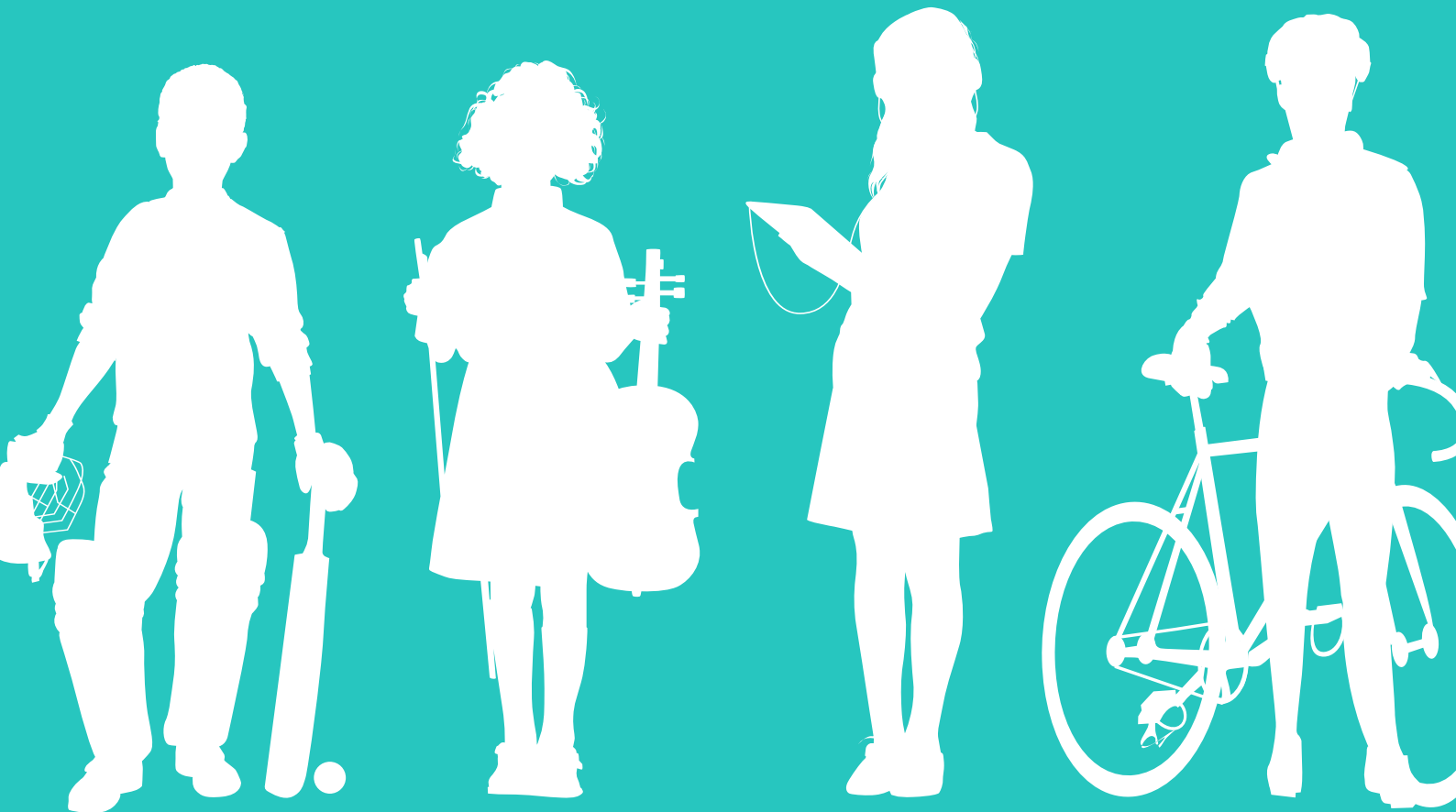


# Pupils' Personal Effects Insurance

Protect Your Child's Important Belongings  
for Only £10.08\* per Term

Effective from winter term September 2017



**“Are you worried about your child losing or damaging their possessions at school? With our personal effects insurance you can relax, knowing cover is in place should you need it.”**

## **PUPILS’ PERSONAL EFFECTS INSURANCE**

As a parent you want to see your child equipped with everything they need to make school a happy and fulfilling experience. But what happens when important items of clothing, a laptop, musical instrument or sports kit gets lost, damaged or stolen?

You can take the worry out of replacing these important belongings by choosing our Pupils’ Personal Effects (PPE) insurance scheme. Designed with parents in mind, it covers a pupil’s possessions during term time and school trips.

Your school has a group insurance policy in place to provide this cover for your child’s personal possessions for only £10.08\* per pupil per term.

To join the school’s PPE scheme simply complete the acceptance form and return it to the school. The premium will be included on your termly account.

**“The insurance offers a wide range of protection, whether your child is at school, travelling to school or away on an official school trip. We protect all sorts of personal property, from blazers to bassoons and cameras to cricket bats.”**

## **WHAT THE INSURANCE COVERS**

The limits of our Pupils’ Personal Effects policy are as follows:

- **Total sum insured any one pupil** £5,000
- **Single item limit** £2,000
- **Bicycle limit** £350
- **Limit of watches and individual items of jewellery** £500
- **Excess (each and every loss)** £25

Your child’s personal property is covered for loss or damage 24/7 during term time in the UK (and the Channel Islands and Isle of Man). This includes their journey to and from school at the beginning and end of each term. Worldwide protection is provided automatically for any overseas pupils while travelling directly to the school from their homes outside the UK.

Our insurance also covers your child’s personal property when they are on an official school trip in the UK or abroad during term time. It covers official school trips in the holidays if your child was included in the scheme during the previous term.

