Personal accident insurance.

Offering vital protection for students against injuries anywhere in the world, when taking part in organised activities.
Introducing Endsleigh

Established by NUS over 50 years ago, we championed affordable insurance designed for students, when others wouldn’t. Today, we’re still as committed to providing value for money. We do this by utilising our experience within the education market and shaping protection for the things that matter most to our partners and their customers.

Since its launch in 1995, our group personal accident insurance scheme has continually evolved to ensure it remains market leading and relevant.

The scheme has been able to provide invaluable financial support to students who have received life changing injuries, as well as the everyday injuries which occur during sports and other organised activities. The benefits that this scheme provides ultimately help to protect the welfare of your students.

“Endsleigh holds a great understanding of our organisation and the student movement, which enables them to deliver appropriate insurance solutions for this sector. The Endsleigh personal accident product is a great example of this which has been protecting students for over 20 years.”

Simon Blake OBE, Chief Executive
National Union of Students
# Basic

Our basic cover option is available for non-sporting activities.

<table>
<thead>
<tr>
<th>Type of cover</th>
<th>Cash benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accidental Death</td>
<td>£10,000</td>
</tr>
<tr>
<td>Permanent Disabling Injuries</td>
<td>Up to £50,000</td>
</tr>
<tr>
<td>Temporary Total Disablement</td>
<td>£30 per week (excluding first seven days)</td>
</tr>
<tr>
<td>Hospital Confinement</td>
<td>£10 per day (max. 120 days)</td>
</tr>
<tr>
<td>Additional Travel Expenses</td>
<td>Up to £100 (min. claim £25)</td>
</tr>
<tr>
<td>Dental Expenses</td>
<td>Up to £200 (£25 excess)</td>
</tr>
<tr>
<td>Supplementary Travel and Accommodation Expenses in the UK</td>
<td>Up to £1,000</td>
</tr>
</tbody>
</table>

**Basic cover annual premium**

The annual premium for BASIC cover is **£1.05 per person**

Inclusive of Insurance Premium Tax at the current rate

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Want to enhance your cover? Optional ‘Top Up’ benefits available

## ‘Top Up’ benefits

<table>
<thead>
<tr>
<th>Type of cover</th>
<th>Additional cash benefit</th>
<th>Additional annual premium per person</th>
</tr>
</thead>
<tbody>
<tr>
<td>Permanent Disabling Injuries</td>
<td>£25,000</td>
<td>11p</td>
</tr>
<tr>
<td>Temporary Total Disablement</td>
<td>£10 per week</td>
<td>25p</td>
</tr>
</tbody>
</table>
## Essential

<table>
<thead>
<tr>
<th>Type of cover</th>
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</tr>
</thead>
<tbody>
<tr>
<td>Accidental Death</td>
<td>£30,000</td>
</tr>
<tr>
<td>Permanent Disabling Injuries</td>
<td>Up to £50,000</td>
</tr>
<tr>
<td>Temporary Total Disablement</td>
<td>£40 per week (excluding first seven days)</td>
</tr>
<tr>
<td>Hospital Confinement</td>
<td>£20 per day (max. 120 days)</td>
</tr>
<tr>
<td>Additional Travel Expenses</td>
<td>Up to £150 (min. claim £25)</td>
</tr>
<tr>
<td>Dental Expenses</td>
<td>Up to £1,000 (£25 excess)</td>
</tr>
<tr>
<td>Supplementary Travel and Accommodation Expenses in the UK</td>
<td>Up to £1,000</td>
</tr>
<tr>
<td>Course Deferment Expenses</td>
<td>Up to £3,000</td>
</tr>
<tr>
<td>Cost of Medical Certificate</td>
<td>Up to £40</td>
</tr>
</tbody>
</table>

