

Pupils personal effects insurance

For independent schools and colleges



Do pupils at your school ever lose any of their belongings? Accidentally damage their sports equipment? Or have items stolen while on a school trip? Personal effects insurance is a tailor-made insurance scheme which provides cover for a pupil's possessions whilst at your school.

Introduction

There has been a significant increase in the value of items pupils bring to an independent school — as a day pupil or a boarder. Personal effects such as laptop computers, iPads, cameras, musical instruments, jewellery, and bicycles are now commonplace possessions.

As most schools do not accept any responsibility for loss of or damage to pupils' possessions, a growing number of schools have decided to provide parents with the ability to obtain personal effects insurance to cover a child's possessions.

Key features

- Up to £7,500 sum insured any one loss.
- A single item limit of up to £2,500 (excluding jewellery).
- Cover includes computers, musical instruments, cameras, watches, and sports equipment (excluding cash and mobile phones, smart phones, and the like).
- Cover for items lost, stolen, or damaged.
- Worldwide cover whilst on school trips.
- "New for old" cover on items other than clothing or footwear where an allowance will be made for age and depreciation.
- Cover during term time and whilst travelling to and from school at the beginning and end of each term.
- Cover for items left on school premises, in a locked room designated by the school, outside term time.
- Fast and efficient claims handling by our in-house claims team.
- £25 excess is applicable to each and every loss.

Premiums

Termly premiums

Sum insured £5,000

All inclusive	£5.10 per pupil per term
Opt-in	£8.31 per pupil per term

Sum insured £7,500

All inclusive	£6.59 per pupil per term
Opt-in	£12.91 per pupil per term

Annual premiums

Sum insured £5,000

All inclusive	£13.76 per pupil per term
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Sum insured £7,500

All inclusive	£17.58 per pupil per term
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How this scheme operates

The scheme may be operated in one of two ways:

1. All inclusive “all school” basis

All pupils are included in the scheme and the school incorporates the premium within its school fee structure.

2. Opt-in basis

Parents can choose to opt-in to the scheme by completing an application form which is attached to the leaflet provided by Marsh and distributed by the school. This should be returned to the school and the premium added onto the fee payer’s account.

Claims

- A supply of claim forms will be provided to the school.
- All losses must be notified to Marsh by completing the appropriate claim form.
- Claims settlement is made directly to the pupil’s parents to save any additional administration on the part of the school.

Administration of the scheme

The pupils personal effects (PPE) scheme is very simple for schools to administer. Marsh will supply the school with marketing leaflets for distribution to parents.

Although we do not require a list of names to be submitted, the school must keep a list of pupils insured. Insurers may, from time to time, require that the school provides Marsh with relevant copies of fee bills, information and/or evidence of inclusion of a pupil on the declaration in the event of a claim.

Termly declaration “all inclusive” or “opt-in” basis — prior to the start of the first term in which cover commences, the school advises Marsh of the number of pupils in the school or scheme.

The school is then invoiced accordingly for each insured pupil. Thereafter, a declaration is to be completed and an invoice issued to the school each term. The school will receive an annual Certificate of Insurance.

Annual declaration “all inclusive” basis — prior to the start of the first term in which cover commences, the school advises Marsh of the number of pupils in the school. The school is then invoiced accordingly for each insured pupil. As all pupils are covered, we do not require a list of names. Should a pupil join or leave the school mid-year, they are automatically included or

Insurers

Ecclesiastical Insurance Office plc (EIO), Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW. Telephone: 0345 607 3274. EIO is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services register number 13848. Marsh Ltd has a delegated authority granted by the insurer which means that it acts as agent of the insurer and has authority to accept insurance risks on its behalf.

Complaints procedure

Marsh manages the PPE insurance under a delegated authority arrangement on behalf of the insurer. Complaints regarding the insurance 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.

Your complaint will be dealt with fairly, speedily, and in accordance with the FCA 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 or email: complaint.info@financial-ombudsman.org.uk www.financial-ombudsman.org.uk



Financial services compensation scheme

The 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 10th Floor, Beaufort House, 15 Botolph Street, London, EC3A 7QU. Online form: <https://claims.fscs.org.uk/> or by telephone on 0800 678 1100 or 0207 741 4100.

Important notes

This document is a summary only and applies to schools in England and Wales; different arrangements may apply to Scottish schools. Any references to any conditions and the cost of cover are correct at the time of going to press. It should, however, be noted that these may be subject to amendment.

Full details regarding exact cover, terms, exclusions, and conditions are contained in policy documentation which is provided at inception of cover and at renewal. Details are available on request from Marsh's Education Practice.

This is a marketing communication. The information contained herein is based on sources we believe reliable and should be understood to be general risk management and insurance information only. The information is not intended to be taken as advice with respect to any individual situation and cannot be relied upon as such. Statements concerning legal, tax or accounting matters should be understood to be general observations based solely on our experience as insurance brokers and risk consultants and should not be relied upon as legal, tax or accounting advice, which we are not authorised to provide. Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No. 307511). Copyright © 2024 Marsh Ltd. Registered in England and Wales Number: 1507274, Registered office: 1 Tower Place West, Tower Place, London EC3R 5BU. All rights reserved. 24-272865

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About Marsh

[Marsh](#) is the world's leading insurance broker and risk advisor. With more 45,000 colleagues advising clients in 130 countries, Marsh serves commercial and individual clients with data-driven risk solutions and advisory services. Marsh is a business of [Marsh McLennan](#) (NYSE: MMC), the world's leading professional services firm in the areas of risk, strategy and people. With annual revenue over \$23 billion, Marsh McLennan helps clients navigate an increasingly dynamic and complex environment through four market-leading businesses: [Marsh](#), [Guy Carpenter](#), [Mercer](#) and [Oliver Wyman](#). For more information, visit marsh.com, and follow us on [LinkedIn](#) and [X](#).