

# PUPILS' PERSONAL EFFECTS INSURANCE SCHEME

## SCHEME DETAILS AND KEYFACTS

A tailor made insurance scheme which provides personal effects insurance to cover a pupil's possessions during term time.

The school will normally be unable to accept responsibility for loss of or damage to the personal property of pupils. For this reason, the school has arranged an insurance policy under a group arrangement through which parents are able to cover the pupil's property as described below by paying a termly premium of £10 (inclusive of Insurance Premium Tax at 6%)

### How the Scheme is Operated

**This is an optional insurance for which the school provisionally adds the termly premium to the fee payer's account. FEE PAYERS MUST ADVISE THE SCHOOL IN ADVANCE OF THE BEGINNING OF THE TERM IF THEY DO NOT WANT THEIR CHILD INCLUDED IN THE SCHEME, otherwise cover will automatically commence.**

**Once a child is included in the scheme, participation can be discontinued for any child, from the start of any term, by the fee payer giving advance written notice to the school.**

- Total sum insured any one loss £ 5,000
- Single item limit £ 2,000
- Pedal cycle limit £ 350
- Claims excess for each and every loss £ 25
- New for old cover for items less than one year old (subject to policy limits and proof of purchase).

The insurance will cover loss of or damage to the pupil's personal property during term time and on the pupil's direct journey to and from school at the beginning and end of each term. Cover during term time shall be full 24 hour anywhere within the geographical limits.

Cover will also apply on any official school trips during term time and official school trips during the holiday periods (subject to the Insured Person being included in the scheme during the previous term).

Additionally, cover will apply to property left on the school premises outside the official school term, with the permission of the school, provided such property is kept in a locked room, designated by the school, and that in the event of theft, there is evidence of violent and forcible entry to the designated room.

### Geographical Limits

The United Kingdom including the Isle of Man and the Channel Islands, including transit between.

### Overseas Extension

The cover will automatically extend to include worldwide protection when the Insured Person is travelling a) direct to and from school/college at the beginning of the term and the normal place of residence is overseas and b) in connection with an official school/college trip under the direct control of a member of the school/college staff.

### How Claims are Calculated

All losses must be notified by the completion of the appropriate claim form. (see keyfacts).

It is important that where covered property is lost or stolen, and the total claim is for £1,000 or more, the loss or theft must be reported to the police and the Insured Person shall obtain a Crime Reference number in support of theft or Lost Property number in support of an accidental loss.

Where an item is damaged and capable of repair then the Insurer shall be entitled to elect to repair, replace or pay the cash value, where an item is lost, stolen or damaged beyond repair the Insurer shall be entitled to elect to replace the item or pay the cash value.

The replacement or cash value for items less than one year old will be the cost of a new replacement subject to policy limits, provided proof of purchase can be produced. Where proof of purchase is not available or the item is more than one year old the replacement or cash value will be up to the current replacement value less an adjustment for the item's age and depreciation.

The Insurers will pay an Insured Person up to a maximum of £25 in respect of the cost of the Insured Person obtaining an estimate for repair or replacement where a claim needs to be made.

Claims for computer applications and system software will be limited to £100 any one claim and subject to a valid claim for the device the software is installed on being settled under this insurance. Payment is subject to proof of purchase and the software not being recoverable from the original supplier or elsewhere.

