



**Effective Date:**

**Policy Number:**

**Insured:**

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#### CHANGES TO YOUR POLICY

Because we aim to provide you with the best possible cover it is necessary for us to replace the School and College insurance you hold with us. Should you continue to insure with us from renewal then the enclosed Education Insurance policy document applies. Please read it carefully. This document highlights the significant changes to help you decide whether the new policy meets your needs.

**If you have any questions please contact your professional adviser.**

#### PROPERTY DAMAGE

##### **Special glass**

If you include glass cover, the policy includes glass of all description automatically. You no longer have to tell us about 'special' glass such as toughened, stained or leaded.

*See page 19 of your policy booklet.*

##### **European Union and Public authorities (including undamaged portions)**

This extension covers the additional costs to comply with building or other regulations. The cover is for the additional cost of meeting requirements which arise during the repair period after a fire or other insured event. Whilst your policy provided this extension previously we now include all the requirements which affect the building in total (not just the damaged portions). Subject to a limit of 15% of the buildings sum insured.

*See page 20 of your policy booklet.*

##### **Capital additions**

This extension covers additional property acquired during the period of cover. An improved limit applies of £1,000,000 or 10% of the relevant sum insured whichever is the less. Previously the limit was £250,000 or 10%.

*See page 21 of your policy booklet.*

##### **Cover for property away from the premises**

A wide "Property away from the premises" extension replaces the previous

'Temporary removal' extension in your policy. Cover is provided for *all contents* anywhere in the world in connection with organised trips; it is no longer restricted to listed items like visual aids, audio equipment and sports equipment.  
*See extension 11 on page 21 of your policy booklet.*

### **Theft of keys**

This extension now includes cover for costs incurred in gaining access to your building if keys are stolen. The limit is increased from £1,500 to £5,000 any one period of insurance.  
*See page 22 of your policy booklet.*

### **Property in the grounds of the premises**

The cover has been extended to include fixed or unfixed equipment in the grounds along with statues, monuments, garden decorations and the like. The limit is increased from £5,000 to £15,000 any one claim. An additional cover has been included for signage positioned outside the premises but in the vicinity with a limit of £5,000 any one claim.  
*See extension 14 on page 22 of your policy booklet.*

### **Freezer contents**

The cover provided for spoilage of the contents of freezers is now unlimited in amount. Previously there was a limit of £10,000 in any one period of insurance and £2,500 any one freezer. Also, there are now no age restrictions on the freezer equipment, and there doesn't have to be a maintenance contract in force. The unlimited cover provided by the new policy renders obsolete the top-up option available previously under the Property Damage Plus section and this is no longer included.  
*See page 22 of your policy booklet.*

### **Minor building works**

Providing you give us advance notification, this cover insures your insurance obligations as 'the employer' under the latest JCT Minor Works Building Contract. The extension has been updated to reflect the latest JCT contract wording. Cover for the existing premises will be subject to the policy sums insured, whilst the new works are insured for a limit of £100,000.  
*See pages 23 and 24 of your policy booklet.*

### **Underground pipes and cables**

There is a new extension which provides accidental damage cover for underground pipes and cables if we insure your buildings, or if you are responsible for repairs as tenant.  
*See page 23 of your policy booklet.*

### **Fire extinguisher and alarm resetting expenses**

This new extension covers costs you incur in refilling extinguishers and resetting alarms following activation by a fire.  
*See page 23 of your policy booklet.*

**Buildings which become unoccupied**

As before, you must tell us about buildings which become unoccupied as this is a material fact which may change our view of the risk to be insured. You do not have to tell us about normal vacations as these do not constitute 'unoccupancy'. Where we agree to continue cover for unoccupied buildings we will usually exclude cover for malicious persons, escape of water, sprinkler leakage, theft and glass breakage after the first 60 days of unoccupancy. This is an improvement on the previous position in which these restrictions operated after 30 days.

