

PUPILS' PERSONAL EFFECTS INSURANCE SCHEME - QUESTIONS AND ANSWERS

EFFECTIVE FROM WINTER TERM 2018

A tailor made insurance scheme which provides personal effects insurance to cover a pupil's possessions during term time.

Full terms and conditions of the scheme are contained in the schedule and policy wording which is held by the insured school and available to you for inspection which together form the policy of insurance. The full terms and conditions of this insurance can also be viewed at uk.marsh.com/PPE5000. You have a choice of how to receive policy information: on paper or by web/electronic means. Paper copies are available from the school on request.

How is the Scheme operated?

Your participation in this Scheme is optional. If you are included in the Scheme the insurance premium is charged to your child's fee account each term.

You may cancel the insurance at any time by writing to the school prior to the start of any term. If you cancel after the start of any term for which you have paid the premium, cover will continue until the end of the period for which you have paid the premium.

The termly premium payable to the school is £8.57 including Insurance Premium Tax at the current rate of 12%.

How are claims calculated?

All losses must be notified by the completion of the appropriate claim form.

If claiming for lost or stolen property where the total claim is £1,000 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.

The insurer will repair, replace the lost or damaged property or pay the cash value. If they replace this will be as new except for clothing and footwear where an adjustment will be made for age and depreciation.

The Insurer will pay up to a maximum of £25 in respect of the cost of obtaining an estimate for repair or replacement where a claim needs to be made.

The claims excess for each and every loss is £25.

Are there any conditions?

1. If the Pupil or anyone acting on their behalf makes any claim knowing the same to be false or fraudulent as regards amounts or otherwise, this insurance shall become void and all claims hereunder shall be forfeited.
2. The Pupil or anyone acting on their behalf shall in case of loss or damage give to the insurers such information and evidence the insurers may reasonably require and as may be in their power.

How do I make a claim?

All losses must be notified by the completion of the appropriate form, which is available on request and submitted within a reasonable period and in any event not later than the end of the term following the one in which the event giving rise to the claim occurred. For a claim form contact the school or Marsh at the address provided.

Claims: Telephone: +44 (0)1444 335173 Email: schemes.claims@marsh.com

How do I make a complaint?

Marsh manages the pupils' personal effects insurance scheme under a delegated authority on behalf of the insurer.

Complaints regarding the scheme should in the first instance be made to Marsh Ltd, Education Practice, Capital House, 1-5 Perrymount Road, Haywards Heath, West Sussex RH16 3SY Telephone: 01444 335174.

Email: termly.schemes@marsh.com

Alternatively, you can complain in writing or verbally at any time to:

Ecclesiastical Insurance Office plc (EIO) Beaufort House,
Brunswick Road, Gloucester, GL1 1JZ
Tel: 0345 777 3322 Email: complaints@ecclesiastical.com

Your complaint will be dealt with fairly, speedily and in accordance with the Financial Conduct Authority 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. The Financial Ombudsman Service can be contacted at Exchange Tower, London E14 9SR.

Telephone: 0800 023 4567. Facsimile: 0207 964 1001 Website: www.financial-ombudsman.org.uk

Does the Financial Services Compensation Scheme apply?

EIO 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 at www.fscs.org.uk or by contacting them at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by telephone on 0800 678 1100.

What is the Governing Law?

The policy will be governed by the law of England and Wales unless the school is situated in Scotland in which case the law of Scotland will apply.

How is information collected and used?

If you apply for a pupil personal effect insurance scheme, we will collect information about you, your children and any appointed guardian. We also collect information from your child's school, a medical professional or insurer(s). This notice sets out how we use this information, and you should show this to your children (if they are over 16) and any appointed guardian. More information about how we handle personal information can be found in the Marsh Privacy Policy at <https://www.marsh.com/uk/privacy-notice.html>.

How we use your information: We use personal information to provide our pupil personal effect insurance scheme services. This includes liaising with the insurer(s) and administering your policy, handling claims, complaints and renewals.

Sharing Information: We share personal information with insurer(s) of the pupil personal effect insurance scheme and our service providers, including other group companies, sub-contractors and our professional advisors and auditors. If required or permitted by law, we share information with our regulators, the courts and other authorities.