### Excluded Property

- Motor vehicles and accessories.
- Water-craft and accessories.
- Cash, currency, bank notes and stamps.
- Data reinstatement.
- Contact or corneal lenses.
- Items of jewellery, other than watches, with an individual value over £150 unless valuation can be proved.
- Watches and items of jewellery with an individual value in excess of £500.
- Mobile phones, iphones, smart phones, blackberrys and any other device which accesses a cellular radio system for the purpose of making or receiving phone calls, including their accessories such as carrying cases, battery chargers, hands-free mounting kits, memory cards or external antennae.
- Livestock.
- Media downloads, such as MP3s, MP4s, digital films and programmes and computer games, but this shall not apply to loss of any computer application and system software up to a value of £100 any one claim where the device on which they are stored is stolen or damaged.
- Loss or damage caused by moth, vermin, wear and tear, gradual deterioration or electrical or mechanical breakdown or derangement, unless the electrical or mechanical breakdown or derangement results from accidental damage.
- Loss of or damage to pedal cycle tyres, lamps and accessories, unless the cycle is stolen or damaged at the same time.
- Theft of cycles unless the theft occurs from a locked building and there is evidence of violent and forcible entry to the premises or whilst locked to an immovable object and there is evidence of the lock suffering violent and forcible removal or damage.
- Theft from a parked unattended motor vehicle unless the item was concealed in a locked boot or locked glove compartment, all windows and doors were locked and all security systems were activated and there is evidence of violent and forcible entry.
- Accidental loss of or damage to tapes, records, cassettes, discs or computer software.
- Computer software is excluded unless there is a valid claim for computer, laptop, tablet PC or similar and the lost software is not recoverable from the original supplier or elsewhere. Payment for software is limited to a maximum of £100 and subject to proof of purchase.

### Conditions

1. If the Insured Person or anyone acting on their behalf makes any claim knowing the same to be false or fraudulent as regards amounts or otherwise, this insurance shall become void and all claims hereunder shall be forfeited.
2. The Insured Person shall in case of loss or damage give to the insurers such information and evidence the insurers may reasonably require and as may be in the Insured Person's power.
3. No insurer shall be deemed to provide cover and no insurer shall be liable to pay any claim or provide any benefit hereunder to the extent that the provision of such cover, payment of such claim or provision of such benefit would expose that insurer to any sanction, prohibition or restriction under United Nations resolutions or trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

### Governing Law

The parties are free to choose the law applicable to this insurance contract. Unless specifically agreed to the contrary, this insurance shall be subject to English law.

### Date Protection

Your information (including information we already hold and may receive now and in the future as well as information about lapsed policies) will be shared with the insurers. In addition we may hold your information on a group database and it may be shared with other MMC group companies. This will allow us to reflect all the connections that you have with the MMC group. Your information will be used by us and the insurers for general insurance administration purposes, for offering renewal, for research and statistical purposes and for crime prevention. In the course of

performing our obligations to you, your information may be disclosed to agents and service providers appointed by us or the insurers, including claims handlers, consultants, market research and quality assurance companies. Your information may be transferred to any country including countries outside the European Economic Area for any of these purposes and for systems administration. Such information may include "sensitive data".

The Data Protection Act 1998 defines sensitive data as information about your racial or ethnic origin, political opinions, religious beliefs or beliefs of a similar nature, trade union membership, physical condition or mental health, sexual life, criminal record, pending court proceedings or sentence or any alleged offence.

You have a right to access (subject to limited exceptions) and if necessary rectify the information that we hold about you. The insurers will pass information to the Claims and Underwriting Exchange Register. This register has been established to help check the information provided and also to reduce fraudulent claims. This register may be searched when dealing with your request for insurance. Under the conditions of your policy, you must declare all incidents whether or not they may result in a claim. This information may be passed to the register.

This summary does not contain the full terms and conditions of this insurance. These are contained in the certificate and certificate wording, held by the school and available for inspection, which together form the certificate of insurance.

## keyfacts<sup>®</sup>

### Insurers

The pupils' personal effects insurance scheme is underwritten by certain underwriters at Lloyd's. The insurance operates under a group arrangement, with the certificate being held in the name of the school for the benefit of the insured pupils.

### Cover

This insurance covers the Insured Person should they suffer a loss in respect of loss of or damage to their personal effects during term time and also whilst on official school trips. Additionally, cover will apply to property left on the school premises outside the official school term, with the permission of the school, provided that such property is kept in a locked room designated by the school and in the event of theft, there is evidence of violent and forcible entry to the designated room.

