

Education insurance

HOW HAS YOUR POLICY CHANGED?

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Effective for all Education insurance policies renewing on or after 1 December 2016.

We have updated your Education insurance policy; this document summarises the key changes to any section of the policy wording whether you have chosen to include that section or not.

For full details of what is and is not covered, please refer to your new policy which you should check carefully to ensure it still meets your needs. If you need a copy of your policy document, you can find one online at www.ecclesiastical.com/ME794

We can consider any specific amendments you require, but additional premium may be payable. Please contact us or your broker.

Cover/item	Your old policy	Your new Education policy
PR crisis helpline	Not included	Included, provides advice if an incident could lead to a Public relations crisis <i>Page 5 of your policy</i>
PR crisis management costs	Not included	Costs to manage PR crisis included under the liabilities, governors', trustees' and management liability and professional indemnity sections <i>Pages 79, 85 & 93 of your policy</i>
Property and Business interruption – basis of cover	Insured events policy - the schedule shows which insured events you have chosen to insure	All risks policy - you are covered unless specifically excluded from the policy <i>Pages 24 & 51 of your policy</i>
Unoccupied definition/condition	Terms apply after 60 days (excluding normal school vacations)	Terms apply after 30 days (excluding normal school vacations) <i>Page 11 of your policy</i> A specific condition highlights our requirements when a property is unoccupied <i>Page 17 of your policy</i>
General exclusions	See policy for exclusions that apply	These have been brought up-to-date e.g. electronic risks excludes cyber events such as misuse of data or operator error <i>Pages 13-15 of your policy</i>
General conditions	See policy for conditions that apply – conditions may have been applied on the schedule previously	These have been brought up-to-date and most conditions are now included within the policy <i>Pages 16 to 20 of your policy</i>
Marquees	Not mentioned	Excluded, unless specified, please contact us if cover required <i>Page 22 of your policy</i>
Property damage – Solar panels, wind turbines, landscaping costs, LPG, bequeathed property, removal of insect nests	Not specified/not included	Cover for these is included <i>Pages 22 to 38 of your policy</i>
Underground pipes and cables	Included by extension, applies where the buildings are insured or where you are liable for repairs as tenant	Included under the buildings definition, will be covered where buildings are insured <i>Page 22 of your policy</i>

Cover/item	Your old policy	Your new Education policy
Boats	Up to sum insured selected Includes cover for some powered watercraft, with restrictions	Up to £25,000 any one claim, whilst away from your premises <i>Page 33 of your policy</i> Powered watercraft is covered if specifically noted, please contact us to advise (this applies to property damage and liability) <i>Pages 23 & 72 of your policy</i>
Resultant loss of oil	Covered, under the loss of oil insured event	Covered by Loss of oil, gas or water extension, up to £5,000 any one claim <i>Page 32 of your policy</i>
Deterioration of refrigerated stock	Covered, no inner limit	Covered, up to £5,000 any one unit and £20,000 any one period, increases available on request <i>Page 32 of your policy</i> Age limits apply on the freezer
Property in the open	See your policy for the cover and limits that apply	There are some changes to the sub limits that apply with a new aggregate limit of £20,000 any one period <i>Page 27 of your policy</i>
Green clause	Not included	Included, for environmental improvements following damage, see your policy for the limits that apply <i>Page 34 of your policy</i>
Archaeological costs	Not covered	Covered, up to £25,000 any one claim <i>Page 34 of your policy</i>
Planning (Listed Buildings and Conservation Areas) Act 1990	Not covered	Covered, up to 20% of the sum insured for buildings or £5,000,000 whichever is the less <i>Page 36 of your policy</i>
Fine art – new acquisitions, items at a hotel, works being commissioned	Not mentioned or certain restrictions apply	Improvements to cover, see your policy for details and the limits that apply <i>Page 41 of your policy</i>
Equipment breakdown – covered equipment	Covers most equipment including lifts and air conditioning systems	Simplified definition with some new exclusions relating to large scale or specialist equipment, biomass and biogas installations and hydroelectric installations <i>Page 45 of your policy</i>
Equipment breakdown – exclusions	See previous policy for details	Some exclusions have been removed New exclusions for operator error and for conditions that can be corrected e.g. by resetting <i>Page 46 of your policy</i>
Equipment breakdown – computer equipment	Up to £100,000 at your premises and anywhere in the EU	Up to £500,000 at your premises, £5,000 anywhere in the world, includes smartphones <i>Page 47 of your policy</i>

