

Education Insurance Ireland

SUMMARY OF COVER

www.ecclesiastical.ie

 ecclesiastical

What is a policy summary?

This document provides key information about the Education insurance policy. Please note that this policy summary does not contain the full terms and conditions of this contract. These can be found in the Education insurance policy wording. If you have any questions please contact us directly or contact your insurance broker.

Policy name

Education Insurance

Underwritten by:

Ecclesiastical Insurance Office plc. Legal expenses cover is arranged by us in conjunction with ARAG Legal Protection Limited (ARAG).

Duration of your policy:

Generally 12 months from the start date shown on your policy schedule, full details will be shown in your policy schedule.

Renewal of your policy:

We will send you notice that your policy is approaching renewal before it is due. Your requirements may change over time, so you may benefit from reviewing the value, cover and level of service provided by your policy.

Significant features and benefits

From schools to universities, each educational establishment is as individual as the children or adults it teaches. Because we've been providing education and school insurance for over 35 years, we know how important it is to assess the insurance needs of your school, college or university on its own merits and we will tailor the policy to meet your requirements.

The sections you have chosen to insure and the applicable sums insured are shown on your policy schedule.

Key benefits include

We can provide a broad range of cover within one tailored policy with options to include the following:

Property damage	<ul style="list-style-type: none"> ▪ 'All Risks' cover for <ul style="list-style-type: none"> ▪ buildings with the option to insure for subsidence ▪ contents, personal possessions and non-motorised boats ▪ Up to €7,500 for contents and personal possessions away from the premises
Fine art	<ul style="list-style-type: none"> ▪ Art and antiques which can be insured on the basis of your valuations
Business interruption	<ul style="list-style-type: none"> ▪ 'All Risks' cover and additional expenditure which is not limited to the amount of revenue
Equipment breakdown	<ul style="list-style-type: none"> ▪ Insurance for a range of equipment including lifts, boilers and air conditioning systems: <ul style="list-style-type: none"> ▪ up to €7,500,000 any one period of insurance for all claims ▪ up to €650,000 any one accident for computer equipment at your premises ▪ up to €6,500 for any one accident to portable computer equipment anywhere in the world
Personal accident	<ul style="list-style-type: none"> ▪ Cover for your permanent employees: <ul style="list-style-type: none"> ▪ Includes Disappearance and Exposure ▪ Option to include pupils ▪ Option to include Permanent partial disablement
Employers' liability	<ul style="list-style-type: none"> ▪ Standard limit of €13,000,000
Public & products liability	<ul style="list-style-type: none"> ▪ Standard limit of €6,500,000 and a range of extensions as standard: <ul style="list-style-type: none"> ▪ Personal liability extension (beyond that in connection with the business) covering resident staff and residents students ▪ Overseas personal liability extension covering employees and trustees ▪ Additional clean-up costs extension up to €1,300,000 any one period of insurance, for remediation of accidental pollution and contamination which you are ordered to make by a regulatory authority
Hirers' liability	<ul style="list-style-type: none"> ▪ Providing protection to third party hirers who hire out your premises
Professional indemnity	<ul style="list-style-type: none"> ▪ Cover for wrongful acts and errors arising from the provision of professional services or advice

Key benefits continued

Trustees' and management liability	<ul style="list-style-type: none"> ▪ Trustees' liability cover up to €125,000 provided as standard (if the Liabilities section is operative) ▪ Option to increase limit with the Trustee and management liability cover which includes cover for the organisation for liability arising from errors made by trustees
Legal expenses	<ul style="list-style-type: none"> ▪ Legal expenses cover for a range of legal issues specified in the policy up to the limit of indemnity stated in the schedule for legal costs and expenses including solicitors' and barristers' fees, court costs, expenses for expert witnesses, attendance expenses, accountants' fees and employment compensation awards (the latter are further limited to an aggregate limit in total for all such awards in any period of insurance as stated in the schedule or policy wording)
Fidelity	<ul style="list-style-type: none"> ▪ Fidelity cover protecting you against theft by your employees or volunteers
Cyber	<ul style="list-style-type: none"> ▪ Cover to offer protection for your computer systems following a cyber attack or data breach including <ul style="list-style-type: none"> ▪ Costs of dealing with cyber liability claims ▪ Costs of investigating any breaches in data privacy and the PR costs of managing your reputation ▪ Costs of damage to your computer system and any income losses ▪ Cover for Cyber crime which includes specialist support if you are the victim of cyber extortion is also available
Reputational risks	<ul style="list-style-type: none"> ▪ Cover for damage to the organisation's reputation including <ul style="list-style-type: none"> ▪ Costs to manage a public relations crisis after an event insured under the Liabilities, Trustees and management liability and Professional indemnity sections ▪ Libel and slander ▪ Interruption or interference of the business following the death or immoral act of your Patron ▪ Loss of revenue as a result of the accidental death of two or more students
Money	<ul style="list-style-type: none"> ▪ Cover including <ul style="list-style-type: none"> ▪ fraud and identity theft ▪ the doubling of limits before and after a fund raising event ▪ losses due to dishonesty of any director, trustee or employee

You will also have access to the following helplines and online services:

- Commercial legal advice helpline
- Health and medical information services
- Counselling helpline for the proprietor, employees and their immediate family members
- Employment Manual - offering online employment guidance

We can also provide cover for

- Enhanced Cyber insurance
- Engineering inspections of plant to comply with statutory Health and Safety requirements

