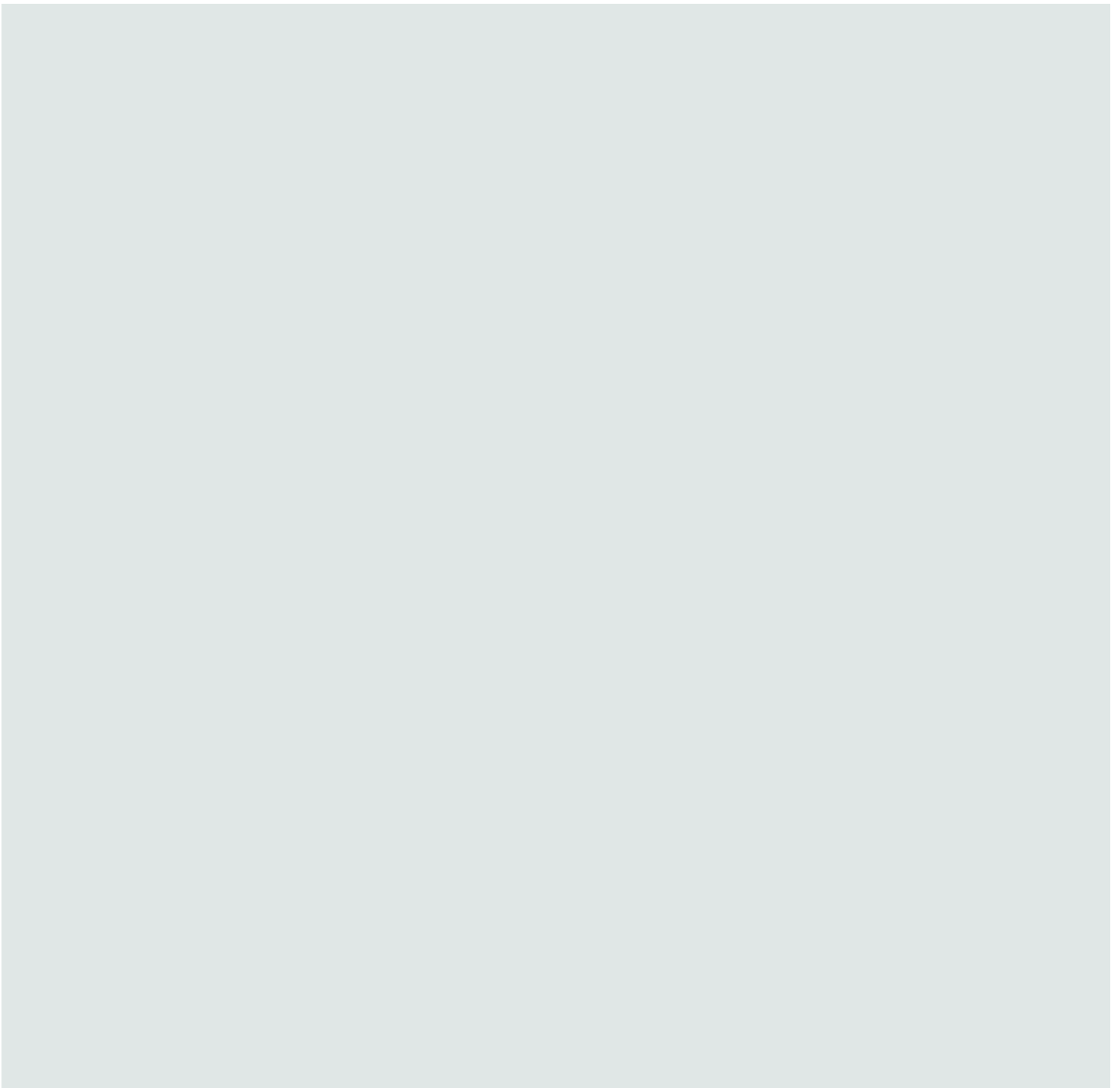


Select for Academies

Policy Summary



Summary of Cover

This policy is underwritten by Zurich Insurance plc.

