

Statement of Insurance

Group policy insurance

Pupils' personal possessions

Group policyholder: **Warwick Independent Schools Foundation**

Policy number: **PO9 0000158**

Group policy issue date: **11/09/2024**

Reason for issue: **New Business**

This statement of insurance forms part of the pupils' personal possessions group policy. Please check these details carefully and let us know immediately of any errors.

Group policyholder details

Group policyholder Warwick Independent Schools Foundation

Address Myton Road, Warwick, Warwickshire, CV34 6PP, United Kingdom

Cover

Period of insurance Start date 11/09/2024
End date: 10/09/2025

Group policy Insurer

Pupils' personal possessions Zurich Insurance Company Ltd

School Premises

1. Warwick Junior School, Myton Rd, Warwick CV34 6PP
2. Warwick Preparatory School, Banbury Rd, Warwick CV34 6PL
3. King's High School, Banbury Rd, Warwick CV34 6YE
4. The Kingsley School, Beauchamp Hall, Beauchamp Ave, Royal Leamington Spa CV32 5RD

Policyholder

Policyholders receive cover benefits by virtue of the group policy issued to the group policyholder. Only the group policyholder has direct rights against the insurer. The benefits received by the policyholders do not give them direct rights under this group policy of insurance but enable them to receive the benefits described below. Policyholders must notify us of any incident that they feel could give rise to a claim under these terms and conditions. Strict compliance with these terms and conditions is required if the policyholders are to receive their benefits.

Cover – more details

Pupils' personal possessions – Table of benefits

The following table is a summary of cover only and the group policy is subject to terms, conditions, limits and exclusions. Please refer to the applicable sections of the group policy wording. The benefits set out below are the maximum amount we will pay under each section unless otherwise noted in the group policy wording.

Sum insured	Maximum amount
Pupils' personal possessions	
Personal property (Including valuables)	£7,500
a) Single article, pair or set limit	£2,500
b) Pedal cycles	£750
c) Watches and items of jewellery	£500
d) Items of jewellery without valuation	£200
e) Computer application and system software	£100

Excess	Amount
Pupils' personal possessions	
Laptop / tablet computers	£25
All other items	£25

Group policy endorsements

Details of the changes to the group policy are shown below. These changes are included for all Policyholders who are eligible to be covered under the Group Policy.

If during the Period of Insurance the UK Government enforces school closure, due to a new or re-emergence of previous epidemic or pandemic, the following will apply whilst the closure remains in place:

Home Schooling

For any pupil continuing to be educated through home schooling arrangements provided by the Group Policyholder, this Group Policy is extended to include cover for any personal possessions accidentally lost, stolen or damaged during a Term whilst at their main home address (within the United Kingdom). Any loss, theft of or damage to personal possessions away from the main home address is not covered.

This endorsement is subject to no other insurance covering the same loss or damage at the time of any incident. Where other insurance exists, claims will not be considered under this Group Policy.

All other terms, conditions and exclusions of the whole of the Group Policy apply to this endorsement.

Vulnerable & Key Worker Pupils

For any pupil attending school under the UK government Coronavirus (COVID-19) maintaining educational provision guidelines, this Group Policy is extended to include cover for any personal possessions accidentally lost, stolen or damaged whilst on the School Premises within the United Kingdom during any holiday break immediately following a Term.

All other terms, conditions and exclusions of the whole of the Group Policy apply to this endorsement.

Excess

The Excess amount as stated in the Statement of Insurance will be reduced to nil for any claims arising during the Period of Insurance.

All other terms, conditions and exclusions of the whole of the Group Policy apply to this endorsement.

Hired Laptops

Subject otherwise to this **Group Policy** terms, conditions and exclusions, the **Policyholder's** personal possessions are extended to include laptop computers and tablet computers owned by the **Group Policyholder** and for which the **Policyholder** and/or their parent or legal guardian are legally responsible, provided that:

- We** will not pay:
 - for loss theft or damage caused by or due to the error or omission of the **Group Policyholder** or their employees.
 - more than the new replacement cost of items less than one year old or the replacement cost at the time of loss theft or damage less a deduction for wear and tear, for items one or more years old.
- the **Group Policyholder** provides us with proof of purchase of the item being claimed for and evidence that the **Policyholder** or their parent or

legal guardian are legally responsible for it.

3. **We** may at our option pay the value of any claim directly to the **Group Policyholder** whose receipt shall be a full discharge of all liability by Us in respect of the claim.

Mobile Phones, Smartphones & Other Telecommunications Equipment

This policy is extended to provide cover for mobile phones, smartphones and other telecommunications equipment, including their accessories such as memory cards, carrying cases, battery chargers, hands-free kits and the like should they be accidentally lost, stolen or damaged during a Term.

Sum insured	Maximum amount
Pupils' personal possessions	
Mobile phones, smartphones and other telecommunications equipment	£1,000

Excess	Amount
Pupils' personal possessions	
Mobile phones, smartphones and other telecommunications equipment	£100

We will pay claims based on the equipment's age at the time of loss or damage using the scales below, excluding any credit charges, interest charges or insurance costs, and may at our option replace gadgets with refurbished items:

- Up to 6 months old - Replacement cost as new
- 6 to 12 months old - The cost of an equivalent refurbished item or where a refurbished item is not available, original purchase price less 20%
- 12 to 24 months old - Nearest equivalent replacement cost as new less 40%
- 24 to 36 months old - Nearest equivalent replacement cost as new less 60%
- 36 to 48 months old - Nearest equivalent replacement cost as new less 75%
- Over 48 months old - Nearest equivalent replacement cost as new less 85%

What is not covered, item 3. d) shall not apply in respect of this group policy.

