How to Make a Personal Accident Claim

1. Complete the online claim form: https://www.howdengroup.com/uk-en/form/personal-accident-plan-for-students
2. You do not need to submit supporting documents with the form, but the form will tell you what evidence is required
3. Once your claim is received, Howden will contact your Students' Union or University to validate your claim.
4. If you need help completing the form, call **0333 234 1388 or email education@howdeninsurance.co.uk**

What Can You Claim For? (Key benefits listed below but please refer to the Insurance Product Information Document (IPID) available from your Students' Union/University for full details of the benefits)

Temporary Total Disablement

If an accident prevents you from attending your studies, you may be entitled to a weekly benefit. You can also claim additional travel costs, such as taxis or buses, if you can attend but need extra assistance.

You'll need:

- A medical certificate from your doctor confirming you could not attend your studies.
- Travel receipts if claiming additional travel costs.

Important: The first 7 days of any claim are not covered.

Additional Travel Expenses

You can claim travel costs for hospital outpatient appointments.

You'll need:

- Appointment letters or cards.
- Travel receipts.
- If travelling by car, mileage can be claimed.

- **Minimum claim value:** £25.

Hospital Confinement

A benefit is payable for each full 24-hour period spent in hospital.

You'll need:

- Hospital admission and discharge documents showing dates and times.

Dental Expenses

Cover is available for repairing teeth damaged in an accident. Cosmetic treatment is not covered.

You'll need:

- Treatment plan and/or invoices or receipts showing treatment and costs.
- **Important:** The first £25 of any claim is not covered.

Loss of Earnings

Available under Essential and Elite policies if an accident prevents you from working.

You'll need:

- A medical certificate stating you should not work.
- A letter from your employer confirming the dates you were absent.
- Four payslips from before the injury.

Important: The first 7 days of any claim are not covered.

Broken Bone/Primary Dislocation/Knee Ligament

Available under the Elite policy only

You'll need:

- A document for a medical professional which confirms your injury e.g. hospital letter/discharge letter

Recovery Therapy following Broken Bone/Primary Dislocation/Knee Ligament Injury

Available under the Elite policy only

You'll need:

- Receipt/invoice for the treatment

What Happens Next?

- Howden will send your claim form to Chubb within 24 hours following receipt of validation
- Chubb will review your claim and contact you directly to progress your claim further
- Make sure you provide a valid email address and mobile number on your claim form.
- Claim payments are usually made by bank transfer. Chubb will request your bank details directly

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Need Help?

Email: education@howdeninsurance.co.uk
Phone: 0333 234 1388

Quick Checklist

Before submitting your claim, make sure you have:

- Completed the online claim form.
- Medical certificates (if applicable).
- Travel receipts (if applicable).
- Hospital documents (if applicable).
- Dental receipts (if applicable).
- Employer letter and payslips for loss of earnings claims.