

# HILL HOUSE

INTERNATIONAL JUNIOR SCHOOL

FOUNDED 1949 IN SWITZERLAND  
1951 IN LONDON

BY COLONEL & MRS H STUART TOWNEND

Proprietors

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Dear Parents,

The buildings were filled with the sound of music once again this week. Last Monday was Music Day and places are filling up fast so please return application forms swiftly. Lessons begin this coming week and ensembles progressively thereafter.

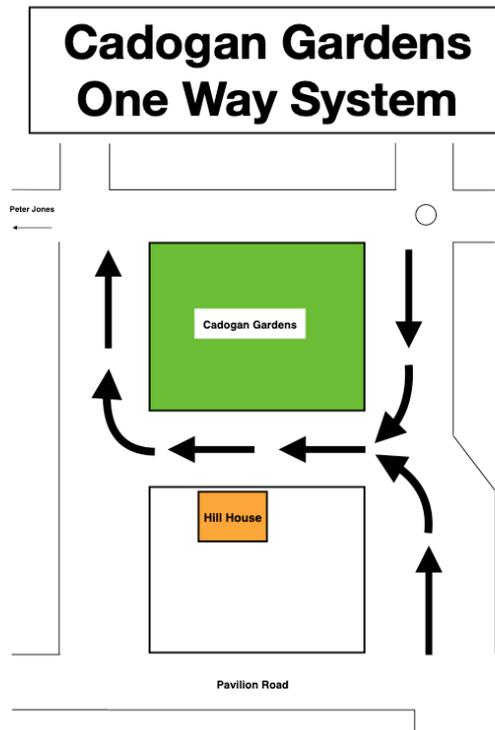
The Brass Concert Ensemble begin rehearsals at 5.00pm this Monday and the Chamber Orchestra will have their first rehearsal next Friday afternoon. Choir rehearsals begin on Wednesday. Under the current government regulations each of these groups are limited to fifteen members so entry will be by audition and invitation.

The current limits imposed by the government mean that we will not be able to hold the usual Parent Social Evenings in Founders' Hall this Quarter, which is a great disappointment. Different arrangements will also have to be made for Parent/Tutor evenings. The same goes for our weekly Assemblies, which are not possible under the current regulations. Alas with the latest travel restrictions the Geography courses have had to be cancelled but we still hope to be able to run our ski courses from January to Easter. Invitations will go out in the next few weeks to assess the level of interest.

The temporary closure of the road directly outside Main School has been a big success. It is enabling a much safer environment for pupils and parents at the beginning and end of the day. We would be very pleased if you felt able to send emails of support to the council so that it can become a permanent arrangement after its trial period. Emails should be sent to [TrafficOrders@rbkc.gov.uk](mailto:TrafficOrders@rbkc.gov.uk)

This afternoon we have been placing floor marking outside all of our buildings to help with Social Distancing both in the morning and afternoon. Please remember to keep your distance from others while waiting outside the buildings. Once you have collected your child it would be greatly appreciated if you could disperse as quickly as possible to help avoid any bottlenecks.

For parents in Cadogan Gardens a reminder of our unofficial one-way system when driving. Please follow this as it makes for a much smoother process, while remembering that members of the public will be unaware of it. Please see the diagram below.



**From Monday we are asking every pupil to come to school with their own water bottle.** We cannot use the water fountains in school at present as they are considered a *multi touch point risk*. Please ensure water bottles are clearly named and fit easily in the side pocket of the backpack. These will be refilled during the day as necessary.

Next week we will be taking our annual individual and class photographs. Details will be sent out early next week. Please ensure that your child comes to school with well-polished shoes, a v-neck slipover and (if in Middle School and above) a cravat. This should be the case everyday of course. A reminder too that all children should be wearing the summer uniform including shorts or skirt and short socks.

You will find attached to this letter a copy of the Personal Accident Insurance policy, which we take out on behalf of all our pupils. Please read this carefully so that you are aware of what is covered at home, at school and worldwide 365 days a year. Having said that, I sincerely hope that you will not have the need to consult it again.

Best wishes,

*Richard Townend*

## Insurance Product Information Document

**Company (Insurer):** Chubb European Group SE (UK Branch) is governed under the French insurance code with registration number 450 327 374 RCS Nanterre. Registered office: La Tour Carpe Diem, 31 Place des Corolles, Esplanade Nord, 92400 Courbevoie, France. Authorised and supervised by the French Prudential Supervision and Resolution Authority and authorised and subject to limited regulation by the Financial Conduct Authority (FS Register number 820988). Details about the extent of our regulation by the Financial Conduct Authority are available from us on request.

## Product: Schools' £1million Personal Accident (Incorporating Dental) Insurance for Pupils, Governors & Voluntary Helpers

This document provides a summary of the main covers and exclusions. It is not personalised to your specific individual circumstances. Complete pre-contractual and contractual information about this product is provided in the Group Policy Schedule, the Schedule of Benefits and the Policy Wording, which are available from the Group Policyholder.

### What is this type of insurance?

This is a personal accident insurance policy. It provides cover in the event of death or serious injury following an accident and a range of other covers including disfigurement scarring, dental injuries and emergency dental treatment costs following an accident.



### What is insured?

This policy pays benefits following an accident, in accordance with the policy wording, in the event that you:-

- ✓ die or suffer a permanent disability; or are permanently disfigured or scarred; or
- ✓ suffer damage to teeth or fracture bones as a result of an accident.

The main sections of the policy and benefit levels are listed below, with full details of sub-sections contained in the schedule of benefits and policy wording.

