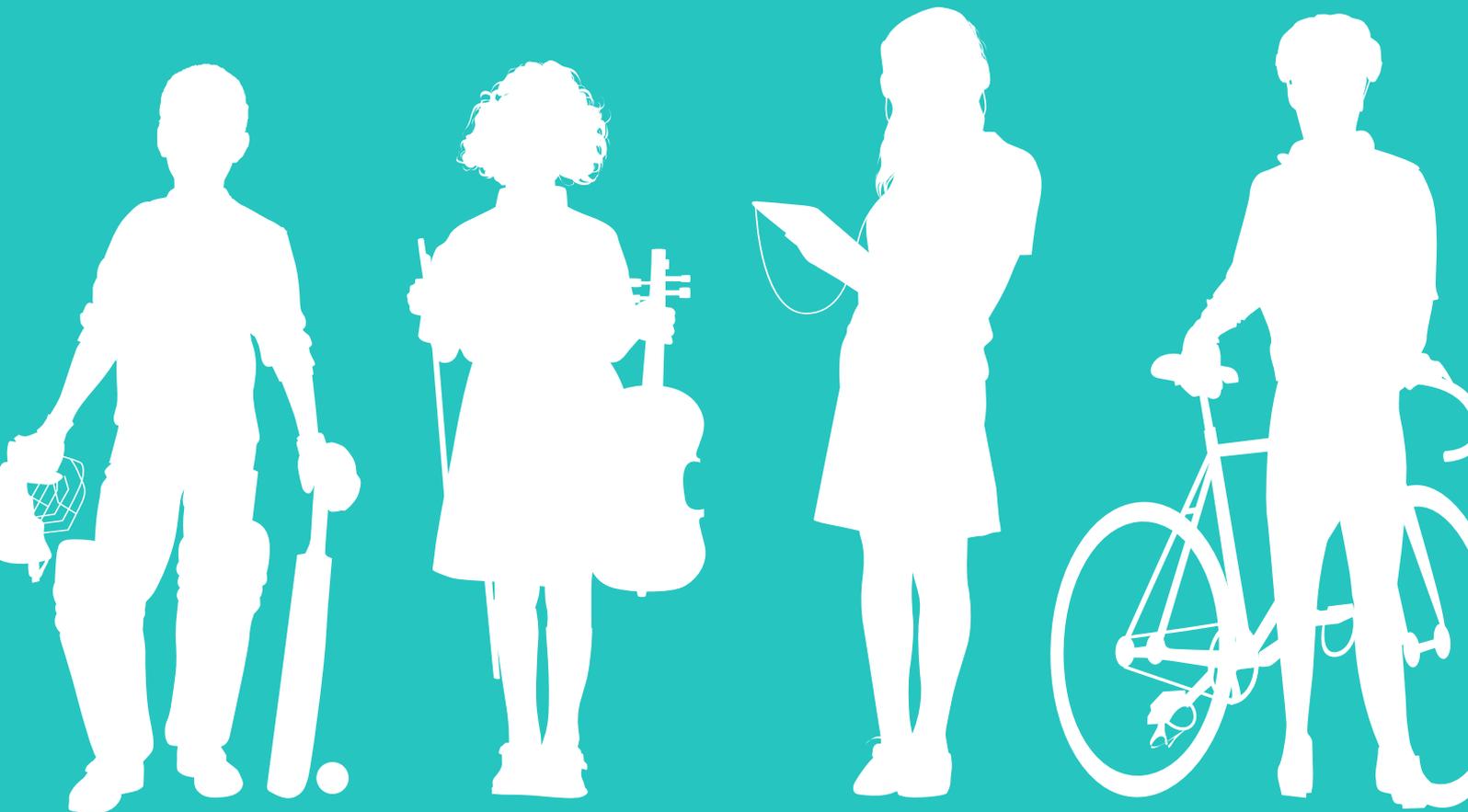


Pupils' Personal Effects Insurance

Protect Your Child's Important Belongings
for Only £9.86* per Term

Effective From Winter Term September 2016



“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 £9.86* 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 loss** £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:

*Includes Insurance Premium Tax at 9.5%

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.
- 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.
- 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.