This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Zurich Insurance plc Select Policy. The full terms, conditions and exclusions are shown in the policy document. If you want to see full details of the cover, please refer to the policy document, which is available on request.

The policy provides cover for your main insurance needs when relevant covers are purchased. This may include a combination of: Material Damage, Business Interruption, Works in Progress, Money, Computer, Public Liability, Hirers' Liability, Employers' Liability, Libel and Slander, Governors' Liability, Motor including Legal Expenses and Uninsured Loss Recovery, Engineering Insurance, Deterioration of Stock, Fidelity Guarantee, Personal Accident, School Journey and Legal Expenses.

The standard duration of this non-investment insurance contract is 12 months

Material Damage

This cover provides reinstatement or indemnity following damage for Buildings, Contents and Stock against 'All Risks' including the following events: Fire, lightning, explosion, aircraft, riot and civil commotion, malicious damage, earthquake, subterranean fire, storm and flood, escape of water, impact by vehicles or animals, theft and accidental damage with the option to include cover for subsidence.

Features and benefits	Significant exclusions or limitations
<p>Automatic reinstatement of Sum Insured</p> <p>Capital additions – Limit £1,000,000</p> <p>Damage to reputation – Limit £50,000</p> <p>Debris removal costs</p> <p>Drains and Gutters</p> <p>Energy performance and sustainable buildings – Limit £250,000</p> <p>European Union and Public Authority Requirements – Limit 15% of the property sum insured</p> <p>Fire Extinguishment Expenses – £10,000</p> <p>Inadvertent omissions – Limit £5,000,000</p> <p>Items on Temporary Loan to the Insured – Limit £50,000</p> <p>Landscaped gardens – Limit £10,000</p> <p>Metered water – Limit £10,000</p> <p>Replacement of locks – Limit £5,000</p> <p>Temporary removal – Limit £25,000</p> <p>Theft of the Fabric of the Building – Limit £25,000</p> <p>Trace and access – Limit £10,000</p> <p>Upgrading Sprinkler Installation – £50,000</p>	<p>Excess: An excess applies each and every loss</p> <p>Storm or Flood</p> <ul style="list-style-type: none"> • Damage caused by frost, subsidence, ground heave or landslip • Damage to movable property in the open, fences and gates • Damage attributable solely to change in the water table level <p>Unoccupied Properties</p> <ul style="list-style-type: none"> • Damage caused by freezing, escape of water or malicious persons <p>Subsidence, Ground Heave or Landslip*</p> <ul style="list-style-type: none"> • Damage caused by: <ul style="list-style-type: none"> – subsidence, ground heave or landslip unless resulting from fire, explosion, earthquake or the escape of water from any tank, apparatus or pipe – the normal settlement or bedding down of new structures <p>Theft</p> <ul style="list-style-type: none"> • Not involving forcible or violent entry to or exit from any building* • Where the Insured or an Employee are involved • Property in the open <p>Accidental Damage</p> <ul style="list-style-type: none"> • Inherent Vice or Latent Defect • Wear and Tear • Defective Design or Workmanship • Gradually Operating Causes <p>Terrorism*</p> <p>Items above marked * have an optional 'buy-back' upon request</p>

Business Interruption

This cover provides financial compensation for additional expenditure, loss of revenue and/or loss of rent following a claim in respect of an insured event under the Material Damage section.

Features and benefits	Significant exclusions or limitations
Automatic Reinstatement of Sum Insured Action of competent authorities – Limit £25,000 Public Utilities and Denial of Access – Limit £1,000,000 Loss of attraction – Limit £25,000 Notifiable Diseases and other Health Risks, Murder, Suicide or Rape – Limit of £100,000 Property in transit – Limit £25,000 Professional Accountants Fees	Losses outside of the Indemnity Period Material Damage Proviso An event not covered by Material Damage cover Deliberate act of service suppliers Deliberate cutting off of water, gas, electricity, fuel or telecommunications services by the suppliers

Works in Progress

This cover provides indemnity following damage for works in progress comprising new buildings in course of erection and alterations or additions to existing buildings.

