

Pupils' Personal Possessions £7,500

Insurance Product Information Document



Product: Independent School Pupils' Personal Possessions Insurance **Company:** Endsleigh Insurance Services Limited (firm ref: 304295) is authorized and regulated by the Financial Conduct Authority. Registered in England at One Creechurch Place, London, EC3A 5AF, United Kingdom

Part of **HOWDEN**

This document provides a summary of the key information relating to your insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation. This summary does not form part of your contract of insurance.

What is this type of insurance?

This insurance meets the demands and needs of persons who wish to protect pupils' personal possessions against loss, theft or damage.



What is insured?

✓ Pupils' personal possessions

We will cover you if your personal belongings are lost, damaged or stolen up to £7,500

The following limits apply:

- Up to £2,500 for any one article
- Up to £750 for pedal cycles
- Up to £500 for watches and items of jewellery (with a valuation)
- Up to £200 for individual items of jewellery without a valuation
- Up to £100 for computer application and system software

Where proof of purchase can be produced, items less than one year old will be replaced as new.



What is not insured?

- ✗ The first £25 of each claim made for laptops or tablet computers and all other items
- ✗ Any loss, theft of or damage to personal possessions whilst off school premises unless travelling on a direct journey to or from school at the beginning or end of each term or in connection with an official school trip
- ✗ Loss, theft of or damage to money, mobile phones, smartphones and the like including their accessories
- ✗ Loss or damage caused by wear and tear, depreciation, deterioration or other gradual causes
- ✗ Theft of pedal cycles unless from a locked building and there is evidence of violent and forcible entry or whilst locked to an immovable object via an approved security device as defined in the policy wording
- ✗ Theft of an item from an unattended motor vehicle unless it is entirely out of sight, all locks and security systems operated and there is evidence of violent and forcible entry
- ✗ Your own unlawful action or any criminal proceedings against you
- ✗ Any event which you were aware of at the time of taking this insurance that could give rise to a claim
- ✗ Any claim due to a cause which is not insured under your selected level of cover.



Are there any restrictions on cover?

- ! Any loss, theft or damage must be reported to the school
- ! For possessions of value greater than £1,000, any loss, theft or damage must be reported to the police and a crime reference number obtained



Where am I covered?

- ✓ During term time on the school premises in the UK
- ✓ Travelling worldwide:
 - directly to or from school at the beginning or end of each term
 - in connection with a school trip
- ✓ Cover is extended outside term time for possessions left on school premises in a locked room designated by the school



What are my obligations?

- Please take a few minutes to check all the details you have provided are correct
- You should disclose any information or fact which is likely to affect the acceptance of this insurance
- If you are in doubt whether the information will affect the acceptance of this risk you should disclose it anyway
- If you fail to disclose information or give false information all cover under this policy may be cancelled
- If any details change after purchase of this insurance please contact us
- You must take reasonable steps to prevent loss, theft or damage to your property
- If you need to make a claim on your policy, you must provide us with the evidence needed to substantiate your loss



When and how do I pay?

The charge for this insurance will be payable in full by the start of term and added to your termly invoice. In some circumstances, the charge for this insurance may be covered by your school.



When does the cover start and end?

Cover is valid from the start and end dates as shown on the statement of insurance.



How do I cancel the contract?

You can cancel your policy by contacting the school (named as group policyholder at the address shown in the statement of insurance)