Pupils' personal possessions

Peace of mind - protecting your child's possessions

HOWDEN

The art of teaching has evolved, modern technology has transformed the way we learn, teach and communicate.

Many schools allow pupils to bring their own tablets to school and replacing such equipment is expensive, equally if bikes, musical instruments, or other valuables are lost, damaged or stolen, they can be costly to replace.

Knowing that your child's valuable possessions are covered by insurance provides peace of mind should something happen during term time, travelling to or from school, or whilst on school trips (home or abroad). That's why Prior Park offers comprehensive possessions cover to ensure your child is adequately protected. Items that are less than one year old will be replaced as new providing proof of purchase can be supplied.

Key features and benefits

This summary contains key features of the policy. It does not contain the full terms, conditions, limits and exclusions, which will be made available by your school should you wish to read in more detail.

We'll cover your child's personal belongings if they're lost, damaged or stolen up to £5,000.

The following limits apply:

- Up to £2,000 for any one article
- Up to £350 for pedal cycles
- Up to £500 for watches and items of jewellery with a valuation
- Up to £200 for individual items of jewellery without a valuation
- Up to £100 for computer application and system software

The cover is designed to protect your child's personal belongings during term time, and while they travel to or from school at the beginning or end of each term, or in connection with an official school trip. Where proof of purchase can be produced, items less than one year old will be replaced as new.

What's not insured?

- The first £25 of each claim made for laptop/ tablet computers and any other items
- Any loss, theft or damage to personal possessions while off school premises unless travelling on a direct journey to or from school at the beginning or end of each term, or in connection with an official school trip
- Loss, theft of or damage to money, mobile phones, smartphones, and smartphone accessories.
- Loss or damage caused by wear and tear, depreciation, deterioration or other gradual causes
- Theft of pedal cycles, unless from a locked building and there's evidence of violent and forcible entry or while locked to an immovable object via an approved security device
- Your own unlawful action, or any criminal proceedings against you
- Any event which you were aware of at the time of taking this insurance that could give rise to a claim

Are there any restrictions on cover?

- Any loss, theft or damage must be reported to the school
- For possessions of value greater than £1,000, any loss, theft or damage must be reported to the police and a crime number obtained

What are your obligations?

- You should disclose any information or fact which is likely to affect the acceptance of this insurance. If you're in doubt whether the information will affect the acceptance of this risk you should disclose it anyway.
- If you fail to disclose information or give false information all cover under this policy may be cancelled
- If any details change please contact your school
- You must take all reasonable steps to prevent loss, theft or damage to your property
- If you need to make a claim on your policy, you must provide evidence to substantiate your loss

When does the cover start and end?

Cover starts on the first day of the term and the policy runs for 12 months. You can cancel your cover at any time by providing notice to your School, or by opting out online through the Howden parent portal.

How to make a claim

We are partnered with market leading claim handler Zurich. In the event of a claim please contact your school to obtain your scheme number. Please notify Zurich of your claim at the following link www.howdengroup.com/uk-en/endsleigh-claims

Zurich contact details

Zurich Insurance, St Vincent Plaza, 319 St Vincent Street, Glasgow, G2 7EA

Tel: +44(0) 333 2341105
Email: pupil.claims@howdeninsurance.co.uk

Key facts about Howden

- We've 60 years' experience in the education market
- We provide personal accident cover to 300,000 students nationwide
- We cover over 100 schools, colleges, and universities in the UK
- For further information please visit www.howdengroup.com/uk-en/sector/education/independent-schools

Complaints procedure

We aim to provide a high level of service and pay claims fairly and promptly under the terms of the group policy. If you are unhappy with any aspect of our service, please contact, in the first instance the person who originally dealt with the enquiry.

Alternatively we can be contacted by:

Telephone: 0333 234 0041

Post: Customer Experience Department, Howden UK Brokers, The Quadrangle, Imperial Square, Cheltenham GL50 1PZ

If you remain dissatisfied you have the right to ask the Financial Ombudsman to review your case. The Ombudsman can be contacted at The Financial Ombudsman Service, Exchange Tower, London E14 9SR.

Get in touch

T: +44 (0)333 234 1198
E: schools@howdeninsurance.co.uk

howdenbroking.com/schools

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