

# Pupils' Personal Effects Insurance

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

Effective from September 2019



## 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 insurance 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](http://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](mailto:termly.schemes@marsh.com)

 [uk.marsh.com/PPE5000](http://uk.marsh.com/PPE5000)

### Claims:

 +44(0) 1444 335173

 [schemes.claims@marsh.com](mailto:schemes.claims@marsh.com)

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

Please retain this document and the enclosed *Insurance Product Information Document (IPID)*, *Questions and Answers* and *Pupils' Notice* 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. As well as collecting information from you, or your child, we may also collect information from your child's school or insurer(s).

The enclosed Questions and Answers document provides details on how we use personal data provided under this scheme, including who it is shared with and how we protect it as well as details on the rights you, and anyone whose personal data you provide, have in relation to our use of personal data.

More information about how we use personal data can be found in the Marsh Privacy Policy at [www.marsh.com/uk/privacy-notice.html](http://www.marsh.com/uk/privacy-notice.html).

If you intend to provide us with personal information which relates to a pupil, please provide that pupil with the enclosed "Pupils' Privacy Notice", which has been specifically designed for children.

## 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 and the enclosed Questions and Answers document.**

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

**This is a marketing communication.**

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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.

## **FAO: The Bursar**

**I'd like to Protect my Child's Belongings  
by joining the Pupil's Personal Effects Scheme**



# 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](http://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 SCHEME - QUESTIONS AND ANSWERS

EFFECTIVE FROM WINTER TERM 2019

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](http://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](mailto: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](mailto: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](mailto: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](http://www.financial-ombudsman.org.uk)

## Does the Financial Services Compensation Scheme apply?

Insurers 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](http://www.fscs.org.uk) or by contacting them at PO Box 300, Mitcheldean, GL17 1DY 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 personal information collected and used?

In order to provide this personal effects insurance scheme, we will collect and process information about individuals such as the pupil to be covered, his or her parent and/or any appointed guardian. We will collect and process this information as a data controller and in accordance with this notice. Prior to providing us with personal information of a third party, please provide that third party with a copy of this notice. If you intend to provide us with personal information which relates to a pupil, please provide that pupil with our "Pupils' Privacy Notice", which has been specifically designed for children. You can find more information about how we handle personal information in the Marsh Privacy Policy at <https://www.marsh.com/uk/privacy-notice.html>.

**How we use personal information:** We use personal information (such as name and contact details). We use this information to provide our personal effects insurance scheme services, which will include liaising with the insurer(s) and administering your policy, handling claims, complaints and renewals and preventing or detecting fraud.

**Sharing Information:** We collect information from the pupil's parents and/or guardians and from third parties such as the pupil's school, medical professionals and / or insurer(s). 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:** We rely upon one or more of the following legal bases for processing personal information:

- to comply with our legal obligations; and/or
- where necessary for our legitimate interest of providing insurance broking services, while ensuring our reliance on this ground does not unduly harm your rights.

**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 the United Kingdom where data protection laws are different, but this will be done with appropriate protection in place. We will retain personal information for as long as needed in order to comply with our legal and regulatory obligations.

**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 [dataprotection@marsh.com](mailto:dataprotection@marsh.com).

**Your rights:** Under data protection law individuals have certain rights in relation to their personal information, including to access their information and to rectify inaccuracies. More details about these rights can be found in the Marsh Privacy Policy available at <https://www.marsh.com/uk/privacy-notice.html>.

**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 Data Protection Officer at the following address: The Data Protection Officer Marsh Ltd Tower Place London EC3R 5BU Telephone: 020 7357 1000 Email: [dataprotection@marsh.com](mailto:dataprotection@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](mailto:termly.schemes@marsh.com) Web: [uk.marsh.com/PPE5kCOMP](http://uk.marsh.com/PPE5kCOMP)

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

PPE 5k COMP 2019/20



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## Pupils' Notice

### Who are we and why we need your information

We are a company called Marsh Ltd. We work with your parents/guardians and your school to put insurance in place for your benefit. This insurance is designed to provide assistance if personal property is lost or damaged. In order to do this, we will use information about you such as your name and age. We will use your information to put in place this insurance, deal with claims and complaints and to help us check that a claim is valid.

We will only use your information when we are allowed to. This might be because we have a legal obligation, we have a business need, we need to provide our insurance services or because of a legal claim.

### Sharing your information

We obtain your information from different sources including from your parents or guardians and your school. We will share your information with third parties when we need to. For example, we might share your information with the insurance company, a doctor and our service providers.

### How we keep your information safe

We keep your information safe by using different security measures including special IT protection. If we need to send your information outside of the UK we will make sure it is sent safely. We will only keep your information for as long as we need it or for as long as we are legally required to.

### How you can find out more

Your parent or guardian has been provided with more detailed information about how we use your personal information. You can also view this information here <https://www.marsh.com/uk/privacy-notice.html>

You can ask us questions and exercise your rights (such as asking us for a copy of your information) at any time by contacting us by writing to our Data Protection Officer at the following address:

The Data Protection Officer Marsh Ltd Tower Place London EC3R 5BU, by calling us on: 020 7357 1000; or by emailing us at: [dataprotection@marsh.com](mailto:dataprotection@marsh.com)