Features and benefits	Significant exclusions or limitations
Debris Removal Expediting expenses – up to 50% of the cost of repair had such cost not been incurred Indemnity to other persons Professional Fees	Excess: An excess applies each and every loss Losses as a result of defective design Fines and penalties Completed work

Money

This cover insures you against loss or damage to 'money'.

Features and benefits	Significant exclusions or limitations
Replacement of safe/strongroom keys up to £5,000 Unattended vehicles up to £100 Vending machines up to £250 Personal Accident/Assault Death and capital benefits up to a maximum of £10,000 per person Temporary total disablement up to £100 per person per week Personal effects up to £500 any one employee	Excess: An excess applies each and every loss Breakdown of machines and cash dispensers Error or omission arising from receipts, payments or accounting practice Fraud or dishonesty of your employees not discovered within 72 hours

Computer

This cover provides reinstatement or indemnity following damage and breakdown to Computer equipment.

Features and benefits	Significant exclusions or limitations
<p>Additional expenditure (optional)</p> <p>Automatic reinstatement of Sum Insured</p> <p>Capital additions – Limit £250,000</p> <p>Costs incurred in replacing or restoration of computer data and information (optional)</p> <p>Data and Information (optional)</p> <p>Debris removal – Limit £50,000</p> <p>European Union and Public Authority Requirements – Limit 100% of the sum insured</p> <p>Hacking or denial of service attack in respect of business interruption only – Limit £100,000</p> <p>Incompatibility of computer media – Limit £5,000</p> <p>Investigation costs – Limit £5,000</p> <p>Loss of Revenue (optional)</p> <p>Mitigation of impending loss – Limit £5,000</p> <p>Recharging of gas protection cylinders – Limit £5,000</p> <p>Virus or similar mechanism in respect of business interruption only – Limit £25,000</p>	<p>Excess: An excess applies each and every loss</p> <p>Deliberate act of a utility supplier in respect of business interruption</p> <p>Gradually operating causes</p> <p>Programming errors or design defects</p> <p>Software licence replacement</p> <p>Theft from an unattended Motor vehicle unless vehicle is secured and property is stored out of public view</p> <p>Value of data</p> <p>Wear, tear and corrosion</p> <p>Unexplained losses</p>

Public Liability

Covers you in respect of your legal liability for damages and claimants costs and expenses arising from (a) accidental bodily injury including death, illness and disease (b) accidental damage to third party Property as a result of a negligent act or accidental error or accidental omission.

Features and benefits	Significant exclusions or limitations
Contingent Motor Liability	Asbestos
Contractors Contingent Liability	Exports to USA/Canada
Corporate Manslaughter defence costs up to Limit of Indemnity in schedule	Foreign Operations
Cost of criminal proceedings against and governor, employee or pupil in respect of Health and Safety at Work Act, Consumer Protection Act and Food Safety Act	Motor
Court Attendance	Pollution and Contamination – sudden and unforeseen only covered
Data Protection Act	Professional liability for errors or omissions involving advice, design or specification
Defective Premises Act	Property held in trust
Financial Loss	Replacing or rectifying products
First Aid treatment by an employee to any person	Damage to that part of any property where it's the direct result of work carried out by the Insured
Indemnity to other persons	Vessels or craft
Joint Liabilities	
Personal Liability	
Pollution Environmental Damages Regulations	
Legionella	
Damage to reputation – up to £50,000 – should you suffer a loss in excess of £1,000,000	
Abuse cover unless otherwise specified	

Hirers Liability

Hirers of your premises legal liability for accidental bodily injury, illness or disease (including death), accidental damage to the premises or the contents and to other property not the responsibility of the hirers.