General conditions and general exclusions apply to the whole of the group policy and all levels of cover.

All other terms, conditions and exclusions of the whole of the Group Policy apply to this endorsement.

Obligations

It is important that the group policyholder checks that the information given in the statement of insurance is, to the best of their knowledge and belief, complete and correct as this forms the basis of the insurance contract.

Each policyholder must tell the group policyholder immediately on finding that any information in relation to their cover under this group policy has changed. The group policyholder must tell us immediately if at any time any of the information is incorrect or changes. Failure to do so may result in the insurance no longer being valid and claims not being met or not being met in full. If in doubt about any change please contact us as soon as possible.

All policyholders should refer to the conditions in the group policy wording for details of how any changes in circumstances may affect their cover under this insurance.

Excesses and special terms and conditions applicable to the whole group policy

Each policyholder is responsible for paying the first amount of each and every claim under each section for which an excess applies. The standard excesses payable in the event of a claim are shown in the table of benefits.

Declarations made

The group policyholder declares that to the best of their knowledge all the information provided in connection with this proposal is correct and complete.

How to report an incident or make a claim

Your claim will be handled by an agent acting on behalf of your insurer.

Pupils' Personal Possessions

+44(0) 333 2341105

Mon-Tues: 8am to 6pm

Wed-Fri: 9am to 5pm

Sat: 8am to 4pm

www.endsleigh.co.uk/claim-centre

How to make a complaint

If the group policyholder and/or a beneficiary wish to make a complaint, in the first instance, please contact the person who originally dealt with the enquiry. They will aim to resolve the complaint on the same day. Alternatively the group policyholder and/or a beneficiary can contact us:

by post Customer Experience Department
The Quadrangle Imperial Square,
Cheltenham,
GL50 1PZ

by phone 0800 085 8698

If the group policyholder's and/or beneficiary's complaint is not resolved to their satisfaction they have the right to ask the Financial Ombudsman Service to review their case if they are any one of the following:

- 1) a consumer;
- 2) a micro-enterprise (employing fewer than 10 persons; with a turnover or annual balance sheet that does not exceed €2 million) at the time the complaint is referred to Endsleigh (or its representative such as an AR);
- 3) a charity which has an annual income of less than £1 million at the time the complaint is referred to Endsleigh (or its representative such as an AR);
- 4) a trustee of a trust which has a net asset value of less than £1 million at the time the complaint is referred to Endsleigh;
- 5) a Consumer Buy To Let consumer (where the complaint is about a Consumer Buy to Let Mortgage or service)

Contacting the Ombudsman will not affect your rights to take legal action against us.

If you do not fall within the categories above and your complaint has not been resolved to your satisfaction, you have the right to take legal action against us.

Financial services compensation scheme

Endsleigh is covered by the Financial Services Compensation Scheme (FSCS). The group policyholder and/or a policyholder may be entitled to compensation from the scheme if we cannot meet our obligations. Further information about compensation scheme arrangements can be obtained from the FSCS at www.fscs.org.uk or by contacting the FSCS directly on 0800 678 1100.

How to cancel

Cancellation: It is IMPORTANT to know that there will not be a refund of premium if there has been a claim on this group policy which the insurer will have to settle. This group policy may be cancelled by the group policyholder sending notice to the address shown on the statement of insurance. In the event of cancellation of this group policy, the group policyholder must notify beneficiaries of such cancellation.

Fees and Charges: If the group policyholder wishes to cancel this group policy at any time a charge will be made for any period for which cover applied, unless a beneficiary has travelled or a claim or an incident likely to give rise to a claim has occurred, in which case no refund will be due. We will also charge a cancellation fee of £20.00.

Status Disclosure

About the insurers

Zurich Insurance Company Ltd* Firm Reference No: 959113

A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ. Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request.

The group policyholder's rights under the Financial Services Compensation Scheme are not affected by this.

* Endsleigh has a risk transfer agreement with these insurers and the following statement applies: When you send us your premium monies ("money"), we will hold it, owing to the insurer listed as an agent for that insurer. Endsleigh will hold monies ("money") paid by the insurer for cancellations, owing to you, as an agent for that insurer.

About our services

Endsleigh Insurance Services Limited is an insurance intermediary acting on behalf of the insurer. We are authorised and regulated by the Financial Conduct Authority. Our Financial Services Register number is 304295. You can check this on the Financial Services Register by visiting the FCA's web site <https://fca.org.uk/register>. Our principal place of business is at The Quadrangle Imperial Square, Cheltenham, GL50 1PZ. Endsleigh Insurance Services Limited is owned by Endsleigh Limited which is a member of Howden UK Brokers Limited. National Union of Students (United Kingdom) also has an interest in Endsleigh Limited.

This insurance meets the demands and needs of those persons travelling away from home. By purchasing this policy you confirm that this is a fair description of your insurance demands and needs.

Any information we provide to the group policyholder does not constitute advice or a personal recommendation and the group policyholder agrees to make their own choice about how to proceed. We may ask questions to narrow down the selection of products that we will provide information on. We only offer group policy travel insurance products from a single insurer, Zurich Insurance Company Ltd.

When we sell you a policy we retain a percentage commission from the total annual premium. If the type of policy we sell reaches specific profit targets the insurer also pays us an additional amount.

It's important the information we have is correct as inaccurate information may result in an increased premium, you not being covered or a claim not being paid in full.

The parties to a contract of insurance covering a risk situated in the United Kingdom are permitted to choose the law applicable to the contract. This group travel insurance policy is governed by English law. English law will also apply prior to the conclusion of the group policyholder's contract of insurance.