so that we can calculate your average weekly wage.

The first seven days of any claim are excluded.

If you need any help, please contact SUActivities@winchester.ac.uk.