The school operates the scheme on an annual basis, with renewal due at the start of each winter term (September). Premiums are payable in termly instalments. Cover operates for Insured Persons who are declared by the school to insurers as participating in the scheme.

### Significant Features and Benefit

(Please see policy wording for full details, available from the school)

- The total sum insured is £5,000 any one loss.
- Cover operates during term time and on the direct journey to and from school at the beginning and end of each term. Cover during term time shall be full 24 hour anywhere within the geographical limits.
- Claims for items less than one year old will be settled on a "new for old" basis, subject to policy limits and proof of purchase.

### Significant and Unusual Exclusions or Limitations

(Please see Exclusions on page 1 and 2 of the policy wording for full details, available from the school)

- A £25 excess applies to each and every loss.
- Jewellery limit £150 without valuation / £500 with valuation.
- Watches limit £500.
- Loss of or damage to pedal cycle tyres, lamps and accessories are excluded unless the cycle is stolen or damaged at the same time.
- Theft of cycles unless the theft occurs from a locked building and there is evidence of violent and forcible entry to the premises or whilst locked to an immovable object and there is evidence of the lock suffering violent and forcible removal or damage.
- Mobile phones, iphones, smart phones, blackberrys and any other device which accesses a cellular radio system for the purpose of making or receiving phone calls, including their accessories such as carrying cases, battery chargers, hands-free mounting kits, memory cards or external antennae.
- Cash, currency, bank notes and stamps are excluded.

- Theft from a parked unattended motor vehicle unless the item was concealed in a locked boot or locked glove compartment, all windows and doors were locked and all security systems were activated and there is evidence of violent and forcible entry.
- Media downloads, such as MP3s, MP4s, digital films and programmes and computer games, but this shall not apply to loss of any computer application and system software up to a value of £100 any one claim where the device on which they are stored is stolen or damaged.
- Accidental loss of or damage to tapes, records, cassettes, discs or computer software.
- Computer software is excluded unless there is a valid claim for computer, laptop, tablet PC or similar and the lost software is not recoverable from the original supplier or elsewhere. Payment for software is limited to a maximum of £100 and subject to proof of purchase.
- Contact or corneal lenses are excluded.

(Please see the Schedule of the policy wording for full details, available from the school)

- Single item limit £2,000.
- Pedal cycle limit £350.

## Making a Claim

All losses must be notified by the completion of the appropriate form, which is available on request and submitted within a reasonable period and in any event not later than the end of the term following the one in which the event giving rise to the claim occurred. For a claim form contact the school or Marsh at the address provided below.

## Complaints Procedure

Marsh manages the pupils' personal effects insurance scheme under a delegated authority on behalf of the insurers. Complaints regarding the scheme should in the first instance be made to Marsh Ltd, Education Practice, Capital House, 1-5 Perrymount Road, Haywards Heath, West Sussex RH16 3SY Telephone: 01444 313174. Facsimile: 01444 415088

If you are not satisfied with the response you receive from us to your complaint and it relates to the insurance provided under this scheme you may ask the Policyholder and Market Assistance Department at Lloyd's to review your case without prejudice to your rights in law. The address is: Policyholder and Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA Telephone: 020 7327 5693 Facsimile: 020 7327 5225 Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)

Your complaint will be dealt with fairly, speedily and in accordance with the FCA rules on complaints handling. However, if following receipt of a final response you are still dissatisfied, you may have the right to refer your complaint to the Financial Ombudsman Service within six months of receipt of the final response. The Financial Ombudsman Service can be contacted at Exchange Tower, London E14 9SR. Telephone: 0800 023 4567. Facsimile: 0207 964 1001 Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

## Financial Services Compensation Scheme

The insurers and Marsh are covered by the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim. Further information is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting them at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by telephone on 0800 678 1100.

## For Further Information

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