

Ms Lisa Denbow
Eynsham Community Primary School
Beech Road
Eynsham
Witney
Oxfordshire
OX29 4LJ

Your Policy Schedule

Select for Academies

The Policy, the Policy Schedule, Certificates of Insurance and Endorsements form one document and should be read together. This Schedule replaces any previous Schedule.

Insured	Eynsham Community Primary School
Policy Number	KSC-242096-0773
Business	School

Period of Insurance

From	01 st September 2018
To	31 st August 2019

and any other period for which cover has been agreed.

Renewal Premium	£6,473.88
Insurance Premium Tax	£776.87
Total Premium due	£7,250.75

Long Term Agreement Expiry Date:	N/A
Preparation Date:	10-09-2018
Policy Form Reference	MSCATB02

Our understanding of you

URN Number	Name of school	Address	Premises covered
140827	Eynsham Community Primary School	Beech Road Eynsham Oxfordshire OX29 4LJ	All premises occupied by the insured in the course of their business within the Territorial limits

You belong to

Eynsham Partnership Academy Trust

Part	Cover	Insured / Not Insured
A	material damage	Insured
B	business interruption	Insured
C	works in progress	Insured
D	money	Insured
E	public liability	Insured
F	hirer's liability	Insured
G	employers' liability	Insured
H	libel and slander	Insured
I	governor's liability	Insured
N	deterioration of stock	Insured
O	fidelity guarantee	Insured
P	personal accident	Insured
Q (1)	school journey – winter sports excluded	Insured
R	legal expenses	Insured
S	computer	Insured

Your optional cover

Part	Cover	Insured / Not Insured	Long Term Agreement Expiry Date
J	motor	Not Insured	Not Operative
K	motor legal expenses and uninsured loss recovery	Not Insured	Not Operative
L	inspection contract	Not Operative	Not Operative
M	engineering insurance	Not Insured	Not Operative
Q (2)	school journey- winter sports included	Not Insured	Not Operative
T	terrorism	Not insured	Not Operative

Part A – material damage
Effective Date: 01-09-2018

Cover:

Cover		
Buildings	Buildings included within the Limit of Liability in respect of Part A, Part C Section 2b) and Part S	Operative
Contents	included within the Limit of Liability in respect of Part A, Part C Section 2b) and Part S	Operative

Excesses:

The following **excesses** apply to each and every loss arising in respect of each and every separate **premises** from:

theft	£250
subsidence, ground heave and landslip	£2,500
any other cause except fire, lightning, explosion, aircraft, riot and civil commotion and earthquake	£250

Optional Extensions – None

Operative Endorsements:

2,3,6,7 see pages EN1, EN2, EN3 and EN4 of the Policy

9. Limit of Liability in respect of Part A, Part B, Part C Section 2b), Part D and Part S

In respect of General provision 1. Limit of Liability:

- i) the Limit of Liability in the aggregate of the insured Parts A, Part C Section 2b), Part D and Part S will not exceed £35,000,000.
- ii) the Limit of Liability in respect of Part B will not Exceed £7,000,000

10. In respect of Special Provisions 3.10 it is noted and agreed that **average** will not apply

Part B – business interruption

Effective Date: 01-09-2018

Section 2 Cover	Maximum Indemnity Period	Sum Insured
1. Additional Expenditure	36 months	£6,000,000
2. Loss of Gross Revenue and Increase in Cost of Working	36 months	£1,000,000

Excesses:

N/A

Operative Endorsements:

9. Limit of Liability in respect of Part A, Part B, Part C Section 2b), Part D and Part S

In respect of General provision 1. Limit of Liability:

- i) the Limit of Liability in the aggregate of the insured Parts A, Part C Section 2b), Part D and Part S will not exceed £35,000,000.
- ii) the Limit of Liability in respect of Part B will not Exceed £7,000,000

Part C – works in progress – ‘all risks’

Effective Date: 01-09-2018

Sum Insured

Section 2 – Property Insured	Limit of Liability
a) works in progress	£250,000
b) existing buildings and contents	as per Part A

Cover:

Accidental **damage** by any cause not otherwise excluded.

For Exclusions see page EX1 of the Policy

Excesses:

The following **excesses** apply to each and every loss arising in respect of each and every separate premises from:

Theft and malicious persons	£250
subsidence, ground heave and landslip	£2,500
any other cause except fire, lightning, explosion, aircraft, riot and civil commotion and earthquake	£250

Operative Endorsements:

9. Limit of Liability in respect of Part A, Part B, Part C Section 2b), Part D and Part S

In respect of General provision 1. Limit of Liability:

- i) the Limit of Liability in the aggregate of the insured Parts A, Part C Section 2b), Part D and Part S will not exceed £35,000,000.
- ii) the Limit of Liability in respect of Part B will not Exceed £7,000,000

Part D – money

Effective Date: 01-09-2018

Cover	Limit any one loss
1. Loss of Non-Negotiable money in the situations specified in items 2(a), 2(b), 2(c)(i) and 2(c)(ii):	£250,000
2. Loss of other money	
(a) in transit in the custody of any governor or employee or in transit by registered post, or in a Bank Night Safe	£5,000
(b) in private residence of any governor or employee	£250
(c) in the premises	
(i) in the custody of or under the actual supervision of any governor director or employee	£5,000
(ii) in locked safes or strongrooms	£5,000
(iii) in locked receptacles other than safes or strongrooms	£500
Personal Accident Assault Limits: See Section 2.2	