Features and benefits	Significant exclusions or limitations
Cost of criminal proceedings against and governor, employee or pupil in respect of Health and Safety at Work Act, Consumer Protection Act and Food Safety Act	Excess: an excess applies each and every loss
Legal defence costs	Use of premises for political or commercial or business use
Pollution Environmental Damages Regulations	Professional liability, errors or omissions
Corporate Manslaughter defence costs up to Limit of Indemnity in schedule	Products Liability
Third Party Working Risk	Damage to that part of any property where it's the direct result of work carried out by the Insured

Employers Liability

Covers you in respect of your legal liability to Employees for damages and claimants costs and expenses arising from accidental bodily injury including death, illness and disease and Legal defence costs.

Features and benefits	Significant exclusions or limitations
Court Attendance Corporate Manslaughter defence costs up to Limit of Indemnity in schedule Indemnity to other persons Health & Safety at work defence costs Damage to reputation – Limit £50,000 – should you suffer a loss in excess of £1,000,000 Legal defence costs Payment of Unsatisfied court judgements in favour of your Employees (if six months have passed since the award) Work experience placements covered	Motor Work offshore Work overseas unless of a temporary nature

Libel & Slander

Provides cover in respect of libels or slanders committed by employees, governors or directors in the course of your business.

Features and benefits	Significant exclusions or limitations
Cover is provided to Employees, Governors and Directors	Excess: an excess applies each and every loss Claims in respect of exemplary or punitive damages Losses arising from malicious falsehood or injurious falsehood Claims reported more than 12 months after the cancellation of the policy

Governors Liability

Covers your governors for claims made against them personally due to the capacity in which they work for you. Protection is also provided to the school itself for losses arising from claims made against the school brought about or contributed to by any dishonesty, fraudulent, criminal or malicious act or omission by any governor, employee or volunteer.

Features and benefits	Significant exclusions or limitations
Employment Claims (made personally against a governor) Extradition Costs Marital Estates New and Past Governors Reputation Recovery Costs	Excess: an excess applies each and every loss Claims in respect of exemplary or punitive damages Bodily Injury and Property Damage Internal Claims (i.e. from the school or another governor) Professional Services

Motor

Provides cover for vehicles owned, hired or leased for loss or damage to the vehicle including spares and accessories and legal liability to third parties. Cover operates in all member countries of the European Union.

Features and benefits	Significant exclusions or limitations
Continuing Hire Charges – Limit £2,500 New for old on cars less than one year old if repairs will cost more than 50% of the new price including taxes No additional young/novice driver excess Personal effects – up to £250 Medical expenses – up to £250 Theft of keys – up to £1,000 Recovery and re-delivery following a damage claim with provision of courtesy car if repair handled by our approved repairer network	Limit for damage to third party property £50,000,000 for cars and £5,000,000 for all other vehicles Loss of use of your vehicle Own vehicle damage below excess selected

Motor Legal Expenses and Uninsured Loss Recovery

Cover for legal costs in pursuing a third party for uninsured losses or recovering damages for death or injury following a motor accident. Cover is provided by DAS Legal Expenses Insurance Company Ltd.

Features and benefits	Significant exclusions or limitations
Covers vehicle user and passengers in insured vehicle	Limit of indemnity £100,000 any one claim Legal expense incurred before a claim is accepted

Inspection Contract

This contract is for the inspection of plant with specific statutory regulations and any respective relevant guidance or any relevant approved code of practice.

Conditions for Inspection Contract

Contract price is adjustable at the end of the period for any plant added or deleted from the schedule and any changes to the Inspection Frequency.

Reasonable access and facilities to enable us to inspect the plant.

Engineering Insurance

This cover provides for physical loss or damage to plant items such as boilers and pressure plant, lifting and handling plant, electrical and mechanical plant.