Legal grounds: The legal bases we rely upon for processing and collecting personal information include one or more of the following grounds set out in data protection law: for us to comply with our legal obligations and also where necessary in the public interest and/or for us to achieve our legitimate interest of providing insurance broking services, while ensuring our reliance on either of these grounds does not unduly harm your rights. Where we use health information about your child, we may do so on the basis that the information is required to establish, exercise or defend a legal claim or, alternatively, we may rely on consent, which can be given by you or your child if he/she is over 16 or the appointed guardian. Any consent provided can be withdrawn at any time by emailing us at: quality.feedback@marsh.com, but this may end your insurance cover under the scheme.

Security and transfers: We take reasonable steps to keep personal information secure and we maintain data security procedures designed to protect against loss or compromise of personal data. We may need to send personal information outside of the European Economic Area where data protection laws are different, but this will be done with appropriate protection in place.

Updating your information: It is important that personal information is kept complete and up-to-date. If any of the details you provide us with change, you can update us by emailing quality.feedback@marsh.com.

Your rights: Under data protection law you have certain rights in relation to personal information, including to access your and your child's information and rectify inaccuracies. Your appointed guardian will also have these rights.

Questions, requests or complaints: If you have any questions or complaints about how we use personal information, or you would like to access or rectify personal information, you can do so by writing to our Head of Quality at the following address:

Marsh Ltd

Tower Place London EC3R 5BU Phone: 020 7357 1000 Email: quality.feedback@marsh.com

For Further Information please contact us at:

Marsh Ltd

Education Practice, Capital House, 1-5 Perrymount Road, Haywards Heath, West Sussex RH16 3SY

Telephone: +44 (0)1444 335174 Email: termly.schemes@marsh.com Web: uk.marsh.com/PPE5000

Please retain this document as it provides details of your policy and important contact details.

PPE 5k VOL 2018/19



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Pupils Personal Effects Insurance



Insurance Product Information Document

Ecclesiastical Insurance

Ecclesiastical Insurance Office plc (EIO) Reg. No.24869 is registered in England at Beaufort House, Brunswick Road, Gloucester, GL1 1JZ, UK and is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm reference number 113848.

This document provides a summary of the key information relating to this Pupils Personal Effects insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation which can be found by visiting www.uk.marsh.com/ppe5000

What is this type of insurance?

This insurance covers loss or damage to the pupil's personal property, such as laptops, jewellery and pedal cycles, during term time and also whilst on official school trips.



What is insured?

- ✓ All risks damage to personal effects
- ✓ Total sum insured any one pupil £5,000
- ✓ 24 hour cover during term time and on the pupil's direct journey to and from school at the beginning and end of each term
- ✓ Cover also applies on any official school trips during term time and official school trips during the holiday period
- ✓ Worldwide cover if the pupil is travelling direct to and from the school at the beginning or end of term and the normal place of residence is overseas, and in connection with an official school trip under the direct control of a member of the school staff
- ✓ We will replace the items on a new for old basis other than clothing and footwear where there will be an adjustment for age and depreciation
- ✓ Outside term time, we will cover property left with the school's permission in a locked room designated by the school



What is not insured?

- ✗ Mobile phones and accessories
- ✗ Media downloads such as MP3s and computer games and data reinstatement
- ✗ Contact lenses
- ✗ Motor vehicles and watercraft and their accessories
- ✗ Damage by vermin, wear and tear or gradual deterioration
- ✗ The first £25 of each pupil's claim
- ✗ Losses that happened before you were included in the policy
- ✗ Accidental damage to tapes, records, discs or computer software
- ✗ Cash
- ✗ Terrorism
- ✗ Animals



Are there any restrictions in cover?

- ! Single article limit £2,000
- ! Watches limit £500, other jewellery limit £150 or £500 with a valuation
- ! Cycles limit £350
- ! Cycle tyres, lamps and accessories are only covered if the cycle is damaged or stolen at the same time
- ! Computer application and system software on a stolen or damaged device is only covered up to £100 any one claim
- ! Theft of unattended cycles is excluded unless from a locked building and there is evidence of violent and forcible entry, or whilst locked to a permanent fixture
- ! Theft from unattended vehicles is excluded unless the vehicle is locked at all points of access, the property is out of sight and there are visible signs of forced entry



Where am I covered?

- ✓ The United Kingdom
- ✓ The Channel Islands
- ✓ Isle of Man



What are my obligations?

- You must take reasonable steps to prevent damage
- You must tell us as soon as reasonably possible of any event which may result in a claim



When and how do I pay?

Premiums are payable in termly instalments and will be included in your termly account.



When does the cover start and end?

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 do I cancel the contract?

You may cancel the cover **within 14 days** of receiving the insurance documents by contacting the school. A full refund of any premium already paid will be made provided that no claim has been made.