Excess: £50 each and every loss

Operative Endorsements: none

Part E – public liability
Effective Date: 01-09-2018

Limit of Indemnity: £25,000,000

Operative Endorsements: none

Part F – hirers' liability
Effective Date: 01-09-2018

Limit of Indemnity £2,000,000

Excess: £100 each claim for damage to the premises of contents caused other than by fire or explosion

Operative Endorsements: none

Part G – employers' liability
Effective Date: 01-09-2018

Limit of Indemnity: £25,000,000

Operative Endorsements: none

Part H – libel and slander
Effective Date: 01-09-2018

Sum Insured: £2,000,000

Excess: 10% each claim or £1,000 whichever is the lower

Operative Endorsements: none

Part I – governor’s liability
Effective Date: 01-09-2018

Limit of Indemnity:	£5,000,000
Excess:	£1,000
Retroactive Date:	Inception
Operative Endorsements:	none

Part N – deterioration of stock

Effective Date: 01-09-2018

Sum Insured: £5,000 per school

Excess: £50 each and every loss

Operative Endorsements: none

Part O – fidelity guarantee

Effective Date: 01-09-2018

Persons Insured: All **employees** and **governors**

Sum Guaranteed: £1,000,000

Operative Endorsements:

1. Third Party Computer Fraud : Section 2.2 Third Party Computer Fraud: operative

Sum Insured: £125,000

Excess : £500 each and every loss

Part P – personal accident
Effective Date: 01-09-2018

Category	Insured Persons	Operative Time
A	employees	Engaged in Usual Occupation including Journeys and whilst commuting directly between place of residence and usual place of business .
B	governors	Engaged in the business including undertaking Journeys and whilst commuting directly between place of residence and usual place of business .
C	volunteers	Engaged in the business including undertaking Journeys and whilst commuting directly between place of residence and usual place of business
D	pupils enrolled with the insured	Engaged in official activities of the insured including: a) Journeys abroad b) commuting directly between place of residence and usual place of study.

Benefit	Applicable to Categories A	Applicable to Categories B & C	Applicable to Category D
1. death	Capital Sum: £100,000	Capital Sum: £100,000	Capital Sum: £10,000
2. loss of limb (one or more) and/ or loss of sight (one or both eyes)	£25,000	£25,000	£25,000
3A. Total Loss of Hearing (in both ears) and/ or Total Loss of Speech	£25,000	£25,000	£25,000

3B. Total Loss of Hearing in one ear	£25,000	£25,000	£25,000
4. Permanent Total Disablement	£25,000	£25,000	£25,000
5. Permanent Partial Disablement	See Section 2.16	See Section 2.16	See Section 2.16
6. Paraplegia	£20,000	£20,000	£20,000
7. Quadriplegia	£20,000	£20,000	£20,000
8. Temporary Total Disablement	£100 per week	Not operative	Not operative
9. Temporary Partial Disablement	£50 per week	Not operative	Not operative
Benefit Period – temporary disablement	104 weeks	104 weeks	104 weeks
Deferment Period – temporary disablement	0 days	0 days	0 days
Section 3 - excluded travel to dangerous or unsettled areas	Countries and specific areas in countries where at the time of booking or departure the Foreign and Commonwealth Office are advising against all travel or all non-essential travel	Countries and specific areas in countries where at the time of booking or departure the Foreign and Commonwealth Office are advising against all travel or all non-essential travel	Countries and specific areas in countries where at the time of booking or departure the Foreign and Commonwealth Office are advising against all travel or all non-essential travel

Operative Endorsements:

The Permanent Partial Disablement benefits as described in Section 2.16 are percentages of the sums insured under benefit 4 for permanent severance or permanent total loss of use and not 5 as stated.

Part Q (1) – school journey (winter sports excluded)
Effective Date: 01-09-2018

Part Q(1) is operative

Operative Endorsements: none

Part R – legal expenses
Effective Date: 01-09-2018

The Claim Handling Agent is DAS Legal Expenses Insurance Company Limited

Insured Events:

1.	Employment Disputes and Compensation Awards	Operative
2.	Legal Defence	Operative
3.	Property Protection and Bodily Injury	Operative
4.	Tax Protection	Operative
5.	Contract Disputes	Operative
6.	Debt Recovery	Operative

Limit of Indemnity: £250,000

Operative Endorsements: none

Part S – computer
Effective Date: 01-09-2018

	Property Insured:	Sum Insured:	Perils insured:	Indemnity period
Section 2 - Material Damage:	Computer Equipment and Computer Suite Equipment whilst in the premises and whilst in the territorial limits	Included within the Limit of Liability in respect of Part A, Part C Section 2b) and Part S	A,B,C	N/A
Section 3 - Data and Information:		£100,000	A,B,D,E,F,G, H	36 months
Section 4 - Additional Expenditure:		Included within Part B	A,B,D,E,F,G, H	36 months

Operative Endorsements:

2 and 3 see pages EN1, EN2, EN3 and EN4 of the Policy

1. Limit of Liability in respect of Part A, Part B, Part C Section 2b), Part D and Part S

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Cancellation

All insurance policies run for a fixed period of time. The Insured can terminate an insurance contract verbally or in writing at any time. No refund will legally be due for any unused period of cover outside of the 'cooling off period' for consumer customers or following initiation for organisations and businesses. The Insurer may cancel the policy by giving 30 days' notice in writing. In such an event the insured will be entitled to a return of premium in respect of the unexpired portion of the period of insurance.

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Zurich Management Services Limited

Registered in England and Wales, number 2741053. Registered Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Municipal

Zurich Municipal is a trading name of 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.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.