

Pupil Based Scheme Parent/Staff Information

Personal Belongings Academic Year 2020~2021

Shebbear College

Group Policy Number: 9483625

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Property personal belongings insurance

Insurance product information document



Company: Hiscox Underwriting Ltd

Product: Property personal belongings insurance

Authorised and regulated in the UK by the FCA – register number 308922

This document provides a summary of the key information relating to this personal belongings insurance policy. Complete pre-contractual and contractual information on the product is provided in the full policy documentation.

What is this type of insurance?

This is a personal property insurance policy for pupils. This insurance is intended to meet the demands and needs of parents and guardians who want cover for physical damage suffered to a pupil's personal belongings whilst at their education establishment, during a school trip or during travel to school.



What is insured?

We will cover physical damage to the pupil's personal belongings:

- ✓ whilst at the education establishment;
- ✓ during travel to or from school; and
- ✓ during school trips.



What is not insured?

- ✗ Damage caused by:
 - wear and tear, inherent defect, rot, fungus, mould, vermin or infestation or any gradually operating cause;
 - theft or attempted theft from an unattended vehicle unless the item is out of sight in a locked boot or locked storage compartment;
 - a computer virus or hacker; or
 - extreme humidity, light or temperatures, other than due to storm or fire.
- ✗ Damage to items left at the education establishment outside school term time, unless:
 - the establishment has given permission for the property to be left there; and
 - the damage is caused by violent or forcible entry into or exit from a securely locked room or building.
- ✗ Damage to items being cleaned or maintained.
- ✗ Damage due to any item's own failure.
- ✗ Damage to sports equipment whilst in use.
- ✗ Damage to pedal cycles, unless involving violent or forcible entry into or exit from a securely locked room or building or while the item is securely locked to an immovable object.
- ✗ Inadequate maintenance or use.
- ✗ Loss or distortion of information.
- ✗ Unexplained loss or disappearance.
- ✗ Indirect losses
- ✗ Loss or damage due to or in connection with terrorism, civil commotion in Northern Ireland, war, confiscation or nuclear risks.
- ✗ Loss or damage due to or in connection with any communicable disease.



Are there any restrictions on cover?

- ! For items over 12 months old, we will pay the cost of repair or replacement back to their state immediately before the loss or damage or the replacement value less an adjustment for wear and tear.



Where am I covered?

At the education establishment, during school trips and during travel to and from the establishment.



What are my obligations?

- The education establishment must take care when answering questions and ensure that all information is accurate and complete.
- The education establishment must let us know if the information provided changes.
- The pupil must take reasonable care to prevent accident, injury and damage.
- The parent or guardian or pupil must tell us as soon as possible about any claim or loss.
- The parent or guardian or pupil must tell the police as soon as possible about any damage caused by theft, attempted theft, arson, malicious damage, riot or civil commotion, and must obtain a crime number.



When and how do I pay?

Payment is made to the education establishment, together with the payment of school fees.



When does the cover start and end?

From 1 September 2020, or later if you do not take cover out until a later date, until 31 August 2021, both days inclusive.



How do I cancel the contract?

The education establishment can cancel the policy by giving 60 days' written notice. We will confirm the cancellation to the education establishment in writing. You can cancel the policy for any reason within the 14 days of receiving confirmation of cover documents. Provided no claim has been made, the education establishment will refund the premium to you in full.

How to make a claim

If you suffer a loss and may need to make a claim you should contact us as soon as possible.

For all claims you will need to provide your Hiscox policy number and full details of the claim, including the date, amount claimed and circumstances.

Complaints procedure

If you have a complaint, you can contact us using the details below and we will ensure your complaint is directed to the relevant provider's complaints handling department.

