

School Scheme Policy

Please read this document carefully. Full terms, definitions, clauses, conditions and exclusions can be found within the Policy Booklet.

The School Scheme Policy is underwritten by Royal and Sun Alliance Insurance Ltd, an Insurance Undertaking, and will run for 12 months or as shows on the policy schedule.

Full details of any Endorsements or Excesses or Limits that may apply will be shown in the Policy Schedule and Policy Document.

Fair Presentation of Risk:

You are under a duty to make a fair presentation of the risk to us before the inception, renewal and alteration of your policy.

This means that you must tell us about and/or provide to us all material information or tell us and/or provide to us sufficient information to alert us of the need to make further enquiries to reveal such material information. This information needs to be provided in a clear and accessible manner.

Material facts are those which are likely to influence us in the acceptance of the terms or pricing of your policy. If you have any doubts as to whether any information is material you should provide it to us.

Failure to disclose any material fact may invalidate your policy in its entirety or may result in your policy not responding to all or part of an individual claim or class of claims.

In order to comply with your duty to make a fair presentation you must also have conducted reasonable searches for all relevant information held:

- within your business (including that held by your senior management and anyone who is responsible for your insurance); and
- by any other person (such as your broker, intermediary or agent or a person for whom cover is provided by this insurance)

If any changes in circumstances arise during the period of insurance please provide full details to the broker, intermediary or agent acting on your behalf.

Sections 1 and 2: School Contents/Stock and Buildings

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
<p>Section 1 – Contents/Stock Accidental Loss or Damage including Theft Damage to Buildings but excluding Damage by Fire, Lightning or Explosion.</p> <p>Section 2 – Buildings Defined Perils – Aircraft or other aerial devices or articles dropped therefrom, earthquake, subterranean fire, riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances, malicious persons other than thieves, theft, storm, flood, escape of water or oil from any tank or apparatus or pipe or impact by any road vehicle or animal – Up to a limit of Indemnity of £250,000 any one loss</p>	<ul style="list-style-type: none"> • Professional Fees • European Union and Public Authorities (including undamaged portions of the property) • Boarding up costs, temporary glazing and cost of removing and refixing window fittings and other obstacles to replacement following damage to glass • Non-Invalidation • Subrogation Waiver • Clearing of Drains • Contents Additions (up to 25% of the existing sum insured) • Cost of Debris Removal/ Re-erection 	<p>Clauses:</p> <ul style="list-style-type: none"> • Reinstatement Basis • Reinstatement of Sum Insured following a loss • Contribution and Average (Contents only) • Designation • Workmen are allowed in the premises without prejudice to the insurance • Seventy Two Hour Provision • Aggregate Excess - only the one Excess (whichever is the higher) will apply when a claim is made under both Sections 1 and 2 	<ul style="list-style-type: none"> • Various Exclusions apply to Vacant or Disused Premises • Bursting by steam pressure of non-domestic boilers • Cessation of work or government action • Change in water table level • Damage to fences, gates and movable property in the open caused by storm or flood • Damage caused by storm or flood resulting from frost, subsidence, ground heave or landslip • Damage attributable solely to changes in the water table level • Theft, other than theft involving forcible and violent entry to or exit from Premises outside of School Hours, or violence or threat of violence to you or your employees

Sections 1 and 2: School Contents/Stock and Buildings *continued*

Cover	Extensions included as standard (subject to certain limits)	Clauses and Conditions	Exclusions
	<ul style="list-style-type: none"> • Temporary removal of School Contents by authorised persons – up to £5,000 any one claim • Temporary removal of contents excluding Stock in Trade for cleaning, renovation, repair or similar purposes (up to 10% of relevant sum insured) • Temporary removal of documents (up to 10% of the relevant sum insured) • Replacement of locks following theft of keys (up to £5,000) • Hire Agreements – interests of owners are automatically included • Costs involved in the re-erection of machinery • Trace and Access (up to £10,000) 	<p>Conditions:</p> <ul style="list-style-type: none"> • Fire-Break Doors and Shutters Condition – should be maintained in working order and kept closed except during School Hours • Damage to property in use must be in presence of a member of school staff • Intruder Alarm Condition – applicable where an alarm is installed as a requirement of cover • Notice of change of occupancy 	<ul style="list-style-type: none"> • Theft of property in the open, jewellery and other valuables unless otherwise agreed • Inherent vice, deterioration, wear and tear • Faulty or defective workmanship • Damage caused by corrosion, rust, wet or dry rot, marring, scratching, vermin or insects • Change in temperature • Cracking or collapse of boilers and other pressure vessels • Mechanical or electrical breakdown or derangement • Subsidence, heave or landslip • Fraud or dishonesty • Disappearance or unexplained shortage • Electrical or magnetic disturbance of electronic records • Damage to a building caused by its own collapse • Damage to property resulting from any production or repair process • Damage to vehicles, craft, contract works, land, roads, bridges, livestock, growing crops or trees • Delay or seizure of goods by the government or other authority • Business Interruption • Loss resulting from your voluntarily parting with title or possession of any property by deception • Damage to any part of electrical equipment caused by electrical faults within that part • Damage from any portable oil-fired heating installation • Damage to glass or sanitary ware which is broken or cracked at the commencement of the insurance • Damage to glass or sanitary ware due to repairs or alterations being carried out at the premises or during installation or removal • The first £2,500 as a result of Damage caused by theft of lead from the Premises and resultant Damage