Cover/item	Your old policy	Your new Education policy
Equipment breakdown – existing extensions e.g. business interruption, hazardous substances, expediting expenses, failure of supply, failure of telecommunications systems	See your previous policy for the limits that apply	These limits have been improved Some exclusions have been removed <i>Pages 48 & 49 of your policy</i>
Business interruption – failure of supply and failure of telecommunication services	See your policy for the terms that apply	Limit increased to £50,000 New exclusions to clarify scope of cover e.g. no cover for failures of less than 4 hours, or for strikes, drought or services provided by satellite <i>Pages 54 & 55 of your policy</i>
Business interruption – extensions	See your previous policy for the limits that apply	Limits have been improved for suppliers, suspension costs and archaeological digs <i>Pages 54, 56 & 58 of your policy</i>
Business interruption – death of students	The most we will pay is the indemnity limit The indemnity period is 60 months	We will pay up to £100,000 any one period The indemnity period you have chosen for the section applies Excludes losses covered by other insurance <i>Page 56 of your policy</i>
Specified disease, murder, food poisoning, defective sanitation, vermin	Indemnity period is 12 months	Indemnity period is 6 months <i>Page 57 of your policy</i>
Money section – fraud and identify theft	Not covered	Up to £1,000 per period for fraudulent use of credit or debit cards Up to £1,000 to protect your business following fraudulent use of the identity of a governor or employee <i>Page 61 of your policy</i>
Money section – personal Assault benefits	See your previous policy for the benefits that apply	Benefits have been improved e.g. temporary total disablement and temporary partial disablement <i>Page 62 of your policy</i>
Cash escort condition	Not in policy, there may be a condition on your schedule	Now in the policy, cash must be escorted as follows: £3,000 to £5,000 – 2 persons Over £5,000/less than £10,000 – 3 persons Over £10,000 – a professional security firm <i>Page 62 of your policy</i>
Age limit	Age limit not mentioned	No cover for under 16s and over 70s <i>Page 63 of your policy</i>

Cover/item	Your old policy	Your new Education policy
Personal accident	<p>Age limit 70 years</p> <p>Policy excludes football and rugby, any dangerous or hazardous pursuits</p> <p>One definition of permanent disablement applying to all – inability to follow <i>any</i> gainful employment</p> <p>No cover for disappearance</p>	<p>Age limit 80</p> <p>Exclusions relating to football, rugby and hazardous pursuits have been removed</p> <p>Separate definitions of permanent disablement for employees and governors which is more generous than before – inability to follow <i>usual</i> occupation for employees, inability to follow <i>main</i> occupation for governors</p> <p>Other definitions (temporary partial disablement and temporary total disablement) have been amended in line with the above</p> <p>Cover includes disappearance after 12 months <i>Pages 65 to 67 of your policy</i></p>
Personal accident – travel restriction	Not mentioned	<p>Excludes travel which is against the advice of the Foreign and Commonwealth Office for all but essential travel <i>Page 67 of your policy</i></p>
Liability section – terrorism	No public & products liability cover for terrorist incidents	<p>Covered – up to £5,000,000 (or the limit of indemnity if less) <i>Page 71 of your policy</i></p>
Asbestos	Some cover for unintentional/accidental discovery of asbestos, provided certain conditions are met	<p>A complete exclusion applies, no contingency cover provided <i>Page 73 of your policy</i></p>
Personal liability (not in connection with the business) for resident staff and students	Not covered	<p>Covered, if not insured elsewhere, up to £5,000,000 <i>Page 75 of your policy</i></p>
Overseas personal liability	Cover for directors, governors, trustees and employees, when temporarily outside the UK in connection with the business	<p>Now covers families and students, in addition <i>Page 76 of your policy</i></p>
Additional clean-up costs arising from pollution and contamination	No cover for remedial costs you are legally required to pay by a regulatory authority under environmental legislation	<p>Covered, up to £1,000,000 any one period</p> <p>Excess – £2,500 or 10% of claim, whichever is the most <i>Page 76 of your policy</i></p>

