

## Pupils' Personal Effects Insurance scheme

### Policy Schedule

This schedule gives details of your premium and lists the cover you have chosen.

Please read this schedule alongside your Pupils' Personal Effects Insurance scheme policy. You should tell your broker, Marsh Ltd, if you want to make any changes.

Policy number	S/22/30396013
Date of issue	19th July 2022
Insured school	Claire's Court Schools Limited
Address	The Bursars Office, 1 College Avenue, Maidenhead, Berkshire, SL6 6AW, United Kingdom
Period of insurance	1st September 2022 to 31st August 2023  If the term commences before the 1st September 2022 cover will commence from 00.01 hours local standard time on the earliest date. Cover will expire on 24.00 hours local standard time on 31st August 2023.
Premium	As advised following declaration of number of pupils covered by scheme

#### Schedule of Benefits

Total sum insured per pupil	£5,000
Single item limits:	
Watch	£500
Individual item of jewellery	£500
Pedal cycle	£350
Any other item	£2,000

## Endorsement forming part of your policy

### CC293 Cyber Loss Limited Exclusion Clause (Property)

1. Notwithstanding any provision to the contrary within this policy or any endorsement thereto, this policy excludes all loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by or resulting from, arising out of or in any connection with:

1.1. any unauthorised access to or loss of, alteration of or damage to or a reduction in the functionality, availability or operation of a **computer system** or any unauthorised access to or modification of **data**;

Notwithstanding the provisions of this sub-paragraph 1.1. and subject to all other terms, conditions and exclusions contained in this policy, this policy will provide cover for physical loss of or physical damage to property insured under this policy (not including **data**) and any **time element loss** directly resulting therefrom where such physical loss or physical damage is directly occasioned by any of the following perils, provided always that such perils are otherwise insured by this policy:

- (i) Fire, lightning or explosion;
- (ii) Impact by aircraft, vehicle, animal or falling objects;
- (iii) Wind, storm, hail, tornado, cyclone, hurricane, earthquake, volcano, tsunami, flood, freeze or weight of snow;
- (iv) Escape of water or oil;
- (v) Riot or civil commotion;
- (vi) Subsidence, heave or landslip;
- (vii) Theft or loss of insured property, caused by persons physically present at both the time and location of such theft or loss;
- (viii) Vandalism or malicious acts causing physical damage to insured property, caused by persons physically present at both the time and location of such damage;
- (ix) Accidental damage to insured property, caused by persons physically present at both the time and location of such damage.

1.2. any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any **data**, including any amount pertaining to the value of such **data**.

1.3. Any

- (i) unauthorised appropriation of **data**;
- (ii) unauthorised transmission of **data** to any Third Party;
- (iii) misrepresentation or use or mis-use of **data**;
- (iv) operator error in respect of **data**.

1.4. Any threat to carry out or perpetrate a hoax in respect of anything described in sub-paragraph 1.1. – 1.3. above.

1.5. Any action taken or failure to take action to prevent, control, limit or respond to anything described in sub-paragraphs 1.1. – 1.4. above.

### Definitions specific to this exclusion

**Computer system** means any computer hardware software communications system electronic device (including but not limited to smart phone laptop tablet wearable device) server cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input output data storage device networking equipment or back up facility.

**Data** means information facts concepts code or any other information of any kind that is recorded or transmitted in a form to be used accessed processed transmitted or stored by a **computer system**.

**Time element loss** means business interruption contingent business interruption or any other consequential losses.