Section 3, Part 1: Private Fund/Money

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
Loss of Money as defined: <ul style="list-style-type: none"> • in transit • in bank night safe • on the premises during School Hours • on the premises outside School Hours in safe or strongroom • on the premises outside School Hours not in safe or strongroom • at the private dwelling of the Insured, or any partner or director of the Insured, or employee if authorised by the Insured, or member of the Managing Committee of the School's Private Fund if authorised by the Insured; 	<ul style="list-style-type: none"> • Damage to clothing and personal effects (up to £250 per person) • Unauthorised use of credit cards (up to £500 during each period of insurance) 	<ul style="list-style-type: none"> • Money records to be kept in a secure place separate from the money itself • Safe keys to be removed from the premises outside business hours • Theft Protections to be put into full and effective operation outside business hours • Reasonable care to be taken in selection and supervision of employees 	<ul style="list-style-type: none"> • Fraud or dishonesty of any employee not discovered within 14 days • Loss insured under a fidelity guarantee policy • Loss from unattended vehicles • Loss of Money received from the Local Authority • Loss outside the Policy Territories • Loss or damage due to errors, omissions, depreciation in value, loss of market or indirect loss of any kind • Loss or damage arising from the use of any form of payment which proves to be counterfeit, false, fraudulent, invalid, uncollectible or irrecoverable

Section 3, Part 2: Personal Accident (Assault)

Cover	Extensions included as standard (subject to certain limits)	Conditions	Exclusions
Benefits are payable for injury sustained during theft or attempted theft of money or other property, resulting in: <ul style="list-style-type: none"> • Death • Loss of limbs or sight • Permanent total disablement • Temporary Total Disablement • Incurred medical expenses 		<ul style="list-style-type: none"> • You or any partner, director, employee, any member of the school's managing committee, teacher or staff member who is authorised to handle money must be aged not less than 16 years or more than 75 years • All information/evidence shall be furnished at your expense • Reasonable care to be taken in selection and supervision of employees 	<ul style="list-style-type: none"> • Pre-existing physical or mental condition

General Conditions

<ul style="list-style-type: none"> • Fair Presentation of Risk • Cancellation 	<ul style="list-style-type: none"> • Reasonable Precautions • Change of Risk or Interest 	<ul style="list-style-type: none"> • Choice of Law 	<ul style="list-style-type: none"> • Contracts (Rights of Third Parties) Act 1999
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Claims Conditions

<ul style="list-style-type: none"> • Conditions Precedent • Actions Required by the Insured • The Rights of the Company 	<ul style="list-style-type: none"> • Fraudulent Claims • Reinstatement 	<ul style="list-style-type: none"> • Subrogation • Proceedings 	<ul style="list-style-type: none"> • Arbitration • Police Notification
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General Exclusions

<ul style="list-style-type: none"> • Radioactive Contamination • Marine Policies 	<ul style="list-style-type: none"> • Other Insurances • Date Recognition 	<ul style="list-style-type: none"> • Cyber • Sonic Bangs 	<ul style="list-style-type: none"> • War, Government Action and Terrorism • Fraud and Dishonesty
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Full details will be shown in the Policy Booklet.

Further Information

Please contact your Broker, Intermediary or Agent for details of the payment methods available.

Your right to cancel

If this cover does not meet your requirements, please return all your documents and any certificate to the Broker, Intermediary or Agent who arranged the Policy within 14 days of receipt. We will return any premium paid in accordance with the General Condition – Cancellation unless a claim has been made.

Cancellation

If you wish to cancel the contract at any other time, please contact the broker, intermediary or agent, who arranged the Policy. Any return of premium will be made in accordance with the General Condition – Cancellation.

How to make a claim

Please contact, in the first instance, the Broker, Intermediary or Agent who arranged the Policy. Please quote your policy number.

How to complain

If you have an enquiry or complaint arising from your Policy, please contact the broker, intermediary or agent who arranged the Policy for you. If the broker is unable to resolve your complaint or it is regarding the terms and conditions of the policy they will refer it to NIG.

If your complaint is still outstanding you can write to NIG direct at the following address, quoting your policy number.

RSA Customer Relations Team,
PO Box 255, Wyomndham, NR18 8DP

Email: crt.halifax@uk.rsagroup.com

Once you receive a written response and if you remain dissatisfied, you may refer your complaint to the Financial Ombudsman Service (FOS). Their address is:

The Financial Ombudsman Service
Exchange Tower London E14 9SR
Telephone: **0800 023 4567** or **0300 123 9123**.

Details about our Regulator

NIG policies are underwritten by Royal and Sun Alliance Insurance Ltd who is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, registration number **202323**. The Financial Conduct Authority website, which includes a register of all regulated firms can be visited at www.fca.org.uk, or the Financial Conduct Authority can be contacted on **0800 111 6768**. The Prudential Regulation Authority website can be visited at www.bankofengland.co.uk/pru, or the Prudential Regulation Authority can be contacted on **020 7601 4878**.

Financial Services Compensation Scheme

Under the Financial Services and Markets Act 2000, should we be unable to meet our liabilities to policyholders, compensation may be available. Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit. Information can be obtained on request, or by visiting the Financial Services Compensation Scheme website at www.fscs.org.uk.

Data Protection

At NIG we are aware of the trust you place in us when you buy our products and our responsibility to protect your information. You can view and/or download our privacy notice from www.rsainsurance.co.uk/privacy-policy/. This tells you what we do with the information we collect about you, how we protect your information, what your rights are under data protection legislation and tells you what we are required to do by law. This includes details of who to contact should you have any concerns about the way in which NIG are using your personal information.

The School Scheme is provided by NIG.

NIG.COM

NIG policies are underwritten by Royal and Sun Alliance Insurance Ltd (No. 93792)

Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

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