



## PERSONAL BELONGINGS INSURANCE POLICY

### FOR INDEPENDENT SCHOOLS, NURSERIES

### AND PRE PREPARATORY SCHOOLS

This short document provides you with key information about the Chubb Group Personal Accident Policy. It is important you read this information to understand what the policy offers you, and your rights and obligations as an Insured Person. A full policy wording is available from your School ("the Group Policyholder").

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#### What does the policy cover?

The policy provides cover for loss of or damage to Personal Belongings of an Insured Pupil whilst attending the Insured School.

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#### When does the cover operate?

Cover operates 24 hours a day, anywhere in the World:

- Commencing when the Insured Pupil leaves home to travel to the School
- Ceasing when the Insured Pupil either:
  - completes their uninterrupted return journey home upon leaving the School
  - commences their uninterrupted travel to a new School.

Cover includes trips which take place after the end of the Insured Person's final term at the School, provided that:

- The trips are organised by the School;
- The Insured Person booked their place on the trip before the end of their final term at the School.

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#### How much is payable?

- Items less than 12 months old: replacement value
- Items over 12 months old, either: a) cost of repair to the state immediately before such loss or damage; b) current Replacement Value less an adjustment for wear and tear Up to the selected maximum sum insured and Single Article Limit, less the amount of the policy excess

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#### Significant benefits

- The Sum Insured will be automatically reinstated after a loss at no additional premium.
- Extended Insurance Period - if the Insured Pupil is travelling directly to the School to commence their Education before the start of a School term, cover will commence when they leave home, even if this is before the start of the Period of Insurance, provided that the School term falls wholly within the Period of Insurance.
- Personal Belongings left on School Premises outside School Term are covered provided: they are left with the permission of the School; they are kept in a locked room designated by the School for such purposes; there is evidence of violent and forcible entry and/or exit to the premises and/or the designated room.

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#### Significant exclusions

Policy excludes the following types of property:

- Livestock;
- watercraft & motor vehicles, including their accessories;
- cash, currency, bank notes and stamps;
- contact or corneal lenses;
- computer systems records.
- moth, vermin, wear and tear, atmospheric or climatic conditions or gradual deterioration, mechanical or electrical failure or any process of cleaning, restoring, repairing or alteration;
- confiscation or detention by customs or any other competent authority;
- breakage of sports equipment whilst in use;
- breakage of brittle articles, other than cameras, (excluding flash bulbs), jewellery, binoculars and spectacles, unless breakage is caused by theft, attempted theft, fire or persons of malicious intent;
- to tapes, records, cassettes, discs or computer software;
- theft of pedal cycles unless securely locked to an immovable object, or securely locked in a building specifically designated for that purpose;
- pedal cycle wheels, tyres, lamps and accessories, unless the cycle is stolen or damaged at the same time;
- theft or disappearance of property from a vehicle left unattended without an authorised occupant;
- Personal Belongings insured under any other policy of insurance;
- Watches or jewellery with an individual value in excess of £500 or jewellery with an individual value over £150 (unless a valuation can be provided);
- Caused by War;
- Any cover or benefit or payment of any claim or sums if that would directly or indirectly put Chubb or any of its group companies in breach of any applicable economic or trade sanctions;



## Who is the policy insured with?

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Chubb Insurance Company of Europe SE. Head office: One America Square, 17 Crosswall, London, EC3N 2AD.

## How do I make a claim?

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In the event of any circumstances which could give rise to a claim, you must give notice to Chubb as soon as reasonably possible in writing, quoting full policy details, to the following address:

### Accident & Health Department

Chubb Insurance Company of Europe SE, One America Square, 17 Crosswall, London, EC3N 2AD

### Or contact Chubb

Telephone: +44 (0)20 7956 5000

Facsimile: +44 (0)20 7956 5922

Email: [cahuklaims@chubb.com](mailto:cahuklaims@chubb.com)

## How do I make a complaint?

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We aim to provide customers with the highest possible level of service at all times. If you are unhappy with Chubb's service or have cause for complaint, you should contact them using the following details and quoting your full policy details:

### The Manager, Accident and Health Department

Chubb Insurance Company of Europe SE, One America Square, 17 Crosswall, London, EC3N 2AD

Telephone: +44 (0)20 7956 5000

If Chubb is unable to resolve the complaint to your satisfaction, you may be entitled to refer the matter to:

### The Financial Ombudsman Service, Exchange Tower, London E14 9SR

Telephone: 0800 023 4567

Email: [enquiries@financial-ombudsman.org.uk](mailto:enquiries@financial-ombudsman.org.uk)

## What if you are unable to meet my claim?

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Chubb is covered by the Financial Services Compensation Scheme. You may be entitled to compensation should Chubb be unable to meet its financial obligations. Their contact details are:

### Financial Services Compensation Scheme

10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU

Telephone: 0800 678 1100

Website: [www.fscs.org.uk](http://www.fscs.org.uk)

## How long is the policy?

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Annually renewable on 01 September.

## How do I cancel the policy?

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The Policy may be cancelled by the Group Policyholder (the School) by giving Chubb sixty days written notice by recorded delivery. If You decide not to continue with the Policy at any time then You may cancel this Policy by notifying the School in writing of the start of the school term from which the cancellation is to take effect.

## What law governs this policy?

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This Policy is governed by and interpreted in accordance with English law.

## Your personal data

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Chubb collects and processes personal information about You, such as Your name, address, policy number and any other personal details You provide to Chubb (directly or through Your broker) in order to provide you with insurance and claims services. Chubb will treat this information in accordance with applicable data protection law. For policy administration purposes, Chubb will use and store Your personal information on an electronic database, which may also be available to selected authorised representatives of member insurers of the Chubb Group of Insurance Companies operating outside Europe. Chubb has taken reasonable measures to protect Your personal information once it is transferred outside Europe in accordance with our normal data security policies. We may also disclose Your personal information to outside parties, such as reinsurers, outside counsel and claims administrators, to facilitate the provision of insurance and claims services to You, or as allowed by law, or as requested or required by regulatory bodies.

Chubb Insurance Company of Europe SE

Registered office: One America Square, 17 Crosswall, London, EC3N 2AD, United Kingdom