



specialist insurance and risk management

Education Pupils' Personal Effects

Pupils' personal effects have been increasing in value in recent years and unfortunately your school is unable to accept responsibility for any loss or damage of items owned by pupils.

This insurance policy provides a solution to the problem. It covers almost all personal effects taken into the school and carried worldwide, up to a total value of £4,000 with a single article limit of £2,000, excluding mobile phones and money.

Cover extends to include loss or damage to items left on the school premises during the holidays, subject to certain conditions. Commuting between home and school on the first and last day of term is also insured.

In the event of loss of, or damage to an item of personal effects which is less than 12 months old, the claim will be settled on a new for old basis. Claims for items more than 12 months old will be settled on the basis of the cost of repair or the current replacement value less an appropriate adjustment for the item's wear and tear.

About the Insurance

Your school has chosen to offer a scheme operated by EIS, on an 'Opt In' basis. Should you require this product, please inform the school before the first day of the new term and they will add the insurance amount as a separate item to their termly invoice.

The school operates the scheme on an annual basis with renewal each September.

Scope of Cover

The following summary does not contain the full terms and conditions of the contract and does not form part of your contract of insurance. These can be found in the Certificate, Schedule and any attaching Endorsements held by your school, which you can request to see at any time.

Coverage

Cover is operative from the first day of term and continues 24 hours a day, including direct travelling to the school. Providing the cover is renewed each year, cover will continue until the pupil leaves the school and the uninterrupted return home direct from the school.

Cover will be effective for trips which take place after the end of the pupil's final day at school providing that the trip has been arranged by the school and the trip was booked before the end of the final term. If a pupil transfers to another school cover will continue until the uninterrupted travel to the new school from home.

Insurer

The insurance is underwritten by Chubb Insurance Company of Europe SE.

The policy is held in the name of the school for the benefit of the pupils.

Significant benefits

- losses from locked rooms on the school premises which occur outside of the school term are included providing there is evidence of violent and forcible entry and/or exit and the items are left with the school's permission
- items lost or damaged which are less than 12 months old will be replaced on a new for old basis
- worldwide cover
- cover for loss or damage of items up to a total value of £4,000



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Significant exclusions

- the first £25 of each claim increasing to £100 for laptops computers
- pedal cycles limited to £250 and certain other items to £500
- war risks including radioactive contamination, nuclear, chemical or biological attacks and terrorism
- contact lenses, cash and mobile phones
- breakage of sports equipment whilst in use
- theft of pedal cycles unless the cycle is securely locked to an immovable object or locked in a building specifically designed for the purpose
- watches or jewellery with an individual limit in excess of £500 or jewellery with an individual value over £150 unless a valuation can be provided following loss
- theft from an unattended vehicle
- loss of or damage to pedal cycle wheels, tyres, lamps and accessories, unless the cycle is also stolen
- livestock, watercraft and accessories, motor vehicles and accessories, and computer system records
- loss of or damage caused by moth, vermin, wear and tear, gradual deterioration or electrical breakdown or derangement

Claims

If you believe that you have a claim under this Insurance, you should notify:

Claims Department
EIS
Colston Tower
Colston Street
Bristol
BS1 4XE

t. 0117 929 9381
f. 0117 926 5644
e. info@eisinsurance.co.uk

Compensation

Chubb is covered by the Financial Services Compensation Scheme.

You may be entitled to compensation from the Scheme if Chubb is unable to meet its obligations to you under this contract.

If you are entitled to compensation under the Scheme, the level and extent of the compensation will depend on the nature of the contract. Further information about the Scheme is available from:

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

www.fscs.org.uk

Law Applicable to the Insurance

The parties are free to choose the law applicable to the Insurance Contract. Unless specifically agreed to the contrary this insurance shall be subject to English Law and English Courts alone shall have jurisdiction in any dispute arising hereunder.

Complaints

Any complaint should be addressed in the first instance to EIS using the address details mentioned elsewhere.

If you are not satisfied with the way that a complaint has been dealt with please contact:

Manager, Accident and Health Department
Chubb Insurance Company of Europe SE
106 Fenchurch Street
London
EC3M 5NB

In the event that you remain dissatisfied and wish to take the matter further you can do so at any time by referring to:



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Insurance Division
Financial Ombudsman's Service
South Quay Plaza
183 Marsh Wall
London
E14 9SR

This complaint procedure is without prejudice to your right to take legal proceedings.

Cancellation

This Insurance is cancellable within 14 days if you feel it does not meet your needs provided no claim is made against the Insurance.