Hiscox Customer Relations
The Hiscox Building
Peasholme Green
York YO1 7PR
United Kingdom

By phone: 0800 116 4627

By phone from mobiles or abroad: +44 (0)1904 681198

By email: customer.relations@hiscox.com

If you are not satisfied with the way your complaint has been handled, you may ask the Financial Ombudsman Service to review your case without affecting your statutory rights. Full details are available at www.financial-ombudsman.org.uk.

Governing law

Unless some other law is agreed in writing, this policy is governed by English law. If there is a dispute, it will only be dealt with in the courts of England or of the country within the United Kingdom in which your main residence is situated. We are covered by the Financial Services Compensation Scheme (FSCS). If we cannot meet our obligations you may be entitled to compensation from the scheme. Full details are available at www.fscs.org.uk.

Our services

This is a statement of the terms of business on which we agree to act and contains details of our regulatory and statutory responsibilities under the supervision of the Financial Conduct Authority. If you have any questions, please advise your usual contact in the first instance who will be pleased to assist you.

About us

Hiscox Underwriting Ltd, registered in England no. 02372789, at 1 Great St Helen's, London EC3A 6HX is authorised and regulated by the Financial Conduct Authority. Our FS Register number is 308922. You can check this on the FS's Register by visiting website <https://register.fca.org.uk/>. The FCA is the independent watchdog that regulates financial services. Hiscox Ltd indirectly owns 100% of Hiscox Underwriting Ltd and Hiscox Insurance Company Limited.

Our relationship with you

We only offer Hiscox insurance products. These are underwritten by Hiscox Underwriting Ltd (the intermediary) on behalf of Hiscox Insurance Company Limited (an insurer), Hiscox SA (an insurer) and partner insurers for certain parts of the cover (these will be set out in the policy schedule). We act as agent for the insurers in undertaking certain responsibilities and therefore will not be acting as an independent insurance intermediary.

Hiscox Underwriting Ltd receives commission for this from Hiscox Insurance Company Limited and Hiscox SA. If you purchase a policy that is serviced or underwritten by a third party, we will set the price you pay for this policy which will be made up of the base cost from the supplier along with an element of profit and administration costs. In addition to this we may receive a profit share from the third party. We do not charge a separate fee for arranging the insurance.

At your request we will endeavour to arrange cover based on the information you have provided. While we will provide you with information on the cover offered, you will not receive advice or a recommendation from us. Any quote documentation we provide to you is based on the information you provide us. You should check to confirm this is correct and advise us of any changes required.

Table of limits

Pupils' personal belongings	£3,000 or £5,000
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Special limits (included within and not in addition to the limit above)
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	Limit:
Watches or jewellery	£500 per item
Computers and mobile phones	£750 per item
Any other single item:	£1,000 per item

The General terms and conditions, the property definitions and the following terms and conditions all apply to this section.

Special definitions for this section

Amount insured	The most we will pay as shown in the schedule. Unless we say otherwise, the amounts apply to each incident of loss and will be automatically restored to the full amount after we pay a loss provided the covered pupil or their parent or legal guardian carries out our recommendations to prevent further loss or damage.
Computers and mobile phones	Computers, mobile phones and tablet computers, which belong to any covered pupil , including purchased software but excluding data or information entered by any covered pupil or on any covered pupil's behalf.
Covered pupil	<p>Any pupil that has been, or will be:</p> <ol style="list-style-type: none">1. added to the list of pupils covered by this section maintained by the education establishment; and2. included within the termly declaration numbers for this section of the policy reported by the education establishment to Aon. <p>This includes any applicable parental interests of that pupil's parent or legal guardian in their personal belongings.</p>
Damage	Accidental physical loss or physical damage.
Personal belongings	<p>Personal property of any covered pupil, including computers and mobile phones. This definition does not include:</p> <ol style="list-style-type: none">1. cash, currency, bank notes, tickets, travel passes and stamps;2. vehicles and any related accessories;3. personal hygiene items, including contact lenses; and4. consumables.
Property	Tangible property.
Storm	High winds of a destructive nature, rainstorm, hailstorm or snowstorm.
Travel to school	<p>The period during which:</p> <ol style="list-style-type: none">1. the covered pupil travels uninterruptedly from their home to the premises of the education establishment; or2. the covered pupil travels uninterruptedly from the premises of the education establishment to their home; <p>provided this travel commences during the period of insurance or up to 14 days before the period of insurance shown in the schedule.</p>

