

# PUPILS' PERSONAL EFFECTS INSURANCE SCHEME

## SCHEME DETAILS AND KEYFACTS EFFECTIVE FROM WINTER TERM 2017

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

### How the Scheme is Operated

Participation in this Scheme is optional. If you are included in the Scheme the insurance premium is charged to your child's fee account each term.

You may cancel the insurance at any time by writing to the school prior to the start of any term. If you cancel after the start of any term for which you have paid the premium, cover will continue until the end of the period for which you have paid the premium.

The termly premium payable to the school is £10.08 including Insurance Premium Tax at the current rate of 12%.

- Total sum insured any one pupil £ 5,000
- Single item limit £ 2,000
- Watches and individual items of jewellery £ 500
- 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 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 designated room.

### Geographical Limits

England, Scotland, Wales, Northern Ireland, the Channel Islands and the Isle of Man.

### Overseas Extension

The cover will automatically extend to include worldwide protection when the Pupil is travelling a) direct to and from school/college at the beginning or end of each 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).

If claiming for lost or stolen property where the total claim is £1,000 or over, you must:

- Report the incident to the police.
- Provide evidence that the loss of the property has been reported to the police.
- Get a crime reference number if the item was stolen.

The insurer will repair, replace the lost or damaged property or pay the cash value. If we replace this will be as new except for clothing and footwear where an adjustment will be made for age and depreciation.

The Insurer will pay up to a maximum of £25 in respect of the cost of 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 (amount included in the total sum insured) 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.
- 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.
- Animals.
- 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 or caused deliberately.
- Loss of or damage to pedal cycle tyres, lamps and accessories, unless the cycle is stolen or damaged at the same time.
- Unattended cycles unless from a locked building and there is evidence of violent and forcible entry or whilst securely locked to a permanent fixture.
- Theft or attempted theft from an unattended vehicle unless the vehicle is locked at all points of access, there are visible signs of forced entry and the property is out of sight.
- Accidental loss of or damage to tapes, records, cassettes, discs or computer software.

### Conditions

1. If the Pupil 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 Pupil or anyone acting on their behalf 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 their power.

### Governing Law

The policy will be governed by the law of England and Wales unless the school is situated in Scotland in which case the law of Scotland will apply.

## Data Protection

If you apply for a pupil personal effect insurance scheme, we will collect information about you, your children and any appointed guardian. We also collect information from your child's school, a medical professional or insurer(s). This notice sets out how we use this information, and you should show this to your children (if they are over 16) and any appointed guardian. More information about how we handle personal information can be found in the Marsh Privacy Policy at <https://www.marsh.com/uk/privacy-notice.html>.

**How we use your information:** We use personal information to provide our pupil personal effect insurance scheme services. This includes liaising with the insurer(s) and administering your policy, handling claims, complaints and renewals.

**Sharing Information:** We share personal information with insurer(s) of the pupil personal effect insurance scheme and our service providers, including other group companies, sub-contractors and our professional advisors and auditors. If required or permitted by law, we share information with our regulators, the courts and other authorities.

**Legal grounds:** The legal bases we rely upon for processing and collecting personal information include one or more of the following grounds set out in data protection law: for us to comply with our legal obligations and also where necessary in the public interest and/or for us to achieve our legitimate interest of providing insurance broking services, while ensuring our reliance on either of these grounds does not unduly harm your rights. Where we use health information about your child, we may do so on the basis that the information is required to establish, exercise or defend a legal claim or, alternatively, we may rely on consent, which can be given by you or your child if he/she is over 16 or the appointed guardian. Any consent provided can be withdrawn at any time by emailing us at: [quality.feedback@marsh.com](mailto:quality.feedback@marsh.com), but this may end your insurance cover under the scheme.

**Security and transfers:** We take reasonable steps to keep personal information secure and we maintain data security procedures designed to protect against loss or compromise of personal data. We may need to send personal information outside of the European Economic Area where data protection laws are different, but this will be done with appropriate protection in place.