**Essential cover annual premium**

The annual premium for ESSENTIAL cover is £2.55 per person

Inclusive of Insurance Premium Tax at the current rate

Want to enhance your cover? Optional ‘Top Up’ benefits available

## ‘Top Up’ benefits

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<thead>
<tr>
<th>Type of cover</th>
<th>Additional cash benefit</th>
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<tbody>
<tr>
<td>Permanent Disabling Injuries</td>
<td>£25,000</td>
<td>11p</td>
</tr>
<tr>
<td>Temporary Total Disablement</td>
<td>£10 per week</td>
<td>25p</td>
</tr>
</tbody>
</table>
### Elite

<table>
<thead>
<tr>
<th>Type of cover</th>
<th>Cash benefit</th>
</tr>
</thead>
<tbody>
<tr>
<td>Accidental Death</td>
<td>£30,000</td>
</tr>
<tr>
<td>Permanent Disabling Injuries</td>
<td>Up to £100,000</td>
</tr>
<tr>
<td>Temporary Total Disablement</td>
<td>£60 per week (excluding first seven days)</td>
</tr>
<tr>
<td>Loss of Earnings</td>
<td>Up to £75 per week</td>
</tr>
<tr>
<td>Hospital Confinement</td>
<td>£40 per day (max. 120 days)</td>
</tr>
<tr>
<td>Additional Travel Expenses</td>
<td>Up to £500 (min. claim £25)</td>
</tr>
<tr>
<td>Dental Expenses</td>
<td>Up to £1,500 (£25 excess)</td>
</tr>
<tr>
<td>Supplementary Travel and Accommodation Expenses in the UK</td>
<td>Up to £1,000</td>
</tr>
<tr>
<td>Course Deferment Expenses</td>
<td>Up to £3,000</td>
</tr>
<tr>
<td>Coma</td>
<td>£140 per week</td>
</tr>
<tr>
<td>Broken Bones</td>
<td>Up to £1,000</td>
</tr>
<tr>
<td>Primary Dislocation</td>
<td>£250</td>
</tr>
<tr>
<td>Physiotherapy Following Broken Bones or Primary Dislocation</td>
<td>Up to £40 per session (subject to a max. of ten sessions)</td>
</tr>
<tr>
<td>Cost of Medical Certificate</td>
<td>Up to £40</td>
</tr>
</tbody>
</table>

#### Elite cover annual premium

**The annual premium for ELITE cover is £3.65 per person**
Inclusive of Insurance Premium Tax at the current rate

**Want to enhance your cover? Optional ‘Top Up’ benefits available**

### ‘Top Up’ benefits

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<th>Type of cover</th>
<th>Additional cash benefit</th>
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<tr>
<td>Temporary Total Disablement</td>
<td>£10 per week</td>
<td>25p</td>
</tr>
<tr>
<td>Physiotherapy</td>
<td>£20 per session</td>
<td>10p</td>
</tr>
</tbody>
</table>
Benefits further explained

**Accidental Death**
A cash benefit designed to pay funeral costs and other expenses that may arise.

**Permanent Disabling Injuries**
The scale of benefits depends on the extent of the injury. For instance, loss of sight in both eyes is covered for the full amount specified in the schedule, while 25% of this amount is paid for the loss of a thumb. For the most severe injuries, a substantial cash sum can help the Insured Person to adjust to a new way of life.

**Temporary Total Disablement**
A benefit for up to 52 weeks, after an initial deferment period of seven days, if the student is unable to attend university or college courses.

**Loss of Earnings**
Payment for up to 26 weeks, after an initial deferment period of seven days, to help compensate for loss of a regular income.

**Hospital Confinement**
A payment up to the daily sum stated for each 24 hours spent as an in-patient, up to a maximum of 120 days.

**Additional Travel Expenses**
Designed to cover all or part of the cost of travelling to and from hospital for out-patient treatment. Once £25 in travel expenses has been incurred, the full benefit limit will apply.