What is covered

We will insure a **covered pupil's personal belongings** against **damage** occurring during the **period of insurance**:

1. whilst at the premises of the **education establishment**;
2. during **travel to school** within the **geographical limits**; or
3. during **school trips** within the **geographical limits**.

What is not covered

We will not make any payment for:

1. **damage** caused by:
 - a. wear and tear, inherent defect, rot, fungus, mould, vermin or infestation or any gradually operating cause;
 - b. theft or attempted theft from an unattended vehicle unless the item is out of sight in a locked boot or locked storage compartment;
 - c. a **virus** or **hacker**;
 - d. dryness or humidity, being exposed to light or extreme temperatures, unless the **damage** is caused by **storm** or fire.
2. **damage** to **personal belongings** left at the premises of the **education establishment** outside of the school term, unless:
 - a. the **covered pupil** or their **parent or legal guardian** obtains the **education establishment's** permission to leave their **personal belongings** at the premises of the **education establishment** prior to the end of term; and
 - b. such **damage** involves violent or forcible entry into or exit from a securely locked room or building.
3. **damage** to **personal belongings** being cleaned, worked on or maintained.
4. **damage** to any **personal belongings** directly resulting from its own failure.
5. **damage** to sports equipment while in use.
6. **damage** to pedal cycles unless involving violent or forcible entry into or exit from a securely locked room or building or while the item is securely locked to an immovable object.
7. misuse, inadequate or inappropriate maintenance, faulty workmanship, defective design or the use of faulty materials.
8. loss or distortion of information resulting from error or malfunction of **personal belongings**.
9. the value to a **covered pupil** or their **parent or legal guardian** of any lost or distorted information.
10. unexplained loss or disappearance.
11. any indirect losses which result from the incident which caused a **covered pupil** or their **parent or legal guardian** to claim.
12. the amount of the **excess**.
13. any **damage**, loss, cost or expense directly or indirectly caused by, contributed to by, resulting from or in connection with any of the following:
 - a. **terrorism**;
 - b. civil commotion in Northern Ireland;
 - c. **war**;
 - d. **confiscation**;
 - e. **nuclear risks**;
 - f. **communicable disease** or the fear or threat of **communicable disease**; or
 - g. any action taken in controlling, preventing, suppressing or in any way responding to a. to f. above.

If there is any dispute between the **covered pupil** or their **parent or legal guardian** and **us** over the application of 13a or 13b above, it will be for the **covered pupil** or their **parent or legal guardian** to show that the clause does not apply.

How much we will pay

Repair and replacement

We will pay the **parent or legal guardian** of the **covered pupil** up to the **amount insured** shown in the schedule unless limited below or in the schedule.

At **our** option **we** will repair, replace or pay for any lost or damaged items on the following basis:

1. for **personal belongings** up to 12 months old, the cost of repair or replacement as new;
2. for **personal belongings** more than 12 months old, the cost of repair or replacement back to their state immediately before the loss or **damage** or the replacement value less an adjustment for wear and tear.

Obligations

If any damage occurs

We will not make any payment under this section unless the **parent or legal guardian** of the **covered pupil** notifies **us** promptly, via the **education establishment**, of any **damage** which might be covered.

The **parent or legal guardian** of the **covered pupil** must report to the police or relevant local authority, as soon as reasonably possible, any **damage** arising from theft, attempted theft, arson, malicious damage, riot or civil commotion and obtain a crime reference from them.

Before any repair work begins **we** have the right to inspect the damaged **personal belongings**. **We** will tell the **covered pupil** and their **parent or legal guardian** if **we** want to do this.

