

summary of cover

EDUCATION INSURANCE



Republic of Ireland

Version 2

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This is a summary of the cover provided by the Ecclesiastical Insurance Office plc Education Insurance policy

The policy offers you insurance for

- Property damage –
For fire, storm etc. Subsidence is an option. There is a Property damage plus option available for insuring special items in and away from your premises
- Your loss of income and/or additional costs following an interruption caused by a buildings or contents claim
- Liabilities –
Employers' liability, Public and products liability
- Legal expenses
- Money
- Personal accident –
for staff
- Professional indemnity –
For any wrongful act occurring or committed in good faith by you or your governors and officers

In addition

- Where you have selected Property damage you will automatically receive Equipment breakdown cover; helping you to get an extensive range of equipment up-and-running again

Our Education Insurance product allows you to choose the cover you need.

A copy of the policy will be sent to you after you have taken out the insurance but can be requested beforehand from your advisor or us. When you take out cover we will issue you with a schedule. This document details the cover you have chosen.

The standard duration of this contract is 12 months from the start date on your policy schedule.



Property damage

Under this section you can insure your contents and/or buildings, personal possessions, groundsmen's equipment and boats.

How will my claim be settled?

For buildings, the basis of settlement will be the cost of repair or replacement as new.

For contents, the basis of settlement will be replacement as new.

Features and benefits

Sums insured

You select the sums to be insured for the above items.

The sum insured must be calculated in accordance with the basis of settlement.

To help you ensure the adequacy of your buildings sum insured, subject to eligibility, we can provide at no additional cost advice regarding the sums to be insured for insurance purposes, using our team of specially trained surveyors and our many years of experience in this field.

Inflation protection

'Day One' – inflation protection for when it may take a number of years to re-build or replace your property following a major loss. You provide a 'Declared Value' (the cost of rebuilding or replacing the property now) and choose the uplift you require for inflation eg 15%, 25%.

'Index-linking' – unless you advise otherwise we automatically index-link sums insured and estimates.

Excess

That is, the first amount of each claim for which you are responsible.

Note: you can ask about increasing the excess in exchange for premium discount.

Significant exclusions and limitations

Once selected, the sums insured will be the most we will pay

If we have valued your building and you have accepted our valuation then in the event of underinsurance your claim will not be reduced. Otherwise, in the event of underinsurance the amount we pay for any claim will be reduced in proportion to the degree of underinsurance

The excess will be agreed with you when you arrange cover and will be confirmed on the policy schedule

Features and benefits

What events are insured?

The policy covers a range of insured events such as fire, malicious damage, storm, escape of water and accidental damage.

Subsidence is an option that may be included.

Theft of contents cover includes walk-in theft – there doesn't have to be a forced entry.

Significant exclusions and limitations

You must tell us straight away about any buildings which become unoccupied or undergo a change in use. We will notify you of the cover we will provide and any additional precautions that are required

- excluding subsidence to artificial playing surfaces, swimming pools, paved areas and the like unless the problem also affects a building insured by the policy
- excluding theft where your employees or representatives are involved

Special features

The following are automatically included with Property damage, unless we tell you otherwise.

Features and benefits

Property away from the premises

Contents and personal possessions cover includes whilst anywhere in the world in connection with organised educational trips, at the homes of employees or at exhibitions.

Similar cover is available for items removed on a more permanent basis eg loaned to students, under the 'Property damage plus' section of the policy.

Significant exclusions and limitations

- excluding theft from motor vehicles unless they are locked, the property is stored out of sight and there are visible signs of forcible entry

Features and benefits

Property in the open at the premises

Contents cover includes lighting and security equipment, other equipment, garden decorations and ornaments in the grounds.

Plus signage outside but in the vicinity of the premises.

Groundsmen's equipment.

Extensions and renovations

You must tell us about these as they are a 'material fact', which may change our view of the risk to be insured. In most cases we can continue to offer cover but we may ask for additional precautions to be put into place.

You don't need to tell us about general repairs or redecorating that does not involve the use of scaffolding.

Temporary storage and accommodation

Costs of temporary storage of contents following insured damage.

Costs of temporary accommodation for you and your staff (and their family) who live at the premises following insured damage.