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 being forcibly removed.

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 £1000 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

For damaged property that can be repaired, the insurer decides whether to repair it, replace it or pay the cash value.

For property that is lost, stolen or damaged beyond repair, the insurer decides whether to replace the item or pay the cash value.

The cash value for items less than one year old will be the cost of a new replacement subject to policy limits, provided proof of purchase can be produced. If you cannot provide proof of purchase or the item is over a year old, the insurer will look at the current replacement value of the item and make an adjustment for age and depreciation. Up to £25 can be claimed towards the cost of getting an estimate for a repair or replacement.

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.

CERTIFICATE WORDING

Please note this document 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.

Further details, including the policy wording, and full terms and conditions of this insurance can also be viewed at 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.
3. The insurer will not provide cover, be liable to pay any claim or provide any benefit if it would expose them to any sanction, prohibition or restriction under United Nations resolutions or trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America.

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. No refund will be provided as the premium will have paid only for the period already covered.

IMPORTANT INFORMATION

Our Insurers

Our scheme is underwritten by certain underwriters at Lloyd's. 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

If you are not satisfied with the response you receive from us and it relates to the insurance provided under this scheme you may ask the Policyholder and Market Assistance Department at Lloyd's to review your case without prejudice to your rights in law.

Policyholder and Market Assistance, Lloyd's Market Services, One Lime Street, London EC3M 7HA

Tel: 020 7327 5693 Email: complaints@lloyds.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 Fax: 0207 964 1001

www.financial-ombudsman.org.uk

Financial Services Compensation Scheme

The Insurers 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

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.

Data Protection

Marsh will observe the provisions of the Data Protection Act 1998 ("DPA").

We believe that all personal data we request is necessary to conduct our business as an insurance intermediary and risk consultant. The DPA defines personal data as any data which relate to a living individual who can be identified from those data or from those data and other information which is in the possession of, or is likely to come into the possession of, the data controller. The personal data we request may also include sensitive personal data which concerns information about an individual's racial or ethnic origin, political opinions, religious beliefs or beliefs of a similar nature, trade union membership, physical or mental health or condition, sexual life, commission or alleged commission of an offence, proceedings for an offence committed or alleged to have been committed by the

individual, the disposal of such proceedings or the sentence of any court in such proceedings.

Personal data will only be used by us for general insurance purposes and for the purposes of providing consultancy services, including arranging insurance cover, handling claims, conducting internal compliance checks, marketing and client profiling, research and statistical analysis, crime prevention, internal record-keeping, building databases for use by Marsh, its clients and insurers and where we believe necessary in order to meet legal and regulatory requirements.

Conducting our business as an insurance intermediary and risk consultant may involve the disclosure of your personal data to insurers, outsourcers, sub-contractors, agents, and service providers, our affiliates, industry regulators and our professional advisors and auditors. We may also disclose personal data to any law enforcement agency, court, regulator, government authority or other third party where we believe this is necessary to comply with a legal or regulatory obligation and to a third party that purchases, or to which we transfer, all or substantially all of our assets and/or business.

Depending on the circumstances, the disclosure of personal data (including sensitive personal data) detailed above may involve a transfer of data outside of the European Economic Area ("EEA").

You have a right to access (subject to limited exceptions) and if necessary rectify the information that we hold about you.

Insurers may carry out enquiries for fraud prevention purposes and in doing so may pass information, including personal data, to third parties and/or relevant agencies. You can ask insurers for more information about this. Insurers may also pass your personal data to re-insurers and/or loss adjusters.

We will take reasonable steps to keep all personal data provided by you secure and will maintain data security procedures designed to protect against loss or compromise of personal data.

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 850 independent schools and over 320,000 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

🌐 uk.marsh.com/PPE5000

Claims:

☎ +44(0)1444 335173 ✉ 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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