Opt In insurance

HOWDEN

Pupils' Personal Possessions

Peace of mind – protecting your child's possessions

Pupils in schools often possess valuable equipment and personal belongings, and the cost of replacing items that are lost or damaged can be significant. Everything from school uniforms, sports kit, musical instruments, laptops and tablets can be lost, damaged or stolen.

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 as a boarder, or whilst on school trips (home or abroad). That's why, the school is offering optional termly comprehensive possessions insurance, designed to ensure that your child is adequately protected..

As a parent you will have contents insurance for your home but this might not cover all items outside of the home and will come with a large excess and any claims could impact your no claims discount. The cover from Howden would remove those potential costs and worry.

New for 2026!

Subject to a minimum claim value of £25 there is now no excess on any successful claims so as a parent you will get your full claim reimbursed.

Limits have been increased on certain high value items including cycles, watches and jewellery.

Key features and benefits

This summary contains key features of the policy. It does not contain the full terms, conditions, limits and exclusions, which you can view and download from the Howden Parent Portal at anytime. We'll cover your child's personal belongings if they're lost, damaged or stolen up to £5,000.

The following benefits apply:

- Up to £2,000 for any one article
- Up to £450 for pedal cycles
- Up to £600 for watches and items of jewellery with a valuation
- Minimum claim value of £25 with NO excess
- School owned devices (laptops/tablets) covered as standard
- No limit on the number of claims that can be made
- With proof of purchase items under one year old will be replaced as new

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.

How do I sign up?

The insurance can quickly and easily be purchased through the Howden Parent Portal and your school will have provided you with a login to access that.

This optional insurance runs termly from the start of each term and you can opt-in and opt-out at any time.

Payment is simple as the school will add it to your termly fees invoice. It takes a few seconds to login and you have free access to a 24/7 parent wellbeing service – all the information is on the portal.

howdenbroking.com/schools

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