

# Personal Belongings Coverage

## Insurance Product Information Document

**Company:** Zurich Insurance plc

FCA Firm Reference Number 203093

This document is a summary of the insurance cover and restrictions. It is not personalised to your individual needs. Please refer to your policy documentation for full details of your cover and the terms and conditions.

### What is this type of insurance?

This is a personal property insurance policy for pupils with your school as the group policyholder. This insurance is intended to meet the demands and needs of parents and guardians who want cover for physical damage suffered to a pupil's personal belongings whilst at their education establishment, during a school trip or during travel to school.



### What is insured?

We will cover physical damage to the pupil's personal belongings:

- ✓ whilst at the education establishment;
- ✓ during travel to or from school; and
- ✓ during school trips.



### What is not insured?

- ✗ Damage caused by:
  - wear and tear, inherent defect, rot, fungus, mould, vermin or infestation or any gradually operating cause;
  - theft or attempted theft from an unattended vehicle unless the item is out of sight in a locked boot or locked storage compartment;
  - a computer virus or hacker; or
  - extreme humidity, light or temperatures, other than due to storm or fire.
- ✗ Damage to items left at the education establishment outside school term time, unless:
  - the establishment has given permission for the property to left there; and
  - the damage is caused by violent or forcible entry into or exit from a securely locked room or building.
- ✗ Damage to items being cleaned or maintained.
- ✗ Damage due to any item's own failure.
- ✗ Damage to sports equipment whilst in use.
- ✗ Damage to pedal cycles, unless involving violent or forcible entry into or exit from a securely locked room or building or while the item is securely locked to an immovable object.
- ✗ Inadequate maintenance or use.
- ✗ Loss or distortion of information.
- ✗ Unexplained loss or disappearance.
- ✗ Indirect losses.
- ✗ Loss or damage due to or in connection with terrorism, civil commotion in Northern Ireland, war, confiscation or nuclear risks.
- ✗ Loss or damage due to or in connection with any communicable disease.



### Are there any restrictions on cover?

- ! For items over 12 months old, we will pay the cost of repair or replacement back to their state immediately before the loss or damage or the replacement value less an adjustment for wear and tear.



### Where am I covered?

- ✓ At the education establishment, during school trips and during travel to and from the education establishment.



## What are my obligations?

- The education establishment must let us know if the information provided changes.
- The education establishment must take care when answering questions and ensure that all information is accurate and complete.
- The pupil must take reasonable care to prevent accident, injury and damage.
- The pupil or their parent or guardian must tell us as soon as possible about any claim or loss.
- The pupil or their parent or guardian must tell the police as soon as possible about any damage caused by theft, attempted theft, arson, malicious damage, riot or civil commotion, and must obtain a crime number.



## When and how do I pay?

Payment is made to the education establishment, together with the payment of school fees.



## When does the cover start and end?

- Cover commences on the date shown in your policy schedule.
- Cover ceases:
  - if you leave the group policyholder; or
  - if you decide to opt out of the cover; or
  - when you die; or
  - if Zurich and/or the group policyholder serve notice to end cover under the group insurance policy (whichever happens first); or
  - at the end of the period of insurance shown in the group policy schedule.



## How do I cancel the contract?

You may cancel your cover at any time by contacting the group policyholder.

### Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

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