The General terms and conditions and the following terms and conditions all apply to this section.

Special definitions for this section

Business	The education establishment's business or profession as shown in the schedule.
Crisis	A time of severe difficulty in the education establishment's activities or danger to the education establishment's business as a result of an insured incident that could, if left unmanaged, cause adverse or negative publicity or of media attention to the education establishment or their business .
Crisis containment costs	Reasonable and necessary costs incurred in utilising the services of the crisis containment provider to limit or mitigate the impact of a crisis .
Crisis containment provider	The person or company named in the schedule.
Insured incident	An incident, act or problem that in the education establishment's good faith opinion could potentially give rise to a covered claim being made by the education establishment or a beneficiary under any other section of this policy .
Working hours	The hours between 09:00 and 17:00 on any day other than Saturday, Sunday or a public holiday.

What is covered

Crisis containment costs	We will pay crisis containment costs incurred within the geographical limits with our prior written consent as a direct result of a crisis commencing during the period of insurance .
Outside working hours discretionary crisis mitigation costs	We will also pay crisis containment costs incurred within the geographical limits without our consent in carrying out immediate work outside of working hours to limit or mitigate the impact of the crisis . Any such work done by the crisis containment provider will not be confirmation of cover under this or any other section of this policy .

What is not covered

- We** will not make any payment for:
1. **crisis containment costs** relating to any claim or part of a claim not covered by this **policy**.
 2. costs which are covered under any other section of this **policy**.
 3. any **crisis containment costs** directly or indirectly due to:
 - a. any incident, act, investigation or problem that affects the **education establishment's** profession or industry; or
 - b. governmental regulations which affect another country or the **education establishment's** profession or industry; or
 - c. any sanction, prohibition or restriction under United Nations resolutions or trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America; or
 - d. socioeconomic changes or business trends which affect the **education establishment's business** or the **education establishment's** profession or industry.

How much we will pay

The most **we** will pay under this section is the amount shown in the schedule, irrespective of the number of **crises** or **insured incidents**. **We** will pay the **crisis containment provider** directly for **crisis containment costs** covered under this section of the **policy**.

All **crises** arising from the same original cause, a single source or a repeated or continuing problem will be regarded as one **crisis**. This includes such **crises** arising after, as well as during, the **period of insurance**.

Your obligations

We will not make any payment under this section unless **you** notify any **crisis** in accordance with either of the following:

If a crisis arises during working hours

1. If the **education establishment** first becomes aware of the **crisis** during **working hours** the **education establishment** must notify **us** of it immediately by phoning **us** on the number stated in the schedule.

We will then determine if the incident, act or problem that the **education establishment** has notified would give rise to a covered claim under any other section of this **policy**. If **we** determine this to be the case then **we** will contact the **crisis containment provider** to assist the **education establishment** in the management of the **crisis**.

If **we** determine that the incident, act or problem that the **education establishment** have notified would not result in a covered claim under any other section of this **policy** then **we** will not make any payment under this section.

The **education establishment** must co-operate fully with **us**, the **crisis containment provider** and any of **our** representatives in the management of the **crisis**.

If a crisis arises outside of working hours

2. If the **education establishment** first becomes aware of the **crisis** outside of **working hours** the **education establishment** must notify the **crisis containment provider** immediately by phoning them on the number stated in the schedule. The **education establishment** must also notify **us** of the **crisis** as soon as possible within **working hours** by telephoning the number stated in the schedule.

The **education establishment** must co-operate fully with the **crisis containment provider** in the management of the **crisis**.

Please read this wording, together with any **endorsements** and the schedule, very carefully. If anything is not correct, please notify **us** immediately.

This wording is fully protected by the laws of copyright. No unauthorised use or reproduction is permitted.

Our promise to you

In return for the premium **you** have paid, **we** agree to insure **you** in accordance with the terms and conditions of the **policy**.