*See Insured events 4, 9, 14, 17 and 18 on pages 17-19 of your policy booklet.*

**Metered water**

The limit for this extension, which covers additional metered water charges you incur following a burst pipe or similar insured incident, is increased from £5,000 to £25,000 in any one period of insurance.

*See page 21 of your policy booklet. .*

**Emergency services damage to the grounds**

This cover is now provided without a limit.

*See page 21 of your policy booklet.*

**Hired-in property**

The limit for hired-in property is improved to £100,000 or 10% of the contents sum insured, whichever is the greater (previously just 10% applied).

*See page 22 of your policy booklet.*

**Trace and access**

A new extension which covers the costs you incur in tracing the source of water or oil damage (as insured under the policy). Limit £50,000 any one claim.

*See page 23 of your policy booklet.*

**Clearing of drains**

A new extension which covers the charges you incur for clearing or repairing drains as a result of insured damage. Limit £50,000 any one claim.

*See page 23 of your policy booklet.*

**PROPERTY DAMAGE PLUS**

Walk-in thefts are now included by this section.

This section allows you to specifically insure items for 'all risks' cover anywhere in the UK, Europe or world-wide. Any items you have insured on this basis will be shown in the relevant part of the policy schedule. As the Property Damage section now gives enhanced 'out-of-premises' cover you may wish to review any items you have specifically itemised for 'Plus' cover. However, please note that the free cover provided under Property Damage is for contents in connection with organised trips, at the home of employees or at exhibitions. You would, for example, still need to itemise items which are loaned to students or which are permanently removed from the premises.

Cover does not include damage to trailers or caravans whilst attached to a motor vehicles or being towed.

*See page 29 of your policy booklet.*

## BUSINESS INTERRUPTION

### **Increase in cost of working**

We have improved the cover for extra costs you may incur following a fire or other insured event. It is not restricted solely to standard costs which are those that are spent, economically, in avoiding the loss of revenue that would otherwise arise. The new policy includes a more generous definition of costs which are "incurred to resume or maintain normal business operations".

*See page 33 of your policy booklet. .*

### **Prevention of access**

This extension has been modified to confirm that cover is provided for prevention of access due to the specific **action** of Government, Police or Local Authorities due to an emergency, which could endanger **human** life or neighbouring property.

A new part to this cover provides for your losses in the event of unlawful occupation of your premises by third parties (not employees). Limit £25,000 any one claim.

*See page 34 of your policy booklet.*

### **Death of students**

A new extension provides for your loss of revenue for up to 5 years from the date of the accidental death of two or more students from a single incident.

*See page 36 of your policy booklet.*

### **Suspension costs**

A new extension provides for your extra costs in hiring temporary employees following the suspension of staff where abuse has been alleged. Limit any one period of insurance £2,500.

*See page 36 of your policy booklet.*

### **Suppliers extension**

This new extension provides you with cover should damage occur at a premises other than your own. For example, it covers your additional costs should a supplier of equipment suffer a fire and you have to use alternative suppliers. The limit for this extension is £10,000

*See page 36 of your policy booklet.*

### **Bomb scare**

A new extension provides up to £5,000 per claim to cover your additional costs or reduction in revenue following a bomb scare.

*See page 37 of your policy booklet. .*

### **Failure of Supply and Failure of telecommunications services**

These extensions provide you with cover should you have a failure of electricity, gas, water or telecommunications at the premises. They will cover your consequent additional costs or reduction in revenue. The limit per claim is £5,000.

*See page 37 of your policy booklet.*

## LIABILITIES

Some wording changes have been made to confirm the current scope of the insurance in a better way including, for example, updated definitions. However, few actual cover changes arise. Those of note are described below.

