

# STUDENTS PERSONAL ACCIDENT INSURANCE SUMMARY

Why do Students need Accident Insurance?

It is often assumed if an accident occurs whilst at college that the college can be held responsible and financial compensation will be made. However, invariably this will not be the case as the liability of the college is strictly limited to cases where there is proof of negligence and, therefore, legal liability on the college's part.

In many cases, injuries sustained will be minor and the circumstances of the accident will reveal no evidence of negligence on the part of the college. There will also be some accidents which will have a long term consequence or result in some form of permanent disability, but still without any evidence of negligence.

The advantage of a personal accident policy is that it provides an immediate financial benefit without the need to seek damages from another party.

## When cover begins and ends

The college can decide to cover Student's either just during term time and whilst at college or 24 hours a day anywhere in the world.

## What is Covered

Accidents occurring during the policy period resulting in payment of the following benefits:

### Benefit per Insured Person per Event

- Accidental Death £15,000
- Organic Paralysis or Total Loss of Intellectual Capacity £600,000
- Total loss of sight – up to £500,000
- Loss of or total loss of limbs – up to £500,000
- Total loss of speech £500,000
- Total loss of hearing – up to £500,000
- Various other more minor benefits – cover ranges from £7,590 to £100,000

## General Exclusions

The following General Exclusions apply. The Insurer shall not be liable for any Bodily Injury, loss or expense suffered as a result of:

- a) War or Terrorism
- b) An Insured Person committing or attempting to commit suicide or intentionally inflicting self injury
- c) An Insured Person engaging in flying of any kind other than as a passenger
- d) An Insured Person participating in professional sports
- e) Illness, disease (not resulting from bodily injury following Accident), any naturally occurring condition or degenerative process.
- f) Any gradually operating cause or post traumatic stress disorder or any psychological or psychiatric condition (not resulting from bodily injury following an Accident).
- g) Radioactive contamination whether arising directly or indirectly.

Underwritten by Royal & Sun Alliance Insurance

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