Property left on school premises outside of term time is also covered provided the school has agreed to keep it safe in a designated locked room. However, there would have to be evidence of violent and forcible entry into the room to prove an item had been stolen.

## **SIGN UP TODAY**

To participate in the scheme, complete the details below and return this page to the school as soon as possible. If you have the appropriate software, you can type directly into the fields below, save as a PDF to your desktop, and email it back to the school. Alternatively print off the document, complete the fields in BLOCK capitals, and return to the school. The premium will be included in your termly account.

I wish to be included in the school’s Pupils’ Personal Effects insurance scheme. I declare that I have read and accept the terms and conditions of the scheme as outlined in this document.

Name of school:
Name of pupil 1:
Name of pupil 2:
Name of pupil 3:
Name of fee payer:
Date:
Signed:
Print name (if applicable):

\*Includes Insurance Premium Tax at 12%

## WHAT THE INSURANCE DOES NOT COVER

There are a number of items that are not covered for loss or damage by our Pupils' Personal Effects insurance. Full details can be found in the certificate wording but some of the more notable exclusions are listed below:

- Jewellery worth over £150 without proof of valuation.
- Accidental damage to tapes, records, cassettes, discs or computer software.
- Animals.
- Bicycle tyres, lamps, and accessories unless the bicycle is stolen or damaged at the same time.
- Bicycles not kept locked or chained to an immovable object when unattended.
- Cash, currency, bank notes, and stamps.
- Contact or corneal lenses.
- Data reinstatement.
- Loss or damage caused by general wear and tear, electrical or mechanical breakdown or caused deliberately.
- Media downloads like music files, computer games, and videos.
- Mobile phones and accessories.
- Motor vehicles and accessories.
- Theft from an unattended locked motor vehicle, unless the item was locked in the boot or glovebox and there is evidence of forcible and violent entry.
- Watercraft and accessories.
- Terrorism.

Please note, if a bicycle is stolen from a locked building there must be evidence of forcible and violent entry. If the bicycle was locked to an immovable object there must be evidence of the lock suffering violent and forcible removal or damage.

## WHEN COVER BEGINS AND ENDS

Cover operates during term time and on your child's direct journey to and from school at the beginning and end of each term, provided the premium has been paid.

## HOW TO MAKE A CLAIM

To make a claim simply ask the school for a claim form, fill it in and submit it no later than the end of the term following the term in which your child's property was lost or damaged. Alternatively you can call Marsh on +44(0)1444 335173.

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.

## HOW CLAIMS ARE SETTLED

The insurer will repair, replace or pay the cost of replacing your personal belongings. Subject to proof of purchase, replacement or the cost of replacement will be on a new for old basis other than for clothing and footwear for which an adjustment will be made for age and depreciation.

Up to £25 can be claimed towards the cost of obtaining an estimate for a repair or replacement in support of a claim.

## LOST COMPUTER SOFTWARE

If a claim is paid under this policy when your child's computer is lost or damaged, you can also claim up to £100 for computer software installed on the system at the time of the incident. However, this is subject to proof of purchase and the software not being recoverable from the original supplier or elsewhere.

## POLICY WORDING

Please note this document does not contain the full terms and conditions of this insurance. These are contained in the schedule and policy wording, held by the school and available for inspection, which together form the Policy.

**Further details, including the policy wording, and full terms and conditions of this insurance can also be viewed at [uk.marsh.com/PPE5000](http://uk.marsh.com/PPE5000)**

## CONDITIONS OF INSURANCE

1. Your insurance will become void and all claims forfeited if you or anyone acting on your behalf makes any false or fraudulent statements in connection with your claim.
2. It is up to you to provide the insurers with as much information and evidence as you can regarding the loss or damage to an item.

## CANCELLATION

You may cancel this insurance within 14 days of receiving the insurance documents, should you 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. You may cancel the insurance at any time by contacting the School. If you cancel following the 14 day cooling-off period the cover will continue until the end of the period for which the premium has already paid.

## IMPORTANT INFORMATION

### Our Insurers

Our scheme is underwritten by Ecclesiastical Insurance Office plc (EIO). EIO is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number is 113848. The insurance operates under a group arrangement and the certificate is held in the name of the school for the benefit of the insured pupils.

### Complaints Procedure

Marsh manages the Pupils' Personal Effects insurance scheme under a delegated authority on behalf of the insurers. Complaints regarding the scheme should be made in the first instance to Marsh.

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

Tel: 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.

Financial Ombudsman Service, Exchange Tower,  
London E14 9SR

Tel: 0800 023 4567

[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.

Financial Services Compensation Scheme, 10th Floor,  
Beaufort House, 15 St Botolph Street, London EC3A 7QU

Tel: 0800 678 1100 [www.fscs.org.uk](http://www.fscs.org.uk)

### 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 pupils personal effects 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 pupils personal effects 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 pupils personal effects 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)

### ABOUT MARSH

Marsh is one of the world's leading risk and insurance advisory specialists and a specialist insurance broker in the education market. Nearly 800 independent Schools and almost 300,000 children are currently protected by our pupil scheme products.

### FOR FURTHER INFORMATION

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

☎ +44(0)1444 335174 ✉ [termly.schemes@marsh.com](mailto:termly.schemes@marsh.com)

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

Claims:

☎ +44(0)1444 335173 ✉ [schemes.claims@marsh.com](mailto:schemes.claims@marsh.com)

Please retain this document as it provides details of your policy and important contact details.

The information contained herein is based on sources we believe reliable and should be understood to be general risk management and insurance information only. The information is not intended to be taken as advice with respect to any individual situation and cannot be relied upon as such.

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