Features and benefits	Significant exclusions or limitations
Capital Additions clause Emergency Services – up to £15,000 Debris removal following insured damage not exceeding £25,000 or 20% of the indemnifiable damage whichever is the lesser Expediting Expenses – 50% of the amount payable or £50,000 whichever is the lesser Temporary Removal of plant – up to £100,000 Loss minimisation and prevention expenditure – up to £25,000	Consequential losses Wear and tear Losses arising from fire and other perils which should be covered under a Material Damage policy

Deterioration of Stock

Cover is given under this policy for loss of the contents of fridges or freezers due to the breakdown of those items.

Features and benefits	Significant exclusions or limitations
Additional costs such as: <ul style="list-style-type: none"> cleaning or decontamination obtaining a condemnation certificate as proof of loss disposal of goods for which a condemnation certificate has been issued Loss minimisation and prevention expenditure – up to £2,500	Excess: an excess applies each and every loss Consequential losses Wear and tear Losses arising from fire and other perils which should be covered under a Material Damage policy Losses arising from the deliberate withdrawal of the electricity supply by the supplier

Fidelity Guarantee

Cover is given under this policy for loss of the school's own money, or property, or that belonging to others where the school has legal responsibility and custody for it, occurring as a direct result of any fraud or dishonesty committed by an employee or governor.

Features and benefits	Significant exclusions or limitations
Auditors Fees Third Party Computer Fraud (optional)	Excess: an excess applies each and every loss Consequential losses Employees or governors known to have committed prior fraudulent or dishonest acts Losses once reasonable grounds for suspicion are evident Fraud by personnel where written references cannot be produced

Personal Accident

This cover provides agreed benefits, payable to the school, in respect of selected categories of Insured Persons should they suffer bodily injury resulting in death, serious disabling injuries or permanent total disablement during the Operative Time.

The Operative Time of cover normally chosen relates to the Insured Persons carrying out their official duties on your behalf. Insured Persons will usually be your employees, pupils, members of your governing body or people volunteering to work with you.

The cause of the bodily injury will be a sudden, unforeseen and identifiable occurrence which could include an assault or an accident in general.

Features and benefits	Significant exclusions or limitations
<p>For under 75 year olds, cover can be extended to include Temporary Disablement or Permanent Partial Disablement</p> <p>Disablement is measured against inability, due to injury, to engage in any occupation for the remainder of the Insured Person's life. For your own employees over 16 and below state retirement age, cover is widened to refer to inability to engage in their usual occupation with you</p> <p>Cover automatically includes additional benefits for:</p> <p>Childcare and domestic staff costs – up to £500 per week for 26 weeks</p> <p>Coma benefit – up to £375 per week for 104 weeks</p> <p>Damage to personal effects following an occurrence insured – up to £500</p> <p>Dental injury expenses – up to £500</p> <p>Dependants' benefit</p> <p>Disability assistance – up to £20,000</p> <p>Disappearance</p> <p>Domestic travel expenses – up to £5,000</p> <p>Exposure to the elements</p> <p>Facial Scarring – up to £10,000</p> <p>Funeral expenses – up to £10,000</p> <p>Hi-jack or kidnap</p> <p>Hospitalisation benefit – up to £375 per week for 52 weeks</p> <p>Medical expenses – up to £20,000</p> <p>Moving costs – up to £20,000</p> <p>Physiotherapy – up to £500</p> <p>Rehabilitation support</p> <p>Retraining expenses – up to £15,000</p>	<p>Persons over the age of 80</p> <p>Benefits are only paid where death or disablement occurs solely from the original occurrence insured and independently of any other cause, with a 24 month limitation.</p> <p>Sickness, disease or degenerative condition, suicide or self-harm</p> <p>Additional benefits listed are subject to certain limitations in scope and amount as shown in the policy</p> <p>Claims arising from travel to any destination where the Foreign & Commonwealth Office advises against travel.</p> <p>War in the home country or a secondment destination</p> <p>The policy provides an overall maximum benefit of £5,000,000 regardless of the number of Insured Persons involved in an occurrence.</p> <p>This limit is reduced to £1,000,000 for multi-engined aeroplane travel and £500,000 for all other air travel.</p>

School Journeys

The policy provides specified indemnity and benefits associated with journeys for educational purposes and approved by the school. Insurance applies to each individual pupil or teacher member of a school journey party (an "Insured") who is involved in full-time education, or adult helper or child accompanying them, authorised by the Policyholder. The maximum age is 70 years.

