

# **Pupils Personal Effects Insurance: Questions and Answers**

Effective from Winter Term 2022 (5vol)

# Pupils Personal Effects (PPE) Insurance Scheme: Questions and Answers

Effective from Winter Term 2022 (5vol)

**A tailor made insurance scheme which provides personal effects insurance to cover a pupil's possessions during term time.**

Full terms and conditions of the scheme are contained in the schedule and policy wording which is held by the insured school and available to you for inspection which together form the policy of insurance. They can also be viewed at [marsh.com/PPE5000](https://marsh.com/PPE5000). You have a choice of how to receive policy information: on paper or by electronic means. Paper copies are also available from the school.

## How is the Scheme operated?

Marsh Ltd has a "delegated authority" granted by the insurer which means that it acts as agent of the insurer and we may have the authority to accept insurance risks, issue documentation and/or settle claims (in accordance with agreed terms) on the insurer's behalf.

Your participation in this Scheme is optional. If you are included in the Scheme the insurance premium is charged to your child's fee account each term.

You may cancel the insurance at any time by writing to the school prior to the start of any term. If you cancel after the start of any term for which you have paid the premium, cover will continue until the end of the period for which you have paid the premium.

**The termly premium payable to the school is £7.73 including Insurance Premium Tax at the current rate of 12%.**

## How are claims calculated?

All losses must be notified by the completion of the appropriate claim form.

If claiming for lost or stolen property where the total claim is £1,000 or over, you must:

- Report the incident to the police.
- Provide evidence that the loss of the property has been reported to the police.
- Get a crime reference number if the item was stolen.

The insurer will repair, replace the lost or damaged property or pay the cash value. If they replace this will be as new except for clothing and footwear where an adjustment will be made for age and depreciation.

The Insurer will pay up to a maximum of £25 in respect of the cost of obtaining an estimate for repair or replacement where a claim needs to be made.

The claims excess for each and every loss is £25.

## Are there any conditions?

1. If the Pupil or anyone acting on their behalf makes any claim knowing the same to be false or fraudulent as regards amounts or otherwise, this insurance shall become void and all claims hereunder shall be forfeited.

2. The Pupil or anyone acting on their behalf shall in case of loss or damage give to the insurers such information and evidence the insurers may reasonably require and as may be in their power.

### **How do I make a claim?**

All losses must be notified by the completion of the appropriate form, which is available on request and submitted within a reasonable period and in any event not later than the end of the term following the one in which the event giving rise to the claim occurred. For a claim form contact the school or Marsh at the address provided.

Claims: Telephone: +44 (0)1444 335170 | Email: [epg.claims@marsh.com](mailto:epg.claims@marsh.com)

### **How do I make a complaint?**

Marsh manages the pupils personal effects insurance scheme under a delegated authority on behalf of the insurer. Complaints regarding the scheme 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](mailto:termly.schemes@marsh.com)

Alternatively, you can complain in writing or verbally at any time to:

Ecclesiastical Insurance Office plc (EIO) 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW.

Telephone: 0345 777 3322 | Email: [complaints@ecclesiastical.com](mailto:complaints@ecclesiastical.com)

Your complaint will be dealt with fairly, speedily and in accordance with the Financial Conduct Authority 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 | Website: [www.financial-ombudsman.org.uk](http://www.financial-ombudsman.org.uk)

### **Does the Financial Services Compensation Scheme apply?**

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](http://www.fscs.org.uk) or by contacting them at PO Box 300, Mitcheldean, GL17 1DY or by telephone on 0800 678 1100.

### **What is the Governing Law?**

The policy will be governed by the laws of England and Wales unless the school is situated in Scotland in which case the laws of Scotland will apply.

### **How is personal information collected and used?**

In order to provide this personal effects insurance scheme, we will collect and process information about individuals such as the pupil to be covered, their parent and/or any appointed guardian. We will collect and process this information as a data controller and in accordance with this notice. Prior to providing us with personal information of a third party, please provide that third party with a copy of this notice. If you intend to provide us with personal information which relates to a pupil, please provide that pupil with our "Pupils' Privacy Notice", which has been specifically designed for children. You can find more information about how we handle personal information in the Marsh Privacy Policy at <https://www.marsh.com/uk/privacy-notice.html>.

How we use personal information: We use personal information (such as name and contact details). We use this information to provide our personal effects insurance scheme services, which will include liaising with the insurer(s) and administering your policy, handling claims, complaints and renewals and preventing or detecting fraud.

Sharing Information: We collect information from the pupil's parents and/or guardians and from third parties such as the pupil's school, medical professionals and/or insurer(s). We share personal information with insurer(s) of the pupils' personal effects insurance scheme and our service providers, including other group companies, sub-contractors and our professional advisors and auditors. If required or permitted by law, we share information with our regulators, the courts, and other authorities.

Legal grounds: We rely upon one or more of the following legal bases for processing personal information:

- to comply with our legal obligations; and/or
- where necessary for our legitimate interest of providing insurance broking services, while ensuring our reliance on this ground does not unduly harm your rights.

Security and transfers: We take reasonable steps to keep personal information secure and we maintain data security procedures designed to protect against loss or compromise of personal data. We may need to send personal information outside the United Kingdom where data protection laws are different, but this will be done with appropriate protection in place. We will retain personal information for as long as needed in order to comply with our legal and regulatory obligations.

Updating your information: It is important that personal information is kept complete and up-to-date. If any of the details you provide us with change, you can update us by emailing [dataprotection@marsh.com](mailto:dataprotection@marsh.com).

Your rights: Under data protection law individuals have certain rights in relation to their personal information, including to access their information and to rectify inaccuracies. More details about these rights can be found in the Marsh Privacy Policy available at <https://www.marsh.com/uk/privacy-notice.html>.

Questions, requests or complaints: If you have any questions or complaints about how we use personal information, or you would like to access or rectify personal information, you can do so by writing to our Data Protection Officer at the following address: The Data Protection Officer Marsh Ltd Tower Place London EC3R 5BU Telephone: 020 7357 1000 Email: [dataprotection@marsh.com](mailto:dataprotection@marsh.com)

**For further information, please contact us at:**

Marsh Ltd. Education Practice, 4 Milton Road, Haywards Heath, West Sussex. RH16 1AH.

Telephone: +44 (0)1444 335174

Email: [termly.schemes@marsh.com](mailto:termly.schemes@marsh.com)

**Please retain this document as it provides details of your policy and important contact details.**

