

# Education insurance

SUMMARY OF COVER

[www.ecclesiastical.com](http://www.ecclesiastical.com)



### **What is a policy summary?**

This document provides key information about the Education insurance policy. Please note that this policy summary does not contain the full terms and conditions of this contract. These can be found in the Education insurance policy wording which is available on our website. If you have any questions please contact us directly or contact your insurance broker.

The sections you have chosen to insure are shown on your policy schedule.

### **Policy name**

Education Insurance

### **Underwritten by:**

Ecclesiastical Insurance Office plc. Legal expenses provided in partnership with DAS Legal Expenses Insurance Company Limited.

### **Duration of your policy:**

12 months from the start date shown on your policy schedule.

### **Renewal of your policy:**

We will send you notice that your policy is approaching renewal before it is due. Your requirements may change over time, so you may benefit from reviewing the value, cover and level of service provided by your policy.

### Key benefits include:

#### We can provide a broad range of cover within one tailored policy which includes the following

- 'All Risks' cover for
  - buildings with the option to insure for subsidence
  - contents, personal possessions and non-motorised boats
  - contract works for repairs alterations and extensions to existing buildings
  - business interruption and reasonable additional expenditure
- Additional expenditure under the business interruption cover, which is not limited to the amount of revenue saved, to help you resume or maintain your normal business operations
- Equipment breakdown for a range of equipment including lifts, boilers and air conditioning systems
  - up to £5,000,000 any one period for all claims
  - up to £500,000 any one accident for computer equipment at your premises
  - up to £5,000 for any one accident to portable computer equipment anywhere in the world
- Personal accident cover for your permanent employees governors and volunteers
- Public liability and Employers' liability cover with a choice of indemnity limits (with a minimum for EL of £10,000,000) and a range of extensions as standard
  - Personal liability extension (beyond that in connection with the business) covering governors, resident staff and resident students
  - Overseas personal liability extension covering governors, employees and students
  - Libel and slander extension up to £1,000,000 any one period, for unintentional infringements
  - Additional clean-up costs extension up to £1,000,000 any one period, for remediation of accidental pollution and contamination which you are ordered to make by a regulatory authority
- Hirers liability providing protection to third parties who hire out your premises
- Financial lines cover for
  - Wrongful acts and errors, under Professional indemnity and Governors trustees and management liability sections
  - Legal expenses which is provided by DAS Legal Expenses Insurance Company Limited
  - Fidelity cover, protecting you against theft by your employees
- Money including fraud and identity theft
- Terrorism cover for property damage or business interruption

You will have access to a number of helplines including Public Relations (PR) Crisis & Media Assistance and a Legal advice helpline and counselling service free of charge

We can also provide cover for Group business travel insurance, Cyber insurance and inspections of plant to comply with statutory Health and Safety requirements

### Significant or unusual exclusions/limitations:

- Conditions apply when a building becomes unoccupied, some cover may be reduced
- Excludes bridges, dams, land, piers, jetties, culverts, excavations and marquees, unless specifically insured
- It is a condition that you notify us of any alterations or repairs where the contract value exceeds £125,000
- Theft of personal valuables such as jewellery, precious metals, furs and pedal cycles must involve forced entry/exit to or from a building
- Equipment breakdown will not include items which are covered under any maintenance agreement, warranty or guarantee
- No personal accident cover for travel to a destination which the Foreign and Commonwealth Office (FCO) has advised against, before the journey commences

- No public liability cover for any claim connected with asbestos or asbestos materials
- No cover for any claims or circumstances which are known to you at the start of this insurance under the Financial lines covers
- Excludes dishonesty of an employee where previously there has been reasonable cause for suspicion of dishonesty by the employee in question
- Under Fidelity, cover will be subject to you complying with minimum standards of control in respect of supervision, accounting procedures and checking the security of money or goods
- Under Legal expenses
  - if you decide not to use DAS's preferred law firm, we will only pay based on the amount we would have paid DAS's preferred law firm
  - excludes claims which do not have reasonable prospects of success
- Under Money
  - escort requirements are in place for transporting cash in excess of £3,000
  - excludes fraudulent use of credit or debit cards by you and your representatives
  - identity theft costs must be agreed by us in advance

### Our right to cancel

We have the right to cancel your policy by sending 7 days' notice and shall refund to you the proportionate premium for the unexpired period of cover, this is shown under the heading "Cancellation" in the General Conditions.