Significant exclusions and limitations

Limit

€15,000 (applies to other equipment, garden decorations and ornaments only)

Limit

€5,000 (signage)

Limit

€7,500

- your policy could be invalidated if you fail to tell us about major renovations or building works

Limit

10% of the buildings sum insured in any one period of insurance

Limit

20% of the sum insured on contents in any one period of insurance

If the above is not sufficient, allow for such expenses under your Business interruption sum insured

Features and benefits

Public authorities

Covers the additional costs to comply with building or other regulations under law following a fire or other insured event under the Property damage section.

Damage to the buildings by theft

Following theft or attempted theft of contents or the fabric of the building

Significant exclusions and limitations

Limit

15% of the buildings sum insured

- excluding requirements in place before the damage occurred

Limit

€7,500 any one period of insurance for repairs to insured buildings following theft of the fabric of the buildings including external metal

€7,500 any one period of insurance for damage to insured property due to entry of rain water following theft of the fabric of the building

€25,000 any one period of insurance for damage to the buildings following theft or attempted theft of insured contents

- excluding losses when scaffolding is erected at the premises unless we have agreed in writing to continue cover

Plus

Free 24-hour helpline service provided by DAS Legal Expenses Insurance Company Limited (DAS) for all our Education Insurance policyholders

Business assistance

In the event of an unforeseen emergency, which causes damage or potential danger to your property you can call upon DAS, who will contact a suitable repairer or contractor on your behalf.

Equipment breakdown

This section, which is automatically provided where you have selected Property damage gives you cover for a wide range of equipment in the event of breakdown. If you choose the business interruption cover under this policy your business losses following a breakdown of the equipment are included.

How will my claim be settled?

We will repair or replace equipment or pay you the cost of this.

Features and benefits

What is the equipment that is covered?

Any electrical or mechanical equipment unless excluded.

This includes:

- Lifts, central heating and air conditioning systems
- Boilers are covered for breakdown and explosion
- Security and sound systems
- Photocopiers and office equipment
- Retail equipment such as bar code scanners and credit card payment systems

Computers

For computers the section provides cover for any breakdown not included under a maintenance agreement.

For computer equipment outside the premises, cover is for breakdown and resulting business loss. The equipment must be in the custody or control of you, or of your employee, within the European Union.

Significant exclusions and limitations

Limit

€7,500,000 in any one period of insurance

- excluding, in private dwellings, kitchen and food preparation equipment, laundry and cleaning equipment and audio-visual equipment
- excluding anything manufactured by you for sale
- excluding breakdown caused by computer viruses or hacking
- excluding wear and tear, although resultant loss is not excluded
- excluding the excess the amount of which will be agreed with you and confirmed on the policy schedule

Limit

€375,000 for all claims in any one period of insurance

- excluding computer viruses and hacking

Special features

Features and benefits

Expediting expenses

'Expediting costs' to speed up repair or replacement, and in making temporary repairs.

Loss avoidance

Costs incurred in taking exceptional measures to prevent or reduce a loss.

Business interruption

Loss of income and other costs following the breakdown of equipment.

Increased cost of working

Costs incurred in maintaining computer operations following a computer breakdown.

Significant exclusions and limitations

Limit

€22,500 any one period of insurance

Limit

€7,500 any one period of insurance

Limit

€45,000 any one period of insurance
(or, if less, the general sum insured under the Business interruption section)

- excluding claims arising from the need to reconstruct or re-input data or programs

Limit

€37,500 any one period of insurance

Business interruption

This section provides you with cover for your loss of income or your extra expenses in running the business following an insured event such as fire.

How will my claim be settled?

We will pay you the amount of your loss, as insured by the section.

Features and benefits

Loss of revenue

Covers your trading losses which follow a damage claim under the Property damage section.

Cover is provided up to a period chosen by you – the 'maximum indemnity period'.

The cover includes reasonable additional expenditure which is not limited to the amount of revenue saved and may be used for resuming or maintaining normal business operations.

Other venues

Pays if you are affected by damage at premises where you are carrying out an exhibition or fund-raising event, by a cause which is covered under your policy.

Specified disease, murder, rape or suicide, food poisoning, defective sanitation accidentally caused, vermin

The extension covers your loss of revenue following these events, if they happen at your premises. Cover applies if restrictions are placed on the premises by the competent local authority (apart from murder, rape or suicide).

The specified diseases that we cover are listed in the policy.

Prevention of access

To the premises as a result of damage – which would be covered by your policy – to neighbouring property. Or, following action of the government, police or local authority due to an emergency which could endanger human life or neighbouring property, lasting over four hours.

Death of students

Covers loss of revenue as a result of the accidental death of two or more students.