Cover/item	Your old policy	Your new Education policy
Professional indemnity	<p>Covers wrongful acts</p> <p>Covers dishonest acts</p> <p>Includes governors, trustees, committee members</p>	<p>Covers any civil liability unless excluded</p> <p>Also covers unintentional libel, slander and breach of confidentiality</p> <p>Governors, trustees and committee members are no longer included in the definition of the Insured (see policy section 10 for the more specific cover that applies for this group)</p> <p><i>Pages 82 & 83 of your policy, also see your schedule for the other limits that apply, including the annual aggregate limit for all claims</i></p>
Professional indemnity – new covers	Not covered	<p>Now includes data protection, compensation for court attendance and representation costs</p> <p><i>Pages 84 & 85 of your policy</i></p>
Professional indemnity – exclusions	See your policy for the exclusions that apply	<p>The exclusions have been brought up-to-date and are more detailed than before, many refer to covers which are dealt with in other sections</p> <p>Additional exclusions include: emotional distress/mental anguish, actual or alleged abuse or harassment, trading losses, anything relating to dishonesty after the discovery of reasonable cause for suspicion, additional liabilities incurred under contract, proceedings brought outside the EU, anything arising from your business outside the geographical limits, depreciation/loss of investment value, computer failure/transmission of viruses, clinical trials and medicines</p> <p><i>Pages 86 & 87 of your policy</i></p>
Governors', trustees' and management liability	Not included	<p>New section, offered in conjunction with the Professional indemnity section</p> <p>See your broker if you require this cover</p> <p><i>Pages 89 to 96 of your policy</i></p>
Legal expenses section – indemnity limit	The standard indemnity limit is £50,000 – with increases available	<p>The standard indemnity limit is £100,000 – with increases available</p> <p><i>See your schedule for the indemnity limit in force</i></p>
Legal expenses section – cover choices	Contract disputes is an optional cover	<p>Contract disputes is now part of the standard cover</p> <p><i>See your schedule</i></p>

Cover/item	Your old policy	Your new Education policy
Legal expenses section - insured definition	See your previous policy for the definition that applies	Broader definition of Insured to include volunteers and labour only contractors <i>Page 99 of your policy</i>
Legal expenses – what we will pay	We will pay costs and expenses incurred by a law firm that DAS appoints	If you choose another firm, we will pay the reasonable amount that we would have paid the DAS-recommended law firm, currently £100 per hour <i>Page 100 of your policy</i> The relevant policy conditions have been updated on this basis <i>Pages 106 to 108 of your policy</i>
Legal expenses – insured event 1 employment disputes and compensation awards	See your previous policy for the cover that applies	Some new exclusions apply e.g. compensation awards relating to adoption rights Some exclusions have been removed <i>Page 101 of your policy</i>
Legal expenses – insured event 2 legal defence	See your previous policy for the cover that applies	Cover now includes academic freedom of speech and investigation and disciplinary hearing representations <i>Page 103 of your policy</i>
Legal expenses – insured event 4 contract disputes	£500 excess, if the amount in dispute exceeds £5,000 See your previous policy for the terms that apply	We have clarified that you will be asked to pay the excess up-front There are some additional exclusions e.g. relating to disputes over the sale or purchase of land or buildings (these should be dealt with by your conveyancing solicitor) Waiting period has been removed where you have pre-existing legal expenses cover <i>Page 104 of your policy</i>
Legal expenses – insured event 5 (b) Personal injury	Not mentioned: psychological injuries, mental illness, clinical negligence	Psychological injuries and mental illness must be due to an accident that has caused physical injury Excludes clinical negligence <i>Page 105 of your policy</i>
Legal expenses – exclusions	See your previous policy for the exclusions that apply	Exclusions have been updated to clarify cover e.g. no cover for written or verbal remarks that damage your reputation, or for proceedings where you are not legally represented <i>Page 108 of your policy</i> Debt recovery does not include debts in connection with the sale or purchase of land, or debts purchased from a third party <i>Page 106 of your policy</i>
Fidelity – covers you against the dishonesty of your employees	You may have this cover currently by separate addendum	New section See your broker if you require this cover <i>Pages 109 to 113 of your policy</i>

Why Ecclesiastical?

Financially secure - this is reflected in our A- rating from Standard and Poor's and A rating from AM Best

We are owned by a charity - we are the UK's number one insurer for charitable giving and the UK's 13th largest corporate donor to charity*

Claims excellence - we are dedicated to ensuring the highest levels of customer satisfaction. We are proud that 99% of our customers are satisfied with our service**

Chartered Insurer - we are proud to have been awarded Corporate Chartered Status for the third year running. We are one of only five composite insurers to hold this status.

*DSC Guide to Charitable Giving

**Ecclesiastical claims satisfaction survey 2015