Ben Horton
CUO, Hiscox Underwriting Ltd

Complaints procedure

Hiscox aims to ensure that all aspects of **your** insurance are dealt with promptly, efficiently and fairly. At all times Hiscox are committed to providing **you** with the highest standard of service. If **you** have any concerns about **your policy** or **you** are dissatisfied about the handling of a claim and wish to complain **you** should contact Hiscox at:

Hiscox Customer Relations
The Hiscox Building
Peasholme Green
York YO1 7PR

by telephone: 01904 681 198 or 0800 116 4627

by email: customer.relations@hiscox.com

Where **you** are not satisfied, **you** also have the right to refer **your** complaint to the Financial Ombudsman Service. For more information regarding the scope of the Financial Ombudsman Service, please refer to www.financial-ombudsman.org.uk.

General definitions	Words shown in bold type have the same meaning wherever they appear in this policy . The words defined below are used throughout this policy . Any other definitions are shown in the section to which they apply.
Active service	Direct participation in military operations.
Aon	Aon UK Limited, the insurance intermediary who has arranged this insurance on our behalf.
Asbestos risks	<ol style="list-style-type: none">The mining, processing, manufacturing, use, testing, ownership, sale or removal of asbestos, asbestos fibres or material containing asbestos; orexposure to asbestos, asbestos fibres or materials containing asbestos; orthe provision of instructions, recommendations, notices, warnings, supervision or advice given, or which should have been given, in connection with asbestos, asbestos fibres or structures or materials containing asbestos.
Beneficiary	<ol style="list-style-type: none">each 'covered pupil' or 'parent or legal guardian' as defined in the property – personal belongings insurance section of this policy;each 'insured person' as defined in the personal accident insurance for independent school pupils and staff section of this policy; andeach 'fee payer' as defined in the school fees insurance for independent schools section of this policy.
Communicable disease	Any communicable, infectious, or contagious disease, Including any related variation, strain, virus, complex or syndrome.
Confiscation	Confiscation, nationalisation, requisition, expropriation, deprivation, destruction of or damage to property by or under the order of any government or public or local authority.
Date recognition	Any failure by any equipment (including any hardware or software) to correctly recognise any given date or to process any data or to operate properly due to any failure to correctly recognise any given date.
Education establishment	The insured shown in the schedule.
Endorsement	A change to the terms of the policy .
Excess	The amount you must bear as the first part of each agreed claim or loss.
Geographical limits	The geographical area shown in the schedule.
Nuclear risks	<ol style="list-style-type: none">Any sort of nuclear material, nuclear reaction, nuclear radiation or radioactive contamination;any products or services which include, involve or relate in any way to anything in a. above, or the storage, handling or disposal of anything in a. above;all operations carried out on any site or premises on which anything in a. or b. above is located.
Parent or legal guardian	The person with parental responsibility for, or a legal guardian of a pupil falling within the definition of a beneficiary , both being in accordance with the Children Act 1989 and any subsequent replacement legislation.
Period of insurance	The time for which this policy is in force as shown in the schedule.
Policy	This insurance document and the schedule, including any endorsements.
Program	A set of instructions written in a computer language which tells a computer how to process data or interact with ancillary equipment.
Pupil	Any pupil or nursery child who is registered for attendance at the education establishment during the period of insurance .

General terms and conditions

School trips	Any domestic or overseas trip arranged for pupils by the education establishment , provided the trip commences during the period of insurance or up to 31 days after the period of insurance shown in the schedule.
Terrorism	An act, or the threat of an act, by any person or group of persons, whether acting alone or on behalf of or in connection with any organisation or government, that: <ol style="list-style-type: none"> a. is committed for political, religious, ideological or similar purposes; and b. is intended to influence any government or to put the public, or any section of the public, in fear; and c. <ol style="list-style-type: none"> i. involves violence against one or more persons; or ii. involves damage to property; or iii. endangers life other than that of the person committing the action; or iv. creates a risk to health or safety of the public or a section of the public; or v. is designed to interfere with or to disrupt an electronic system.
War	War, invasion, act of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power.
We/us/our	The insurers named in the schedule.
You/your	<ol style="list-style-type: none"> a. The education establishment named in the schedule; and b. each beneficiary.