### Claims service

You can make a claim through your insurance broker or directly, using the following telephone numbers:

**For claims other than legal expenses:**

Call us on 0345 603 8381.

**For legal expenses claims:**

Call DAS Legal Expenses Insurance Company Limited on 0345 268 9124.

## Complaints

If you are unhappy with our products or service, please contact us as soon as possible. You can complain in writing or verbally at any time to

### For all complaints other than Legal expenses complaints

Ecclesiastical Insurance Office plc

Beaufort House

Brunswick Road

Gloucester

GL1 1JZ

Tel 0345 777 3322

Email: [Complaints@ecclesiastical.com](mailto:Complaints@ecclesiastical.com)

### For Legal expenses complaints

DAS Legal Expenses Insurance Company Limited

DAS House

Quay Side

Temple Back

Bristol

BS1 6NH

Tel 0344 893 9013

Email: [customerrelations@das.co.uk](mailto:customerrelations@das.co.uk)

## Our promise to you

We will aim to resolve your complaint within one business day.

To resolve your complaint we will

- Investigate your complaint diligently and impartially
- Keep you informed of the progress of the investigation
- For more complex issues, we may need a little longer to investigate and we may ask you for further information to help us reach a decision
- Respond in writing to your complaint as soon as possible

If you're not satisfied with our response, or we have not completed our investigation within eight weeks, we'll inform you of your right to take the complaint to

### Financial Ombudsman Service

Exchange Tower

London

E14 9SR

Tel: 0800 023 4567

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

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

If you have bought your insurance online, you can also register your complaint on the Online Dispute Resolution website <http://ec.europa.eu/consumers/odr/>, which has been set up by the European Commission.

This complaints procedure does not affect your right to take legal proceedings.

### **Financial Services Compensation Scheme (FSCS)**

The FSCS is the independent body, set up by Government, which gives you your money back if your authorised\* financial services provider is unable to meet its obligations.

The FSCS protects a range of products for both individuals and small businesses. Limits apply depending on the product you have bought. The FSCS does not charge individual consumers for using its service. The FSCS cannot help you if the firm you have done business with is still trading.

For further information on the scheme you can visit the website at [www.fscs.org.uk](http://www.fscs.org.uk) or write to them at:

Financial Services Compensation Scheme  
10th Floor, Beaufort House  
15 St Botolph Street  
London  
EC3A 7QU.

Tel: 0207 741 4100 or 0800 678 1100

Fax: 0207 741 4101

Email: [enquiries@fscs.org.uk](mailto:enquiries@fscs.org.uk)

\*The FSCS can only pay compensation for customers of financial services firms authorised by the PRA or the FCA.

### **Law applying**

The policy will be governed by English law unless you live in Scotland in which case the law of Scotland will apply (except the Legal expenses section which is subject to the law of that part of the United Kingdom, Channel Islands or Isle of Man where your business is registered). In the case of a dispute as to which law applies, it will be English law.

This contract is underwritten by:  
Ecclesiastical Insurance Office plc.

Our FCA register number is 113848.  
Our permitted business is general insurance.

**You can check this on the  
FCA's register by visiting the  
FCA's website**

**[www.fca.org.uk/register](http://www.fca.org.uk/register)**

**or by contacting the FCA on  
0800 111 6768**

For further information on any of our products, please speak to your insurance intermediary.

Or visit us at

**[www.ecclesiastical.com](http://www.ecclesiastical.com)**

If you would like this booklet in large print, braille, on audio tape or computer disc please call us on **0345 777 3322**.

You can also tell us if you would like to always receive literature in another format.