Under the exclusions relating to public and products liability: -

- (a) We now exclude advice, design or specification given for a fee *or for which a fee would normally be charged*.  
*See exclusion 6 on page 43 of your policy booklet.*
- (b) The exclusion of property in your custody or control does not apply to the property of *visitors* (or, as before, employees and governors etc).  
*See exclusion 3 on page 42 of your policy booklet.*
- (c) There is a new exclusion relating to the costs of remedying any defect in premises disposed of.  
*See exclusion 9 on page 43 of your policy booklet.*
- (d) There is a specific exclusion relating to the supervision or execution of any manual work or contract undertaken outside of the European Union.  
*See exclusion 16 on page 44 of your policy booklet.*

Changes to the extensions are:-

**Compensation for court attendance** - the amount we will pay for officers, governors or trustees who have to attend court as a witness in connection with a claim is increased to £500 per day, and for employees or committee members, £250 per day (previously £250 and £100 respectively).  
*See pages 41 and 44 of your policy booklet.*

**Indemnity to other persons** – although this extension does not appear in your new policy an indemnity for employees, governors and students etc is provided by way of the new extended definition of ‘you/your/yours’.  
*See page 40 of your policy booklet.*

**Contingent motor liability** – re-worded to confirm the intention of this cover i.e that it applies in respect of liabilities you incur arising from *employees* using their own vehicles for your business.  
*See page 44 of your policy booklet.*

**Data protection act cover** – does not include the cost of blocking or destroying offending data. There is no special excess for this cover now, and the limit is as per the public and products indemnity limit. Previously an inner limit applied.  
*See page 45 of your policy booklet.*

#### **Prosecution defence costs**

Your current policy includes extensions entitled “Health and Safety at Work etc Act”, “Consumer Protection Act” and “Food Safety Act”. Under the new policy this ‘legal expenses’ cover is found under the heading of “Liabilities – Prosecution Defence Costs” on page 46. The cover is for legal expenses for criminal proceedings brought under the acts specified, in circumstances where there has been no injury or damage. (Where injury or damage has occurred such costs are covered as part of the standard public/products liability insurance). Limit £500,000 any one claim.  
*See page 46 of your policy booklet.*

#### **Motor insurance costs**

This is a new extension which, at your request, will provide for extra expenses incurred by members of your staff in connection with the use of motor vehicles on your business. Loss of a no claims bonus is covered up to £1,000, medical expenses up to £1,000 and any subsequent premium loading imposed up to £500.  
*See page 45 of your policy booklet.*

## LEGAL EXPENSES

The following Internet information services are now available:

**Employment manual** – information in respect of employment law.

**DAS businesslaw** – information on a variety of business issues.

*See page 3 of your policy booklet.*

There are a number of changes to this section. General up dating is necessary to keep pace with new legislation and procedures.

### **Employment disputes, compensation awards and service occupancy (a) (2)**

Cover is provided for defending your legal rights in the resolution of unfair dismissal disputes under the ACAS Arbitration Scheme.

*See page 49 of your policy booklet - new paragraph (2).*

### **Legal defence (1) (a)**

Cover is extended to defend legal rights prior to the issue of legal proceedings when dealing with the Health and Safety Executive or the Local Authority Health and Safety Enforcement Officer.

All references to the Data Protection Commissioner are up-dated to the new title of the "Information Commissioner"

*See page 50 of your policy booklet.*

### **Legal defence (3) (a)**

An important area of cover is for defending your employees legal rights if an event arising from their work for you leads to a civil action against them, on the grounds of sex, race, disability, age, religious belief or political opinion. In the new policy "sexual orientation" is added to the causes insured by this cover.

*See page 51 of your policy booklet.*

### **Legal defence (6)**

Cover has been extended to include appeals under SENDIST (tribunals in respect of special needs education).

*See page 51 of your policy booklet.*

### **Contract disputes and Debt recovery**

There is a new exclusion (c) relating to loans, mortgages, pensions or other financial products.

The exclusion in your previous policy, relating to disputes arising out of "the purchase, hire, sale or provision of computer hardware, software, systems or services" is modified in the new policy. Some cover is now provided for 'off-the-shelf' computer purchases. See exclusion (iii) under Contract Disputes and Debt Recovery.