The policy covers any trip or excursion not exceeding 31 days in duration (including exchange visits and work experience placements) approved by the school. Trips that have also been insured automatically as part of a package travel arrangement are not eligible.

Day trips (no overnight stay): cover starts when Insured leave the school boundaries, and return to them.

Overnight trips: cover starts when the Insured leave their normal place of residence until they return to it.

In respect of Cancellation insurance, cover commences on the date of the confirmed booking of the trip.

Winter Sports cover is available but not automatically covered – please contact us if you wish to arrange this.

The Policyholder and Insured also benefit from Emergency Assistance services (see below, and page 3) via Zurich Travel Assistance.

Zurich Travel Assistance 24 hour helpline

+44 (0)1489 868 888 and **www.zurich.co.uk/travelassistance**

When calling for medical or travel assistance please have the following information available:

- Nature of the emergency or assistance required
- Name of School, establishment or LEA (i.e. Policyholder) with policy number
- Name of Insured (person for whom help is required)
- Telephone number and address (abroad) where the Insured can be contacted, or those of the responsible adult acting on their behalf.

Please note that certain events for which assistance may be required or claims paid must be handled through Zurich Travel Assistance::

- In-patient hospital treatment
- Emergency Repatriation Expenses
- Kidnap
- Political or Natural Disaster Evacuation

Significant Features and Benefits

The following is a summary of the main features of cover.

Event	Maximum Limit (per Insured unless stated otherwise)
Personal Accident	
Death, loss of sight/limb, hearing/speech (total) & permanent total disablement (from any occupation)	£25,000 (Death reduced to £10,000 aged under 16)
Permanent partial disablement	Up to £25,000
Temporary total disablement not exceeding 104 weeks (from any occupation): per week	£100 (£25 aged under 16, from scholastic duty)
Overseas Medical Expenses	
Medical, travel & emergency repatriation expenses	£10,000,000
Search & Rescue Expenses	
Limit per event	£50,000 £100,000
Personal Property	
Valuables, electronic items, audio or visual, hired in winter sports equipment (not insured by hire centre)*	£2,500 £750 in all
Any single article	£500
Excess	£50
Personal Money	
All money in custody of responsible adult	£500 £2,500
Excess	£50
Cancellation, Curtailment, Rearrangement & Replacement Expenses	
Limit per event	£3,000 £50,000
Disruptive pupil expenses	£3,000
Travel delay (after 12 hours)	£50 per 12 hours (£250 max)
Piste closure – insufficient snow*	£300
Kidnap Consultants' Costs	
Aggregate limit	£250,000 £500,000
Excluded territories	Afghanistan, Colombia, , Iraq, Mexico, Nigeria, Pakistan, Somalia, Venezuela, Yemen.
Political & Natural Disaster Evacuation	
Event limit	£5,000 £50,000
Legal Expenses	£25,000
Personal Liability	£5,000,000

Standard Extensions of Cover

(maximum limits as shown in the policy)

Personal Accident

- Dental injury expenses
- Funeral expenses following accidental death
- Benefit for permanent facial disfigurement
- Hi-jack & kidnap: cover continues for 12 months

Overseas Medical Expenses (etc)

- Premature childbirth
- Supplementary hospital expenses (on return to UK)

Personal Property

- Delayed baggage etc
- Passport or visa indemnity & assistance

Money

- Cover applies 72 hrs pre & post trip
- Emergency cash replacement

Cancellation (etc)