General conditions	The following conditions apply to the whole of this policy . Any other conditions are shown in the section to which they apply.
Presentation of the risk	1. In agreeing to insure you and in setting the terms and premium, we have relied on the information the education establishment has given us . The education establishment must provide a fair presentation of the risk and must take care when answering any questions we ask by ensuring that all information provided is accurate and complete. A fair presentation is one which clearly discloses in a reasonably clear and accessible manner all material facts which the education establishment (including the education establishment's senior management and those responsible for arranging this insurance) know or ought to know following a reasonable search.
If you fail to make a fair presentation	2. <ol style="list-style-type: none"> a. If we establish that the education establishment deliberately or recklessly failed to present the risk to us fairly, we may treat this policy as if it never existed and refuse to make any payment under it. You must reimburse all payments already made by us and we will be entitled to retain all premiums paid. b. If we establish that the education establishment failed to present the risk to us fairly but that the education establishment's failure was not deliberate or reckless, the remedy we will have available to us will depend upon what we would have done had the education establishment made a fair presentation of the risk, as follows: <ol style="list-style-type: none"> i. if we would not have provided this policy, we may treat it as if it never existed and refuse to make any payment under it. You must reimburse all payments already made by us. We will refund any premiums you have paid; or ii. if we would have provided this policy on different terms (other than as to premium), we will treat it as if it had been provided on such different terms from the start of the period of insurance. This may result in us making no payment for a particular claim or loss. You must reimburse any payment made by us that we would not have paid if such terms had been in effect.
Change of circumstances	3. The education establishment must tell us as soon as reasonably possible of any change in circumstances during the period of insurance which may materially affect this policy (a material fact or circumstance is one which might affect our decision to provide insurance or the conditions of that insurance). We may then change the terms and conditions of this policy or cancel it in accordance with the cancellation condition.