Significant exclusions and limitations

Limit

You select the sum insured which will be the most we will pay, and the maximum indemnity period you require

In the event of underinsurance a deduction will be made when settling claims. This means that the amount we pay for any claim will be reduced in proportion to the degree of underinsurance

Limit

€15,000 any one incident

Limit

€375,000 or 25% of the loss of revenue sum insured, whichever is the less (can be increased upon request)

- for this extension the maximum indemnity period is 12 months

Limit

The loss of revenue sum insured will apply

Limit

One eightieth of the net term's fees for each uncompleted day for up to 12 months

Liabilities

This section of the policy provides you with the option to cover employers' liability and public & products liability.

How will my claim be settled?

When a claim is made against you, we will deal with the claim on your behalf and will pay defence costs and any damages awarded against you.

Features and benefits

Employers' liability

Covers the legal liability of the policyholder for accidents to or illness of employees sustained in the course of their employment.

Public and products liability

Covers the legal liability of the policyholder for accidental bodily injury to persons other than employees, or for damage to their property.

The standard policy does not include an abuse exclusion.

Indemnity for teachers and other representatives

The policy indemnifies the educational establishment – and its employees, governors and students – against legal liability happening in connection with your business or activities, including educational trips at home and abroad.

Overseas personal liability

At your request, the policy will also indemnify your employees for personal liability ie not arising from your business, but whilst they are outside the Republic of Ireland/UK on your behalf. Provided the liability is not insured elsewhere.

Libel and slander

Covers your liability, on a 'claims made' basis, for libel and slander made in good faith.

Significant exclusions and limitations

Limit

€13,000,000 any one claim including legal costs and expenses

Limit

You choose the limit of indemnity you require eg €2,600,000, €6,500,000 or €10,000,000

Limit

The indemnity limit for public and products liability will apply

- Excluding manual employees (such as carpenters, maintenance staff etc.) outside the European Union

Note: please advise us of any trips that are not 'standard' eg that might involve the students in project work

Limit

€2,600,000 any one event

Limit

€100,000 any one event

Features and benefits

Trustee insurance

Covers the personal liability of members, trustees, directors and officers of your management committee arising from errors or omissions they make in their internal management and administration duties.

Cover is also provided for legal liability resulting from the loss or damage of business related documents.

Significant exclusions and limitations

Limit

€25,000 any one claim and €100,000 in any one period of insurance including legal costs and expenses

- Excluding claims arising from your day to day operations (these are dealt with by Public liability cover)
- This extension is in force only if you are permitted to effect this type of insurance

Legal expenses (including Employment practices liability)

The legal expenses cover is provided by DAS Legal Expenses Insurance Company Limited (DAS).

Features and benefits

DAS will protect your legal position in the areas shown below.

The wide employment practices liability cover means that we will always represent employers at employment tribunals.

For other civil claims it must be more likely than not that the insured person will recover damages or make a successful defence of their claim.

Cover is available under the headings of Employment disputes and compensation awards, Legal defence, Tax protection, Property protection and Bodily injury.

Significant exclusions and limitations

- excluding costs and expenses before DAS's written acceptance of a claim
- excluding claims reported more than 180 days after the date you should have known about the incident
- for compensation awards, cover will be subject to you bearing 10% of the cost of compensation claims subject to a minimum of €1,500
- excluding claims relating to motor vehicles

Limit

- €800,000 any one event for all claims other than the defence of judicial review proceedings
- €65,000 any one event for the defence of judicial review proceedings
- €1,500,000 any one period of insurance for employment compensation awards

Plus

Free 24-hour helpline services provided by DAS for all our Education Insurance policyholders

Legal advice

Provides free advice on any commercial legal problem relating to the business.

Health & medical information service

Provides free advice on health and medical matters.

Counselling

Available for your employees and their immediate family who live with them.

Money

This section allows you to insure against physical loss of cash or cheques.

How will my claim be settled?

We will pay you the amount of your loss, as insured by the section.

Note: where mentioned 'business hours' means any time when anyone with responsibility for money is in attendance at the premises for the purpose of your organisation.