**Dental Expenses**
Payment up to the sum stated for dental treatment. £25 excess applies.

**Supplementary Travel and Accommodation Expenses in the UK**
If a student is injured in the UK, more than 50 miles away from their place of study and requires hospital treatment as an in-patient, the costs of private ambulance transportation to a local hospital, if this is medically necessary, are covered. Once released from hospital after in-patient treatment, reasonable transport costs up to £100 are covered for the student's journey home.

**Broken Bones**
Cover provides a benefit payable up to £1,000 for any one claim.
Cover and benefits vary depending on the level of cover selected. Refer to our Education Team for full details.

**Course Deferment Expenses**
Three payment levels are provided in case a student’s injury makes them unable to attend their course which results in their academic examinations being deferred for a year. £50 to help pay for the exam fee. An additional amount up to £250 to help cover the costs of travel and accommodation while re-sitting exams. Up to £3,000 if a student has to make up a whole academic year, due to missing more than 12 consecutive weeks of study.

**Coma**
A benefit payable of £140 per week if, following an accident, the Insured Person enters an unarousable unconscious state.

**Primary Dislocation**
A benefit payable of £250 following a Primary Dislocation to the Hip, Shoulder or Kneecap.

**Physiotherapy**
Following a valid claim for either Broken Bones or a primary dislocation, a benefit is payable for up to £40 per physiotherapy session, up to a maximum of ten sessions, to aid rehabilitation.

**Cost of Medical Certificate**
A benefit designed to reimburse the cost for the issuing of a Medical Certificate by a Qualified Medical Practitioner up to £40.
University wide personal accident cover for students

We also offer a bespoke solution for universities who require greater protection for all students who participate in organised activities. This has evolved from the core proposition of the original scheme that provides tailored benefits to students involved in sports clubs and society activities.

To keep the price affordable, cover can be restricted to capital benefits only (accidental death and permanent disabling injuries), or you can choose to include the additional tailored benefits, for example course deferment expenses. If there is a particular benefit which is missing or not at a high enough level, we would welcome the opportunity to discuss this with you.

The bespoke cover arranged would be designed for your non-sporting activities and the level of benefits you select would apply to all students included under your policy. If you are a university who oversees sports clubs (competitive and/or recreational), you have the option to cover these students under the Essential or Elite covers, which is already the case for many institutions in the UK.
Our aspirations to provide additional protection for many of our students who are involved with university activities, have been realised through a bespoke personal accident insurance policy with Endsleigh. This insurance provides a financial backup to the pastoral care we provide to our students.

Ginny Hope ACII
Insurance Officer
The University of Bristol
Claims examples

The claims outlined below are all real life examples from under our scheme.

**Sky Diving £104,260**
Parachute became tangled

Permanent disabling injuries £100,000  
Temporary total disablement £1,560  
Hospital confinement £2,700

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**Cheerleading £3,922**
Back injury

Temporary total disablement £762  
Hospital confinement £660  
Course deferment expenses £2,500

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**Gaelic Football £15,680**
Damage to a kidney as a result of being elbowed

Permanent disabling injuries £15,000  
Temporary total disablement £320  
Hospital confinement £360
Basketball £4,608
Ruptured achilles tendon
Temporary total disablement £2,440
Loss of earnings £1,690
Additional travel expenses £150
Cost of medical certificate £28
Hospital confinement £300

Hockey £728
Hit in mouth
Dental expenses £600
Additional travel expenses £100
Temporary total disablement £28

American Football £3,966
Fractured tibia and fibula
Temporary total disablement £1,246
Hospital confinement £220
Course deferment expenses £2,500

Rugby £104,840
Back injury leading to paralysis
Permanent disabling injuries £100,000
Hospital confinement £4,840

Claims examples provided by Chubb European Group Limited.
Get in touch

If you would like to speak to us to discuss your insurance requirements, or you have a query, please contact us.

We are open from Monday - Friday, 9am - 5pm

Call: 01242 866 788
Email: education@endsleigh.co.uk

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