General terms and conditions

- If you fail to notify us of a change of circumstances
4. a. If **we** establish that the **education establishment** deliberately or recklessly failed to:
- i. notify **us** of a change of circumstances which may materially affect the **policy**; or
 - ii. comply with the obligation in 1. above to make a fair presentation of the risk to **us** when providing us with information in relation to a change of circumstances;
- we** may treat this **policy** as if it no longer existed from the date of such change of circumstances and refuse to make any payment under it in respect of any claim made or any loss occurring after that date. **You** must reimburse all payments already made by **us** relating to claims made or losses occurring after such date. **We** will be entitled to retain all premiums paid.
- b. If **we** establish that the **education establishment** failed to notify **us** of a change of circumstances or to make a fair presentation of the risk to **us** when providing **us** with information in relation to a change of circumstances, but that the **education establishment's** failure was not deliberate or reckless, the remedy **we** will have available to **us** will depend upon what **we** would have done had the **education establishment** fairly presented the change of circumstances to **us**, as follows:
- i. if **we** would have cancelled this **policy**, **we** may treat it as cancelled from the date that such cancellation would have been effective and refuse to make any payment under it in respect of any claim made or any incident occurring after that date. **You** must reimburse any payments already made by **us** relating to claims made or losses occurring after such date. **We** will refund any premiums **you** have paid in respect of any period after the date when cancellation would have been effective; or
 - ii. if **we** would have provided this **policy** on different terms (other than as to premium), **we** will treat it as if it had been provided on such different terms from the date when the **education establishment's** circumstances changed. This may result in **us** making no payment for a particular claim or loss.
- Reasonable precautions
5. **You** must take reasonable steps to prevent accident or injury and each **pupil** must take reasonable steps to protect that **pupil's** property against loss or damage. Each **pupil** must keep any property insured under this **policy** in good condition and repair. **We** will not make any payment under this **policy** in respect of any incident occurring whilst **you** are not in compliance with this condition unless **you** can demonstrate that such non-compliance could not have increased the risk of the loss, damage, accident or injury occurring in the circumstances in which it occurred.
- Declaration reporting
7. The **education establishment** must submit a declaration to **Aon** within one month of the start of each school term as defined in the information pack that **Aon** have provided to the **education establishment**. The declaration must be fully populated with all the information requested in the declaration template that **Aon** have provided to the **education establishment**. **We** will then assess whether any additional premium is required from the **education establishment** for that school term.
- Premium payment
6. **We** will not make any payment due to the **education establishment** under this **policy** until the **education establishment** has paid the premium. **We** will not withhold payment due to any **beneficiary** due to non-payment of the premium.
- Cancellation
7. The **education establishment** or **we** can cancel the **policy** by giving 60 days' written notice.
- We** will confirm the cancellation to the **education establishment** and any relevant **beneficiary** in writing.
- We** will give the **education establishment** a pro-rata refund of the premium for the remaining portion of the **period of insurance** after the effective date of cancellation for which the **education establishment** has already paid.
- Multiple insureds
8. The most **we** will pay is the relevant amount on the schedule, regardless of the number of claims or **beneficiaries**.
- You** agree that the **education establishment** is authorised to receive all notices and agree any amendments to the **policy**.
- Aggregate limit
9. Where this **policy** specifies an aggregate limit, this means **our** maximum payment for all relevant claims or losses covered under the **policy** during the **period of insurance**.

General terms and conditions

If the **period of insurance** is continuous, the aggregate limit will apply to all relevant claims or losses covered under the **policy** during the 12 months from the date the continuous cover starts. Each aggregate limit will be reinstated to the level shown in the schedule at each anniversary.

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| Rights of third parties | 10. You and we are the only parties to this policy . Nothing in this policy is intended to give any person any right to enforce any term of this policy which that person would not have had but for the Contracts (Rights of Third Parties) Act 1999. |
| Other insurance | 11. We will not make any payment under this policy where you would be entitled to be paid under any other insurance if this policy did not exist except in respect of any amount in excess of the amount that would have been payable under such other insurance had this policy not been effected. If such other insurance is provided by us the most we will pay under this policy will be reduced by the amount payable under such other insurance. |
| Cover under multiple sections | 12. Where you are entitled to cover under more than one section of the policy in respect of the same claim or loss, or any part of a claim or loss, we shall only provide cover under one section of the policy , being the section that provides the most advantageous cover to you or the party entitled to cover. |
| Governing law | 13. Unless some other law is agreed in writing, this policy will be governed by the laws of England. |
| Arbitration | 14. Any dispute arising out of or relating to this insurance, including over its construction, application and validity, will be referred to a single arbitrator in accordance with the Arbitration Act then in force. |

General claims conditions

The following claims conditions apply to the whole of this **policy**. **You** must also comply with the conditions shown in each section of the **policy** under the heading **Your obligations**.