- Missed international connection & missed departure
- Replacement personnel expenses

Political & Natural Disaster Evacuation

- Emergency accommodation expenses

Assistance & Security Services

- See separate section below

Significant Exclusions (applying to specific sections of cover)

Personal Accident

- Sickness, disease or degenerative condition

Overseas Medical Expenses

- Medication known to be required
- Unapproved hospital treatment or repatriation Personal

Property

- Contact lenses & other fragile items

Personal Property/Money/Electronic Business E/Q

- Unattended vehicles (unless in locked compartment)

Cancellation (etc)

- Pre-existing circumstances (transport failure, strikes, natural catastrophe)
- Disinclination to travel

Kidnap

- Ransom payments
- Listed destinations

Political & Natural Disaster Evacuation

- Foreseeable costs: pre-existing circumstances

Personal Liability

- Claims brought in USA or Canadian courts

Significant Exclusions (applying to the whole policy)

Age Limitation

- 70 years

Substance Abuse or Self-Injury

- Drug or alcohol abuse
- Suicide or self-injury

War

- Within the United Kingdom

Dangerous or Unsettled Areas

- Travel to destinations where at the time of booking or departure the F&CO advises against travel

Travel or Intention to Travel Against Medical Advice

- See separate note below

Excluded Activities

- Aerial pursuits (see policy)
- Caving (using caving equipment)
- Diving (using external breathing apparatus)
- Hiking, trekking or mountaineering (>3000m)
- Motor cycling
- Mountaineering or rock climbing (using ropes or guides)
- Racing of any kind (other than on foot)
- Water pursuits (jet skiing or white water rafting)
- Winter sports (other than at a UK based snow dome or dry slope) *unless Part Q (2) is shown as operative in the policy schedule*
- Winter sports activity defined as Winter Sports – Advanced unless the Insured qualifies (see below).*
- Any winter sports not defined as Winter Sports – Standard or Winter Sports – Advanced*

Winter Sports – Standard (any age)*

Any winter sports activity comprising:

- a) skiing, snowboarding, curling, skating, the use of ski-bobs and toboggans all to a standard appropriate to the Insured Person's experience and training as judged by a qualified instructor
- b) transits by lifts and recognised paths to and from skiing, boarding or ski-bob pistes
all under the supervision of qualified instructors or teachers
- c) unaccompanied use of nursery ski slopes or skating with the consent of a qualified instructor.

Winter Sports – Advanced (>18 years old only)*

- a) Skiing and snowboarding including off-piste
- b) skating and the use of ski-bobs and toboggans
- c) transit by lifts.

Only where the Insured Person is:

- i) 18 years of age or over; and
- ii) qualified by training and experience to engage in such activities; and
- iii) accompanied by a guide or instructor when skiing or snowboarding off piste.

Other Provisions

Conditions

- There are conditions about required standards of proficiency for participation in and supervision of hazardous activities, and conditions about safety equipment for use with water based activities.
- Safety helmets to be worn by all under-18s for winter sports.
- There are a number of obligations on the Insured relating to their conduct in the event of a claim, or for reporting of losses to the Police. Attention is also drawn to the guidance on travelling against medical advice.

Claim Notification

If you want to make a claim, please contact the Policyholder at their address. Claims are to be notified as soon as possible including supporting information and assistance where we may require it. The Police must be notified within 24 hours in the event of theft or malicious damage.

Cancellation Rights

This policy does not entitle any party to a cooling-off period.

* Items above marked * are only applicable where Part Q(2) is shown as operative in the policy schedule

Travelling or Intending to Travel against Medical Advice

In line with many travel insurance policies, this policy has an exclusion of "travel against medical advice".

We strongly recommend that if there is any doubt over a current or recent medical condition that the Insured visits their doctor to ensure they are fit to travel and are not invalidating their cover. This will help to avoid potential difficulties should the need to claim arise later for cancellation or sickness happening during the trip.

