



## What is AXA PPP healthcare Personal Accident Plan?

AXA PPP healthcare Personal Accident Plan is designed to provide pupils of independent schools with a cash benefit in the event that the insured child is injured as the result of an accident which occurs while the insured child is under the care of the school.

The following is a summary of the benefits of AXA PPP healthcare Personal Accident Plan

Benefits	AXA PPP healthcare Personal Accident Plan
Quadriplegia	£250,000
Paraplegia	£50,000
Total and permanent loss of use of two limbs	£30,000
Total and permanent loss of use of one limb	£15,000
Total loss of thumb or big toe (per thumb or big toe)	£2,000
Total loss of fingers or other toes (per finger or toe)	£1,000
Complete and irreversible loss of sight in both eyes	£15,000
Complete and irreversible loss of speech	£15,000
Complete and irreversible loss of hearing in both ears	£15,000
Burns and Scalds	Level (i) £5,000 Level (ii) £2,500
Hospital in-patient	£50 per night (maximum benefit up to £1,000 per year)

## What are the main exclusions and limitations of AXA PPP healthcare Personal Accident Plan?

As with all insurance policies general exclusions and limitations apply. The following is a summary of the main exclusions and limitations of the policy:

### Exclusions

Claims cannot be made for a fracture or dislocation of a limb or digit for which the insured child is also claiming a disablement benefit.

Claim arising from an accident which takes place when the insured child is not under the care of the school.

Claims cannot be made that arise as a direct or indirect result or consequence of participating in any professional sport.

Claims cannot be made for any hospitalisation outside the United Kingdom.

Claims cannot be made for more than the benefit listed in the benefit table as the result of one accident.

If you pay your premium directly to Denplan the insured child can only be covered under the Terms and Conditions of the policy from the commencement date if you are resident in the UK, Isle of Man or the Channel Islands.

Please ensure you have read the full terms and conditions which can be found in the policy handbook.