

# 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. Complete pre-contractual and contractual information on the product is provided in the full policy documentation which can be found by visiting [uk.marsh.com/PPE](http://uk.marsh.com/PPE)**

### 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



#### 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
- ✗ The first £100 of each claim for laptops, notebooks, tablets or other similar portable devices
- ✗ Losses that happened before you were included in the policy
- ✗ Accidental damage to tapes, records, discs or computer software
- ✗ Cash
- ✗ War or terrorism
- ✗ Animals
- ✗ Cyber-related events
- ✗ Property within Belarus, Russia or Ukraine



#### Are there any restrictions in cover?

- ! Single article limit £2,000
- ! Watches limit £550, other jewellery limit £150 or £550 with a valuation
- ! Cycles limit £400
- ! 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
- ! Laptops, notebooks, tablets and other similar portable devices are only covered if they are in a protective case at all times



### What is insured? Continued...

- ✓ Outside term time, we will cover property left with the school's permission in a locked room designated by the school



### Are there any restrictions in cover? Continued...

- ! 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 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 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.