"Fit to travel" implies that during the trip the medical condition is unlikely to create the need for medical attention or other additional costs such as emergency evacuation or visit of a relative that would ordinarily qualify as a claim under the policy.

The Insured should obtain a written statement from their GP or other medical practitioner at most 7 days before the trip starts stating that they are fit to travel having regard to:

- the condition itself; and
- the following features of the trip: destination, activities, duration, methods of travel

The insured person should tell the medical professional that the required statement is for specific insurance purposes and that it may be relied upon to substantiate the validity of a claim should it later need to be made.

Where a trip is booked (incurring non-refundable expenses) a considerable time before the departure date, it is prudent to consider an additional earlier consultation with the medical professional to obtain a similar statement. This is in case a medical condition being experienced at the time of booking worsens to cause cancellation of the trip before departure, and the need for a Cancellation claim to be made.

Legal Expenses

The following is a summary of the main features of cover.

Features and benefits	Significant exclusions or limitations
<p>'Standard' cover includes Employment Disputes and Compensation Awards, Legal Defence, Statutory Licence Protection, Property Protection and Bodily Injury, Tax Protection</p> <p>We provide Employment Practices Liability as standard removing the requirement of a "more reasonable than not" chance of success</p> <p>Extensions are available for Contract Disputes and Debt Recovery</p>	<p>Compensation awards maximum is £1,000,000 in any one period of insurance</p> <p>Any involvement in any joint venture, consortium or other profit sharing scheme</p> <p>In respect of employment disputes any redundancy within the first 180 days of inception of the cover</p> <p>In respect of contracts any dispute concerning an amount under £250</p> <p>Compensation awards relating to trade union activities</p> <p>Claims arising from a parking offence</p> <p>Employment disputes which arise within the first 90 days of inception</p>

General exclusions applicable to the Policy:

Loss or damage caused by:

- Date Related Incidents
- Northern Island Civil Commotion
- Nuclear and War Risks, Government or Public Authority Order
- Sonic Bangs
- Terrorism
- Radiation

Insurance Act 2015

The policy embraces the principles of the Insurance Act 2015 law reforms. It also incorporates a modification which has the aim to promote good customer outcomes, whereby in cases of non-deliberate or non-reckless non-disclosure or misrepresentation we will request any additional premium which may be required and pay subsequent claims in full rather than proportionately reducing subsequent claims payments.

Our complaints procedure

We want to provide a first class service. If you have any cause for complaint you should, in the first instance, contact either the intermediary who arranged the policy for you, or the branch that issued your policy. Please quote the details of your policy (your surname and initials, policy number, departmental reference, etc).

If we are unable to resolve your complaint to your satisfaction within 8 weeks, or if we have provided you with a final decision letter, you may be able to refer your complaint to the Financial Ombudsman Service (ombudsman). This is a free and impartial service and you are entitled to contact the ombudsman at any stage of your complaint. For more information please contact the ombudsman directly or visit <http://www.financial-ombudsman.org.uk>.

You can telephone for free on:

08000 234 567 for people phoning from a "fixed line" (for example, a landline at home)

0300 123 9 123 for mobile-phone users who pay a monthly charge for calls to numbers starting 01 or 02

Or e-mail: complaint.info@financial-ombudsman.org.uk

The ombudsman will only consider your complaint if, at the time of notification, you are a consumer, a business employing fewer than 10 persons that has an annual turnover or balance sheet that does not exceed €2 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less £1 million.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. You may contact the FSCS on 0800 678 1100 or further information is available at www.fscs.org.uk.

Additional Services

Further information can be found at:

www.zurich.co.uk/municipal/products-and-services/your-sector/schools

www.riskcurriculum.com

www.zurich.co.uk/engineering/workingwithyou/home



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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 subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768.

Our FCA Firm Reference Number is 203093.

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

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