After this period you may cancel the cover at any time by contacting the school. The cover will continue until the end of the period for which the premium has already been paid.

Pupils' Personal Effects Insurance

Protect Your Child's Belongings for Only
£8.57 per Term

Effective from September 2018



PUPILS' PERSONAL EFFECTS INSURANCE

Perfect for those children with “butterfingers” and absent minds

Has your child ever lost or damaged any of their belongings? Misplaced a musical instrument? Had a cycle stolen? With personal effects insurance, you can relax; knowing cover is in place.

As a parent, you want to see your child equipped with everything they need to make school life a happy experience. However, what happens when items of clothing, a laptop, musical instrument or sports kit gets lost, damaged or stolen?

The good news is your school has a group insurance policy in place to provide cover for all these eventualities. For only £8.57 a term your child's possessions are protected – including:

- Protection for all sorts of personal property; from blazers to bassoons, cameras to cricket bats, and watches to windsurfers.
- Items are covered 24/7 during term time.
- Possessions are protected during the journey to and from school.
- Worldwide protection for any overseas pupils while travelling directly to and from the school at the beginning and end of term.
- Your child's property is also covered when they are on an official school trip in the UK or abroad.
- Property secured on school premises outside of term time is also insured.

With a small excess of only £25 you can take the worry and cost out of replacing these important belongings by joining the Pupils' Personal Effects (PPE) insurance scheme today.

WHAT THE POLICY COVERS

The limits of our Pupils' Personal Effects policy are as follows:


- **Total sum insured any one loss £5,000.**
- **Single items up to £2,000.**
- **Bicycle limit of £350.**
- **Watches and individual items of jewellery £500.**

For full insurance policy details, please visit uk.marsh.com/PPE5000.

ABOUT MARSH

Marsh is one of the world's leading risk and insurance advisory specialists and a specialist insurance broker in the UK education market. Our pupil insurance products currently protect nearly 800 independent schools and 300,000 independent school pupils.


FOR FURTHER INFORMATION


 +44(0)1444 335174

 termly.schemes@marsh.com

 uk.marsh.com/PPE5000

Claims:

 +44(0) 1444 335173

 schemes.claims@marsh.com

Marsh Ltd, Education Practice,
Capital House, 1-5 Perrymount Road,
Haywards Heath, West Sussex RH16 3SY

Please retain this document as it provides important policy and contact details.

Premium quoted includes Insurance Premium Tax.

DATA PROTECTION

If you apply for a pupils' personal effects insurance scheme, we will collect information about you, your children and any appointed guardian. We also collect information from your child's school, a medical professional or insurer(s). This notice sets out how we use this information, and you should show this to your children (if they are over 16) and any appointed guardian. More information about how we handle personal information can be found in the Marsh Privacy Policy at www.marsh.com/uk/privacy-notice.html

How we use your information: We use personal information to provide our pupils personal effects insurance scheme services. This includes liaising with the insurer(s) and administering your policy, handling claims, complaints and renewals.

Sharing Information: We share personal information with insurer(s) of the pupils' personal effects insurance scheme and our service providers, including other group companies, sub-contractors and our professional advisors and auditors. If required or permitted by law, we share information with our regulators, the courts and other authorities.

Legal grounds: The legal bases we rely upon for processing and collecting personal information include one or more of the following grounds set out in data protection law: for us to comply with our legal obligations and also where necessary in the public interest and/or for us to achieve our legitimate interest of providing insurance broking services, while ensuring our reliance on either of these grounds does not unduly harm your rights.

Where we use health information about your child, we may do so on the basis that the information is required to establish, exercise or defend a legal claim or, alternatively, we may rely on consent, which can be given by you or your child if he/she is over 16 or the appointed guardian.

SIGN UP TODAY

To protect your child's belongings by joining the PPE scheme simply complete the details below and return this page to the school as soon as possible. If you are filling in the digital form, you can type directly into the form, save as a PDF, and email it back to the school. The premium will be included in your termly account.

Please complete in BLOCK capitals

Name of fee payer:

Name of school:

Name of pupil 1:

Name of pupil 2:

Date:

Signed:

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.

For full insurance policy details, please visit uk.marsh.com/PPE5000. Please note, paper copies are available from the school on request.

Any consent provided can be withdrawn at any time by emailing us at: quality.feedback@marsh.com, but this may end your insurance cover under the scheme.

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T: 020 7357 1000

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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.

FAQ: The Bursar

I'd like to Protect My Child's belongings
by joining the Pupil's Personal Effects Scheme