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| Your obligations | <p>1. We will not make any payment under this policy unless you:</p> <ol style="list-style-type: none"> a. give us prompt notice of anything which is likely to give rise to a claim under this policy in accordance with the terms of each section; and b. give us, at your expense, any information which we may reasonably require and co-operate fully in the investigation of any claim under this policy. <p>2. You must:</p> <ol style="list-style-type: none"> a. make every reasonable effort to minimise any loss, damage or liability and take appropriate emergency measures immediately if they are required to reduce any claim; and b. give us all assistance which we may reasonably require to pursue recovery of amounts we may become legally liable to pay under this policy, in your name but at our expense. <p>If you fail to do so, you shall be liable to us for an amount equal to the detriment we have suffered as a result of your failure to comply with this obligation, which we may deduct from any payment we make under this policy.</p> |
| Fraud | <p>3. If you, or anyone else entitled to cover in respect of any claim or loss, or anyone on behalf of you or such other person, tries to deceive us by deliberately giving us false information or making a fraudulent claim under this policy then:</p> <ol style="list-style-type: none"> a. we shall be entitled to give you notice of termination of the policy with effect from the date of any fraudulent act or claim or the provision of such false information; b. we shall be entitled to refuse to make any payment under the policy in respect of any claim made or any loss occurring after the date of any fraudulent act or claim or the provision of such false information; c. you must reimburse all payments already made by us relating to claims made or losses occurring after the date of any fraudulent act or claim or the provision of such false information; and d. we shall be entitled to retain all premiums paid. |

General terms and conditions

This does not affect **your** rights in relation to any claim made or loss occurring before the date of any fraudulent act or claim or the provision of such false information.

4. Where this **policy** provides cover for any individual who, or entity that, is not a party to the **policy**, and where such an individual or entity (or anyone on their behalf) tries to deceive **us** by deliberately giving **us** false information or making a fraudulent claim under this **policy**, **our** rights set out in 3. above apply only to any individual or entity that gave the false information or made the fraudulent claim.

Severability

5. When determining the applicability of the **General conditions, General claims conditions** or exclusions in each section under **What is not covered**, the act, incident or occurrence that actually or allegedly took place relating to one **beneficiary** shall not be imputed onto any other **beneficiary** or the **education establishment** provided that they neither committed nor condoned such act, incident or occurrence.

However, this does not apply in the event that the **education establishment** fails to comply with the **education establishment's** fair presentation obligations under **General conditions** 1. or 3. In such circumstances, **we** shall be entitled to assert the same remedy against all entities that would otherwise receive the benefit of cover under this **policy**

Claims / Complaint Information

How can I claim?

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

School Fees Remission

Address: Van Ameyde UK Limited, 34 The Mall, Bromley, Kent, BR1 1TS, United Kingdom

E-mail: adjusters@hiscox.com

Telephone: 0208 315 0732

Personal Accident

Address: Van Ameyde UK Limited, 34 The Mall, Bromley, Kent, BR1 1TS, United Kingdom

E-mail: adjusters@hiscox.com

Telephone: 0208 315 0732

Personal Belongings

Address: Hiscox Property Claims, 25 London Road, Sittingbourne, Kent, ME10 1PE, United Kingdom

E-mail: property.claims@hiscox.com

Telephone: 0120 677 3899

How do I make a complaint?

Our aim is to ensure that all aspects of the Insurance Scheme are dealt with promptly, efficiently and fairly. Should you wish to make a complaint, please provide details of the complaint to the School, who will in turn raise the matter with Aon.

I have a query on Cover

Should you have an enquiry in respect of the cover you have selected, please provide details of the complaint to the School, who will in turn raise the matter with Aon. We will aim to respond to all cover enquiries as promptly as possible.

Data Protection Notice

If you register to join the Insurance Policy issued to the School, you consent to us using the information we may hold about you for the purposes of providing Insurance and handling claims, if any, and to process sensitive personal data about you where this is necessary (for example health information or criminal convictions).

This may mean we have to give some details to third-parties involved in providing Insurance cover. These may include Insurance Carriers, Third-Party Claims Adjusters, Fraud Detection and Prevention Services, Reinsurance Companies and Insurance Regulatory Authorities.

Where such sensitive personal information relates to anyone other than you, you must obtain the explicit consent of the person to whom the information relates both to the disclosure of such information to us and its use by us as set out above.

The information provided will be treated in confidence and in compliance with the Data Protection Act 1998. You have the right to apply for a copy of your information (for which we may charge a small fee) and to have any inaccuracies corrected.

For training and quality control purposes, telephone calls may be monitored or recorded.