**Updating your information:** It is important that personal information is kept complete and up-to-date. If any of the details you provide us with change, you can update us by emailing [quality.feedback@marsh.com](mailto:quality.feedback@marsh.com).

**Your rights:** Under data protection law you have certain rights in relation to personal information, including to access your and your child's information and rectify inaccuracies. Your appointed guardian will also have these rights.

**Questions, requests or complaints:** If you have any questions or complaints about how we use personal information, or you would like to access or rectify personal information, you can do so by writing to our Head of Quality at the following address:

Head of Quality

Marsh Ltd

Tower Place London

EC3R 5BU

Phone: 020 7357 1000

Email: [quality.feedback@marsh.com](mailto:quality.feedback@marsh.com)



This summary does not contain the full terms and conditions of this insurance. These are contained in the schedule and certificate wording held by the school and available for inspection, which together form the certificate of insurance. The full terms and conditions of this insurance can also be viewed at [uk.marsh.com/PPE5000](http://uk.marsh.com/PPE5000).

### Insurer

The pupils' personal effects insurance scheme is underwritten by Ecclesiastical Insurance Office plc (EIO). The insurance operates under a group arrangement, with the policy being held in the name of the school for the benefit of the insured pupils.

### Cover

This insurance covers the 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 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 Pupils who are declared by the school to the insurer as participating in the scheme.

### Significant Features and Benefits

(Please see policy wording for full details, available from the school or at [uk.marsh.com/PPE5000](http://uk.marsh.com/PPE5000))

- 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 will be on an as new basis other than for clothing and footwear where there will be an adjustment for age and depreciation.

### Significant and Unusual Exclusions or Limitations

(Please see Exclusions on page 5 and 6 of the policy wording for full details, available from the school or at [uk.marsh.com/PPE5000](http://uk.marsh.com/PPE5000))

- 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 unattended cycles is excluded unless from a locked building and there is evidence of violent and forcible entry or whilst securely locked to a permanent fixture.
- 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 or attempted theft from an unattended vehicle is excluded unless the vehicle is locked at all points of access, there are visible signs of forced entry and the property is out of sight.
- 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.
- Contact or corneal lenses are excluded.
- Single item limit £2,000.
- Pedal cycle limit £350.
- Terrorism is excluded.

(Please see the Schedule of the policy wording for full details, available from the school or at [uk.marsh.com/PPE5000](http://uk.marsh.com/PPE5000))

### 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.

## Cancellation

The pupil's representative may cancel this insurance within 14 days of receiving the insurance documents, should they decide the insurance is no longer appropriate or required. A full refund of any premium already paid will be made provided that no claim has been made.

The pupil's representative may cancel the insurance at any time by contacting the School. If the pupil's representative cancels following the 14 day cooling-off period the cover will continue until the end of the period for which the premium has already paid.

## Complaints Procedure

Marsh manages the pupils' personal effects insurance scheme under a delegated authority on behalf of the insurer. 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 335174.

Email: [termly.schemes@marsh.com](mailto:termly.schemes@marsh.com)

Alternatively, you can complain in writing or verbally at any time to:

Ecclesiastical Insurance Office plc  
Beaufort House,  
Brunswick Road,  
Gloucester,  
GL1 1JZ

Tel: 0345 777 3322

Email: [complaints@ecclesiastical.com](mailto:complaints@ecclesiastical.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. 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

EIO 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

Marsh Ltd  
Education Practice  
Capital House  
1-5 Perrymount Road  
Haywards Heath  
West Sussex  
RH16 3SY

Telephone: +44(0)1444 335174

Email: [termly.schemes@marsh.com](mailto:termly.schemes@marsh.com)

Web: [uk.marsh.com/PPE5000](http://uk.marsh.com/PPE5000)

Claims:

Telephone: +44(0)1444 335173

Email: [schemes.claims@marsh.com](mailto:schemes.claims@marsh.com)

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