

# Pupils Personal Effects Insurance



## Insurance Product Information Document

### Ecclesiastical Insurance

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**This document provides a summary of the key information relating to this Pupils Personal Effects insurance policy which is taken out by your school on behalf of all its pupils. 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](http://www.uk.marsh.com/ppe5000)**

#### What is this type of insurance?

This insurance covers all pupils of the school for loss or damage to their 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 the pupil was included in the policy.
- ✗ Accidental damage to tapes, records, discs or computer software
- ✗ Cash
- ✗ War or terrorism
- ✗ Animals
- ✗ Cyber-related events



#### 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 on 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
- You must provide us with the police crime reference number for any theft or loss of property over £1,000



### When and how do I pay?

Premiums are paid annually or in termly instalments by the school.



### When does the cover start and end?

The policy starts on the date that we have agreed with the school and lasts for the period they have paid for. The policy will continue for as long as the school continues to pay the annual or termly instalments.

Your cover operates during term time and on your child's direct journey to and from school at the beginning and end of each term.



### How do I cancel the contract?

There are no cancellation rights for the pupil under the policy and if you do not want cover then please contact the school.