Under contract disputes, a £500 excess applies if the amount in dispute exceeds £5000.

*See pages 51 and 52 of your policy booklet.*

### **Property Protection and bodily injury**

For bodily injury, cover is now provided for the family members of an insured person.  
*See pages 52 and 53 of your policy booklet.*

### **Tax protection**

For 'aspect enquiries' (arising from self-assessment tax returns or corporation tax returns) there is a £200 excess and a limit per claim of £2,000.

There is a new exclusion (ii) "Any Insured Incident arising from a tax avoidance scheme".

*See page 53 of your policy booklet.*

## **MONEY WITH ASSAULT EXTENSION**

### **Cash limits during fund-raising events**

The normal cash limits are doubled from two days before until seven days after a fund-raising event.

*See page 57 of your policy booklet.*

### **Dishonesty of employees**

The policy provides some cover for loss of money due to employee dishonesty. This is not a replacement for full employee fraud cover known as Fidelity Insurance; losses must be discovered by you within a certain time period. However, to give you best possible cover under this policy the time period for discovery has been increased from 14 days to within 28 days of the occurrence.

*See page 57 of your policy booklet.*

### **Damage to clothing and personal effects during theft of money**

This cover is now unlimited (previously £500 per person)

*See page 57 of your policy booklet.*

### **Other assault benefits**

The assault extension now includes:

- Volunteers – included, in addition to employees.
- A hospital benefit in-patient treatment Limit £20 per day up to a maximum £200.
- Emergency dental treatment Limit **£500** per person.

*See page 59 of your policy booklet.*

## **PERSONAL ACCIDENT**

### **Hospital benefit and emergency dental treatment**

Similar to the extension under Money Assault, the new policy includes a hospital in-patient benefit of £20 per day up to a maximum £200, and emergency dental treatment of up to **£500** per person.

*See page 62 of your policy booklet.*

## **RETAIL CUSTOMERS AND COOLING-OFF**

Customers defined as Retail Customers by the Financial Services Authority have the right to cancel the policy during the cooling-off period.

*See page 9 of your policy booklet.*

## GENERAL

The Intruder Alarm condition – which only applies if stated on your schedule – has been updated to reflect latest standards and terminology. In intention, it remains as before.

*See pages 13 and 14 of your policy.*

We have updated the booklet to include all the general policy endorsements we have issued in previous years (you may have received these by Updates Notices at renewal). Plus some general re-drafting to bring the policy in line with our latest company standards.

Updates include:

### **Date recognition**

No cover is provided if a computer fails to recognise a date correctly.

*See pages 7 and 8 of your policy booklet.*

### **Terrorism**

No cover is provided for terrorism damage under the Property, Property Damage Plus and Business Interruption sections, unless you have specially purchased the Terrorist Damage cover. The schedule we enclose will show if this applies. No personal accident or public liability cover is provided for terrorist related incidents and there is a limitation of £5,000,000 per event for terrorist-related employers liability claims.

*See pages 27, 29, 41, 43 and 61 of your policy booklet.*

### **Electronic risks**

No cover is provided under the Property and Property Damage Plus sections for electronic problems such as the failure of networks or problems caused by computer viruses or hacking.

*See pages 27 and 29 of your policy booklet.*

### **Data**

No indemnity is provided under the Liability section for claims arising from damage to data.

*See page 40 of your policy booklet.*

### **Asbestos**

We have introduced a new wording to the Liability section which replaces the previous total asbestos exclusion. This exclusion will not affect those policyholders who are not involved in the specific trades/activities of mining, processing, manufacturing, removing, handling, disposal, treatment, distribution or storage of asbestos. In respect of removal, handling or disposing of asbestos, if these activities are incidental to your usual business, cover is maintained if the specified conditions are complied with.

*See pages 43 and 44 of your policy booklet.*

**PLEASE CONTACT YOUR PROFESSIONAL ADVISOR IF YOU REQUIRE FURTHER CLARIFICATION.**