

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 which is taken out by your school on behalf of all its pupils. 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

What is this type of insurance?

This insurance covers all pupils of the school for loss or damage to their 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 the pupil was included in the policy.
- ✗ Accidental damage to tapes, records, discs or computer software
- ✗ Cash
- ✗ War or terrorism
- ✗ Animals
- ✗ Cyber-related events



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 on 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
- 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 paid annually or in termly instalments by the school.



When does the cover start and end?

The policy starts on the date that we have agreed with the school and lasts for the period they have paid for. The policy will continue for as long as the school continues to pay the annual or termly instalments.

Your cover operates during term time and on your child's direct journey to and from school at the beginning and end of each term.



How do I cancel the contract?

There are no cancellation rights for the pupil under the policy and if you do not want cover then please contact the school.

Pupil 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 date of birth should we need to deal with your claims and / or complaints and to help us check that a claim is valid.

When we make decisions about how your information is used, we are a data controller. 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.

The information we collect

The categories of your information that we may use include:

- Name, date of birth and contact details.
- Information about the school you attend.

The reasons why we use your information

<i>Purpose of Processing</i>	<i>Type of Information Collected</i>	<i>Our Legal Grounds for processing your information</i>	<i>Who we may share your information with</i>
Insurance claims			
Managing insurance claims	<ul style="list-style-type: none"> • Name • Date of birth • Your school 	<ul style="list-style-type: none"> • Legitimate interests of Marsh (to help you/your parents make an insurance claim) 	<ul style="list-style-type: none"> • Insurers • Claims handlers • Lawyers • Loss adjusters • Third parties involved in handling the claim • Your school
Defending or making legal claims	<ul style="list-style-type: none"> • Name • Date of birth • Your school 	<ul style="list-style-type: none"> • Legitimate interests of Marsh (to help you/your parents make an insurance claim) • To defend or make legal claims 	<ul style="list-style-type: none"> • Insurers • Claims handlers • Lawyers • Loss adjusters • Experts • Third parties involved in handling the claim
Throughout the insurance lifecycle			
Complying with our legal or regulatory obligations	<ul style="list-style-type: none"> • Name • Date of birth • Your school 	<ul style="list-style-type: none"> • Legitimate interests of Marsh (to help ensure we comply with laws and regulations) • To defend or make legal claims 	<ul style="list-style-type: none"> • Insurance and other regulators • Law Enforcement Authorities • Insurers • Auditors

<i>Purpose of Processing</i>	<i>Type of Information Collected</i>	<i>Our Legal Grounds for processing your information</i>	<i>Who we may share your information with</i>
Scheme administration			
Handling enquiries and complaints	<ul style="list-style-type: none"> Name Date of birth Your school 	<ul style="list-style-type: none"> Legitimate interests of Marsh (to help you/your parents resolve an enquiry or complaint relating to a claim under the insurance) 	<ul style="list-style-type: none"> Insurers Your school

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.

Your data protection rights

Under data protection laws, you have legal rights in relation to your personal information (read below to learn more about your data rights).

You have the right to:

- ask us for a copy/access to information about you that we hold, along with additional details about how we use your information
- have your personal information corrected, if it is inaccurate or incomplete
- request the deletion or removal of personal information in certain circumstances (such as where it is no longer necessary for us to use your information for the original purpose it was collected)
- restrict our use of your personal information (i.e. allowing its storage but no further use)
- in some circumstances, ask us to transfer your personal information that you have provided to us to a third party of your choice
- object to the use of your personal information (in certain circumstances) and an absolute right to object to the use of your personal information direct marketing (including profiling)
- not be subject to decisions based purely on automated processing where it produces a legal or similarly significant effect on you

You can find out more about your data protection rights at the Information Commissioner's website: <https://ico.org.uk/your-data-matters/> or by getting in touch with us by emailing dataprotection@marsh.com. If you are concerned about the way we are collecting or using your personal information, please let us know or, alternatively, you can contact the Information Commissioner's Office at <https://ico.org.uk/concerns/> or by calling their helpline on 0303 123 1113.

Withdrawal of consent and the right to lodge a complaint

Where we are using your personal information with your consent, you have the right to withdraw that consent. If you change your mind, or you are unhappy with our use of your personal information, please let us know by contacting dataprotection@marsh.com.

If you are unhappy with the way we use your personal information, you can contact the Information Commissioner's Office at <https://ico.org.uk/concerns/> or by calling their helpline on 0303 123 1113.

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 please complete the [form here](#). You will need to provide your email address when you make your request via this form.

If you would prefer to contact us by post or by phone, please contact the 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

Last updated

We may need to update this privacy notice every so often, so we recommend that you revisit this information from time to time. This version was last updated on 7th March 2022.

Registered in England and Wales Number: 1507274, Registered Office: 1 Tower Place West, Tower Place, London EC3R 5BU. Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No. 307511).

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Pupils Personal Effects Insurance: Questions and Answers

Effective from Winter Term 2022 (5comp)

Pupils Personal Effects (PPE) Insurance Scheme: Questions and Answers

Effective from Winter Term 2022 (5comp)

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. They can also be viewed at marsh.com/PPE5000. You have a choice of how to receive policy information: on paper or by electronic means. Paper copies are also available from the school.

How is the Scheme operated?

Marsh Ltd has a “delegated authority” granted by the insurer which means that it acts as agent of the insurer and we may have the authority to accept insurance risks, issue documentation and/or settle claims (in accordance with agreed terms) on the insurer's behalf.

The school will normally be unable to accept responsibility for loss of or damage to the personal property of pupils. For this reason, the school has arranged an insurance policy under a group arrangement which covers all pupils and provides cover for the pupil's property.

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 335170 | Email: epg.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, 4 Milton Road, Haywards Heath, West Sussex, RH16 1AH.

Telephone: 01444 335174 | Email: termly.schemes@marsh.com

Alternatively, you can complain in writing or verbally at any time to:

Ecclesiastical Insurance Office plc (EIO) 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW

Telephone: 0345 777 3322 | Email: 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 | Website: 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 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 laws of England and Wales unless the school is situated in Scotland in which case the laws 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, their 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.

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

For further information, please contact us at:

Marsh Ltd. Education Practice, 4 Milton Road, Haywards Heath, West Sussex, RH16 1AH.

Telephone: +44 (0)1444 335174

Email: termly.schemes@marsh.com

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