Features and benefits	Significant exclusions and limitations
Non-negotiable money such as crossed cheques, money orders and vouchers.	<p><i>Limit</i></p> <p>€375,000</p>
In transit, bank night safe or on the premises during business hours.	<p><i>Limit</i></p> <p>You choose a limit adequate to cover your maximum requirements</p>
While in a locked safe at the premises or other specified location.	<p><i>Limit</i></p> <p>You choose a limit adequate to cover your maximum requirements</p>
While on the premises (not in a locked safe) outside business hours.	<p><i>Limit</i></p> <p>€750</p>
For any other loss	<p><i>Limit</i></p> <p>€750</p>
Loss due to the dishonesty of employees discovered within 28 days.	<p><i>Limit</i></p> <p>Up to €3,000 per person, overall €7,500 in total for any one period of insurance</p>

Optional extension

Features and benefits

Money assault extension

This is optional with the Money section covering you if you or your employees are attacked whilst carrying your money.

Significant exclusions and limitations

Limit

You choose the level of cover – the number of ‘units’ – required. One unit provides the benefits shown below. The most you can choose is ten units, this gives ten times the cover ie the death benefit is €37,500

Per unit of cover

Death	€3,750
Loss of limbs(s) or eyes(s)	€3,750
Permanent total disablement	€3,750
Temporary disablement from carrying out normal occupation	€37.50 per week
Medical expenses	15% of temporary disablement benefit

Irrespective of the number of units the following benefits are also provided

Dental expenses	€750 per person
Hospital in-patient	€30 a day (maximum €300)
Personal belongings	€750 per person

Personal accident

Have you considered the effect on your organisation should a key employee be unable to work due to accidental injury? This section pays set benefits to cover your expenses following such an event.

How will my claim be settled?

If we accept a claim you will receive the set benefit provided by the policy.

Features and benefits

You can insure yourself or your permanent employees against accidental injuries whilst working for the organisation. 24 hour cover may also be provided.

Significant exclusions and limitations

Limits

You are free to choose the amount of cover required

- excluding certain hazardous sports or activities

Professional indemnity

Your legal liability following wrongful acts.

How will my claim be settled?

When a claim is made against you, we will deal with the claim on your behalf and will pay defence costs and any damages awarded against you.

Features and benefits

If you choose this section it covers the business, the directors & officers and any governor, trustee or employee for

- your legal liability following any wrongful act occurring or committed in good faith.
- your legal liability following the dishonesty of any person mentioned above.

The policy is on a 'claims made' basis which means it covers claims notified during the period of insurance.

An extension to this cover is your legal liability as a result of business documents being lost or damaged.

Significant exclusions and limitations

Limit

The standard limit of indemnity is €1,250,000, this can be increased to €2,500,000 on request. These limits include legal expenses and costs

- excluding claims arising from a breach of duty or act or omission committed before the cover start date (the 'Retroactive date' on the schedule)
- excluding cover for persons condoning or committing dishonesty or fraud
- excluding any claim brought in a court of law outside the European Union

General information

Significant conditions

You may not be covered under this policy if you fail to tell us about any significant changes to the premises or your activities.

You must tell us if the premises become unoccupied.

You may not be covered under this policy for theft if you fail to secure the premises when closed.

Cancelling the policy

We have the right to cancel the policy by giving you 7 days notice in writing sent by recorded delivery to your last known address. If we cancel the policy we will refund the part of your premium which covers the cancelled period.

What if I need to make a claim?

For all claims other than legal expenses claims

If you wish to report a new claim, the service is available 24 hours a day, 7 days a week.

For enquiries about existing claims, the service is available from Monday to Friday 9am to 5pm.

The claims service number is

01 619 0300

Email irelandclaims@ecclesiastical.com

For legal expenses claims

Claim as soon as possible and within six months of the insured incident happening. You can write to:

**DAS Ireland
12 Duke Lane
Dublin 2**

Alternatively you can phone DAS on

01 670 7470

The Financial Services Compensation Scheme (FSCS)

This scheme was set up under the terms of the United Kingdom Financial Services and Markets Act 2000.

This scheme extends to include policies issued by the Republic of Ireland branches of United Kingdom Insurers.

You may be entitled to compensation should we be unable to fulfil our obligations.

For further information you can contact the FSCS on:

Tel: +44 (0)20 7892 7300

Email: enquiries@fscs.org.uk

or visit their website: www.fscs.org.uk

Law applicable

The law of the Republic of Ireland will apply to your insurance contract.

Notes

Charity
Care sector
Heritage
Education
Commercial bespoke
Property Owners
Apartment blocks
Schemes
Shops
Offices
Faith

For further information on any of our products or services, please speak to your broker.

Or visit us at

www.ecclesiastical.ie



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