- ✓ **Section 1 Serious Injury** - Permanent disability (benefit limits vary depending on nature of permanent injury e.g. total organic paralysis, loss of one or more limbs, loss of sight or hearing, loss of use of key joints etc.) –pupils up to £300,000 / governors & voluntary helpers up to £100,000
- ✓ **Section 2. Accidental death** - £100,000 (reduced to £10,000 for pupils and other insured persons under age 18 years)
- ✓ **Section 3 Disfigurement or scarring of face or body** – disfigurement or scarring to a) the neck, face or head exposed to view £300 up to £6,000 (dependent on extent of injury) / b) the body £3,000 up to £10,000 (dependent on proportion of the body affected and extent of injury)
- ✓ **Section 4 Supplemental Benefit** – Additional £700,000 payable if the total of all benefit payments under Section 1 reaches the maximum of £300,000 as the result of any one claim for permanent injury
- ✓ **Section 5 Dental Injury** - Permanent loss of anterior tooth (canine or incisor) - £2,000 per tooth / Permanent loss of posterior tooth (molar or pre-molar) - £1,250 a tooth / Partial loss of anterior or posterior tooth – up to £600 a tooth / Death of nerve of a permanent natural tooth - £600 a tooth / Treatment for Dental Injury – up to £10,000 / Emergency Dental Treatment - up to £2,000 /Surgical Extraction of Wisdom Teeth - £125 a tooth / In-patient Hospital Cash - £125 a night (365 nights max) / Mouth Cancer Treatment – up to £12,000 / Incidental Expenses – up to £125
- ✓ **Section 6 Fractures** – (Certain injuries only) from £500 up to £5,000
- ✓ **Section 7 Additional Benefits\*** - payable following certain claims under Section 1 (Serious Injury) and Section 2 (Accidental death) – A range of covers including home adaption costs, cosmetic surgery costs, estate administration and funeral expenses
- ✓ **Section 8 Automatic Additional Benefits\*** – a range of benefits payable following an accident including Coma £100 a day (730 days max) / Hospital Stay £50 a day (365 days max) / Hospital Visiting cost up to £100 a day (£5,000 max)
- ✓ **Section 9 Assistance** – A telephone helpline for a number of assistance, counselling, advice and information services providing emotional support and practical advice.

\*For full details of the additional benefits available and the whether they are provided to you see the group policy schedule, schedule of benefits and policy wording.



### What is not insured?

- ✗ **Governors and voluntary helpers are not covered under Sections 4, 5 & 6**
- ✗ Suicide or deliberate self-harm
- ✗ Repetitive Stress (Strain) Injury or Syndrome or cause that is not as a result of an accident e.g. degenerative conditions
- ✗ Injuries as a result of illness or disease not directly resulting from an accident
- ✗ Loss or death of nerves of milk teeth
- ✗ Any claims for total or partial loss of any milk tooth, dental implant, crown, veneer or denture or bridge, or costs of routine dentistry/check ups
- ✗ Damage to any tooth caused within the mouth by wear and tear
- ✗ Any claims which would result in breaches of UN resolutions or trade or economic sanctions or other laws of the EU, UK or USA.



### Are there any restrictions on cover?

- ! **Only certain additional covers under Sections 7 & 8 are available to pupils, school governors and voluntary helpers (refer to schedule of benefits for details)**
- ! Under Section 1 any disability that existed before an accident will be taken into account and may reduce the benefit amount payable
- ! The total amount payable for any claim under Section 5 for all teeth partially lost and/or suffering death of a tooth nerve is £2,400
- ! Treatment for Dental Injury costs under Section 5 that exceed £750 are not covered, unless approved by Chubb.



## Where am I covered?

- ✓ Pupils – Worldwide 24 hours a day during term time and including cover;
  - whilst travelling to and from school at the beginning and end of term
  - during the holiday break following the end of term(cover restrictions apply to Pupils who are not returning to school at the start of term. Refer to the group policy schedule for full details)
- ✓ School governors – Worldwide when undertaking duties on behalf of the school
- ✓ Voluntary helpers – Worldwide when undertaking duties under the direction and control of the school.



## What are my obligations?

### At the start of your policy

To be eligible for cover you must either be a pupil at the school, a school governor or a voluntary helper undertaking work on behalf of the school.

### During the period of insurance

You must supply, at your own expense, any certificates, information and evidence we reasonably require including medical certificates and other documents, following injury.

You should take reasonable care to prevent injury and should obtain and follow the advice of a doctor following injury.

### In the event of a claim

You must notify us within 30 days or as soon as practicable in the event of a claim and within 90 days in respect of claims under Section 5 (Dental), and as follows:

- Write to Marsh Ltd. Education Practice, 4 Milton Road, Haywards Heath, West Sussex RH16 1AH
- Call +44 (0) 1444 335173
- Email Marsh at [epg.claims@marsh.com](mailto:epg.claims@marsh.com)

You may be required to meet with third parties approved by Chubb to substantiate a claim, and you must agree to a medical examination, if we ask for it. Chubb will pay for this.



## When and how do I pay?

Your school pays the premium to Chubb. Premium can be paid annually or in termly instalments as agreed between Chubb and the school.



## When does the cover start and end?

Cover commences;

- on the 'from' date of the period of insurance shown in the group policy schedule; or
- the date you join the school, if later

Cover ceases:

- 12 months from date of commencement of the insurance; or
- at the end of the term for which premium has been paid (if termly instalments are agreed); or
- if you are a school governor or volunteer, assistant or helper, when you cease to be involved with the insured school in such capacity;
- for pupils who are not returning to school, when you reach home at the end of your last day at the insured school
- if the school decides to cancel the policy

whichever occurs first.



## How do I cancel the contract?

Only the Group Policyholder may cancel this policy. If you don't want cover under this policy please contact the Group Policyholder.