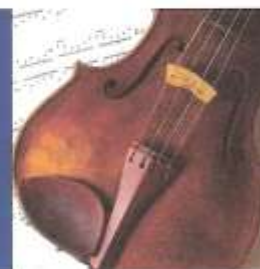


## Pupils' Personal Effects Insurance

### Scheme details and keyfacts



A tailor made insurance scheme which offers parents the option to obtain personal effects insurance to cover their child's possessions whilst at school.

The school regrets that it is unable to accept responsibility for loss or damage to the personal property of pupils. However, by paying a termly premium of £10 (inclusive of Insurance Premium Tax @ 5%) parents can cover their child's property as described below.

The simplest and most economical way to offer this cover to our parents is to include the premium charge on your account. However, the scheme remains optional and should you not wish to take advantage of this protection, please notify the school as soon as possible.

■ Total sum assured	£ 4,000
■ Single item limit	£ 2,000
■ Pedal cycle limit	£ 250
■ Claims excess laptop computers	£ 100
■ Claims excess all other items	£ 25
■ New for old cover for items less than a year of age	

The insurance will cover loss 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 will also apply on any official school trips during term time and official school trips during the holiday periods (subject to the pupil 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 premises.

#### 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 up to a maximum of 30 days in any one year when pupils are travelling in connection with an official school trip under the direct control of a member of the school staff.

#### Claims

All losses must be notified by the completion of the appropriate claim 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.

Claims for items less than one year old will be settled on a 'new for old' basis, subject to proof of ownership and the original purchase receipt.

Claims for items more than one year old will be settled on the basis of the cost of repair or the current replacement value less an adjustment for the item's age and depreciation.

#### Excluded property

- motor vehicles and accessories
- water-craft and accessories
- cash, currency, bank notes and stamps
- computer system records
- 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 and accessories
- livestock.

#### Conditions

1. If the insured pupil 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 insurers shall be entitled to their sole option to replace or repair any article lost or damaged whether wholly or in part or to pay cash.
3. The insured pupil 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.

#### 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.

#### Personal data

Please note that information (including personal information) you provide to, or which is already held by, the school may be passed to Marsh Brokers Limited and relevant insurers and other related third parties for servicing the scheme and administering claims. Under data protection legislation you can ask in writing for a copy of certain personal records held about you.

**keyfacts**<sup>®</sup>**Certificate summary**

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 insurance document.

**Insurers**

The Pupils' Personal Effects scheme insurance is underwritten by certain underwriters at Lloyds. 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 pupil 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.

The school operates the scheme on an annual basis, with renewal due at the start of each spring term (January). Premiums are payable in termly instalments. Cover operates for insured pupils who are declared by the school to Insurers as participating in the scheme.

**Significant features and benefits**

- The sum insured is £4,000
- Cover operates during term time and on the journey to and from school at the beginning and end of each term
- Claims for items less than one year old will be settled on a "new for old" basis, subject to proof of ownership and the original purchase receipt.

**Significant and unusual exclusions or limitations**

- A £25 excess applies to each and every loss
- A £100 excess applies to claims for laptop computers
- Single item limit £2,000
- Pedal cycle limit £250
- Jewellery limit £150 (without valuation) / £500 (with valuation)
- Loss or damage to pedal cycle tyres, lamps and accessories are excluded unless the cycle is stolen or damaged at the same time
- Mobile phones and accessories are excluded
- Cash, currency, bank notes and stamps are excluded
- Theft or disappearance from any vehicle is excluded if the vehicle is left unattended without an authorised occupant
- Mysterious disappearance is excluded in respect of items valued over £750.

**Cancellation rights**

There are no cancellation rights under this insurance.

**Making a claim**

All losses must be notified by the completion of the appropriate form, which is available on request. Contact the school or Marsh Brokers Limited at the address provided below.

**Complaints procedure**

Marsh Brokers Limited manage the Pupils' Personal Effects scheme insurance under a contractual arrangement on behalf of insurers. Complaints regarding the scheme should be made to Marsh Brokers Limited at the address provided below.

Your complaint will be dealt with fairly, speedily, and in accordance with the FSA rules on complaints handling. However, if following receipt of a final response you are still dissatisfied, you can 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:

South Quay Plaza, 183 Marsh Wall, London E14 9SR

Telephone: +44 (0)8450 801800, Facsimile: +44 (0)2079 641001,

Web: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

If your complaint relates to a Lloyds insurer, you can also refer it to:

The Lloyd's Complaints Department, Customer Services, Lloyd's, One Lime Street, London EC3M 7HA

Telephone: +44 (0)2073 275693, Facsimile: +44 (0)2073 275225,

Email: [complaints@lloyds.com](mailto:complaints@lloyds.com)

**Financial Services Compensation Scheme**

Insurers and Marsh Brokers Limited are members of 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 the 7th floor, Lloyds Chambers, Portoken Street, London E1 8BN or by telephone on 0207 892 7300.

**For further information****Marsh Brokers Limited**

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