



Pupils' Personal Property
Summary of cover for parents and guardians

This key information is a guide to the cover available under the Pupils' Personal Property section of the Pupil Insurance policy by setting out the significant features, benefits, limitations and exclusions. This is a summary and does not contain the full terms and conditions of the cover, which can be found in the policy document, a copy of which is available upon request. The cover is underwritten by Aviva Insurance Limited.

Pupils' Personal Property

This section provides for payment up to the selected sum insured and subject to the single article limit, in the event of personal property belonging to an insured pupil being lost, stolen or damaged during the operative time.

Significant or unusual exclusions or limitations

This policy does not cover:

- The first £100 of any claim in respect of laptops, tablets and computers, and £25 in respect of any other claims
- Loss of or destruction of or damage to:
 - i. motor vehicles and accessories;
 - ii. water-craft and accessories;
 - iii. cash, currency, bank notes and stamps;
 - iv. data reinstatement;
 - v. contact or corneal lenses;
 - vi. items of jewellery, other than watches, with an individual value over £150 unless valuation can be proved;
 - vii. watches and items of jewellery with an individual value in excess of £500;
 - viii. mobile phones, smart phones, and any other mobile device, including their accessories such as carrying cases, battery chargers, hands-free mounting kits, memory cards or external antennae;
 - ix. livestock;
 - x. media downloads, such as MP3s, MP4s, digital films or 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
- Loss of or damage to pedal cycle tyres, lamps and accessories, unless the cycle is stolen or damaged at the same time

Method of Operation

The method of operation is opt-in (the fee payer decides whether or not to insure and you must inform the school if you wish to be included.) If included the premium is added to the termly invoice.

Operative Time

Whilst at school, or whilst on a pupil's direct journey to or from the school; or direct travel to or from the school premises at the beginning or end of each term; or in connection with an official trip under the auspices of the school that is under the direct control of a member of the school's staff.

- Theft of cycles unless the theft occurs from a locked building and there is evidence of violent and forcible entry to the premises or whilst locked to an immovable object and there is evidence of the lock suffering violent and forcible removal or damage
- a. Loss or destruction of or damage to any property whatsoever or any loss or expense whatsoever resulting or arising therefrom or any consequential loss;
- b. Any legal liability of whatever nature; directly or indirectly caused by or contributed to, by or arising from:
 - i. ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel;
 - ii. the radioactive, toxic, explosive, or other hazardous properties of any explosive nuclear assembly or nuclear component thereof.
- Any claims for malicious damage caused by the insured person
- Theft from a parked unattended motor vehicle unless the item was concealed in a locked boot or locked glove compartment, all windows and doors were locked and all security systems were activated and there is evidence of violent and forcible entry
- Accidental loss of or damage to tapes, records, cassettes, discs or computer software
- Any loss or damage resulting from financial default or insolvency
- Any loss or damage which, at the time of happening is insured by or would, but for the existence of this insurance, be insured by any other more specific existing policy or policies except in respect of any excess beyond the amount which would have been payable under such other more specific policy or policies had this insurance not been effected

General exclusions or limitations

This policy does not cover:

- Any consequence whatsoever resulting directly or indirectly from or in connection with any of the following regardless of any other contributory cause or event
 - a. War in the insured person(s) country of residence or secondment
 - b. Any action taken in controlling, preventing, suppressing or in any way relating to point a above

The above exclusion shall be inoperative in the event of war being declared whilst the insured person is actually engaged on a journey abroad.

- The insured person engaging in any kind of flying other than as a passenger
- The insured person being a full time member of the armed forces of any nation or international authority or a member of any reserve forces called out for permanent service
- The insured person(s) own criminal act
- The insured person being in a state of insanity
- Any claim incurred in any country destination or region in respect of which the advice of the British Government or the government of the insured person(s) country of residence (if different) at the time the trip was booked was “against all travel to”



Significant features and benefits

Benefits	Category A
Total Sum Insured any one loss	£5,000
Single Article Limit	£2,500
Termly Rate	£7.35 including Insurance Premium Tax

Duration of policy

The policy will remain in force for 12 months from date of commencement and will be annually renewable.

Your cancellation rights

There are no statutory cancellation rights under this policy.

Contact details for claims

If you believe that you have a claim under this Insurance, you should notify Hayes Parsons Insurance Brokers.

Telephone: 0117 929 9381

E-mail: claims@hayesparsons.co.uk

Postal Address:

Hayes Parsons Insurance Brokers

Beacon Tower

Colston Street

Bristol

BS1 4XE

If you have a complaint

Any complaint should be addressed in the first instance to Hayes Parsons Insurance Brokers using the address details mentioned elsewhere.

Aviva Insurance Limited are covered by the Financial Ombudsman Service. If you have complained to Aviva and have been unable to resolve your complaint, you may refer it to this independent body if you are eligible to do so (see <http://www.financial-ombudsman.org.uk> for further details).

Following the complaints procedure does not affect your right to take legal action.

Financial Services Compensation Scheme

Aviva Insurance Limited are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if Aviva cannot meet their obligations, depending on the type of insurance and circumstances of your claim.

Hayes Parsons Insurance Brokers
Beacon Tower, Colston Street, Bristol BS1 4XE

0117 929 9381 | education@hayesparsons.co.uk | www.hayesparsons.co.uk