Significant or unusual exclusions/limitations

General	<ul style="list-style-type: none"> ▪ Certain conditions apply in relation to <ul style="list-style-type: none"> ▪ Automatic sprinkler installations ▪ Buildings unoccupied more than 60 days ▪ Additional conditions may apply for the following: <ul style="list-style-type: none"> ▪ Fire extinguishers, fire alarm installations ▪ Security devices including intruder alarms ▪ Deep fat frying apparatus ▪ Some cover may be reduced in respect of unoccupied buildings ▪ Pollution, Terrorism, Electronic risks and War exclusions apply ▪ Wear and tear, gradual deterioration, faulty or defective design, materials or workmanship and changes in the water table and frost damage are excluded ▪ It is a condition that you notify us of any alterations or repairs where the contract value exceeds €150,000
Property damage	<ul style="list-style-type: none"> ▪ Excludes bridges, dams, land, piers, jetties, culverts, excavations and marquees, unless specifically insured
Personal accident	<ul style="list-style-type: none"> ▪ No cover for travel to a destination which the Department of Foreign Affairs and Trade has advised against before the journey commences
Employers' liability	<ul style="list-style-type: none"> ▪ Claimant's costs and expenses are included within the Limit of indemnity
Public & products liability	<ul style="list-style-type: none"> ▪ Fines and penalties are excluded ▪ In respect of Products liability, claims arising from contractual liability are excluded ▪ No public liability cover for any claim connected with asbestos or asbestos materials
Trustee & management liability	<ul style="list-style-type: none"> ▪ No cover for any claims or circumstances which are known to you at the start of cover ▪ No cover for the organisation under the standard Trustees' liability cover ▪ Excludes the administration of any pension fund or scheme

Significant or unusual exclusions/limitations continued

Professional indemnity	<ul style="list-style-type: none"> No cover for any claims or circumstances which are known to you at the start of cover No cover for claims arising out of any medical advice diagnosis or treatment
Fidelity	<ul style="list-style-type: none"> Cover will be subject to you complying with minimum standards of control in respect of supervision, accounting procedures and checking the security of money or goods Conditions apply in respect of obtaining references for employees and volunteers
Cyber	<ul style="list-style-type: none"> Data must be backed up at least every 7 days and the system protected with a virus system or firewall
Legal expenses	<ul style="list-style-type: none"> You must let ARAG know about any problems straight away or they may not provide cover if you have tried to deal with matters on your own Problems must relate to your business activities in order for cover to apply Any claims where you are bankrupt or become bankrupt at the start or during a claim are excluded Cover depends on a "reasonable prospects of success" clause, reasonable prospects are considered as a 51% or better chance of success and are assessed by a law firm, barristers' chambers or tax expert ARAG choose In certain circumstances, you may be free to appoint your own legal representative, who will be subject to the ARAG standard terms of appointment, including an hourly rate of €150 per hour. Any costs that fall outside the standard terms will not be paid by us
Reputational risks	<ul style="list-style-type: none"> You must take reasonable measures to avoid adverse publicity Cover for Death of students only applies if there is no other more specific cover in force
Money	<ul style="list-style-type: none"> Escort requirements are in place for transporting cash in excess of €4,000 Excludes fraudulent use of credit or debit cards by you and your representatives Identity theft costs must be agreed by us in advance Dishonesty cover requires the loss to be discovered within 28 days of its occurrence

A different kind of business

- As a commercial business with a charitable owner, a significant proportion of our profits are invested into the heart of communities to help to change people's lives for the better
- We are a specialist financial services group with a strong portfolio of insurance businesses
- All are underpinned by a reputation for delivering an outstanding service to our customers, with firmly established roots as a socially responsible general insurer
- Our in-house team of surveyors and risk management experts allow us to provide customers with free risk management advice and building valuations

Cancellation rights

You have a right to cancel the policy within 14 days of receiving your policy documents. This is shown in your policy under the heading "Cancellation" in the General Conditions. This General Condition also explains your right to cancel outside of the cooling off period and our right to cancel your policy under certain circumstances.

Claims service

You can make a claim through your insurance broker or directly, using the following telephone numbers:

For all claims other than legal expenses:

Call us on 01 619 0300

Outside of Business hours please call 1890 252 877

For legal expenses claims:

Call ARAG Legal Protection Limited (ARAG) on 01 670 7470.

Complaint handling procedures

If you are unhappy with our products or service, please contact us as soon as possible.

You can complain in writing or verbally at any time to:

For all complaints other than Legal expenses complaints:

Ecclesiastical Insurance Office plc

2nd Floor

Block F2

EastPoint

Dublin 3

D03 T6P8

Tel: 01 619 0300

Email: complaints@ecclesiastical.com

For Legal expenses complaints:

ARAG Legal Protection Limited (ARAG)

Europa House

Harcourt Centre

Harcourt Street

Dublin 2

D02 WR20

Tel: 01 670 7470

Email customerrelations@arag.ie

Our promise to you:

- We will investigate your complaint and provide you with the name of your point of contact in relation to your complaint.
- We will keep you informed of the progress of your complaint with regular written updates on the progress of our investigation at intervals no greater than 20 business days.
- We shall attempt to investigate and fully resolve your complaint within 40 business days and will furnish you with the findings of our investigation into your complaint within five business days of completion of our investigation.
- We will use feedback from your complaint to improve our service.

If you're not entirely satisfied with our handling of and final response to your complaint, or if we have not completed our investigation in 40 business days, we'll inform you of your right to take your complaint to the Financial Services and Pensions Ombudsman.

The Financial Services and Pensions Ombudsman,
Lincoln House,
Lincoln Place,
Dublin 2
D02 VH29

Tel: 01 567 7000

Email: info@fspo.ie

Website: www.fspo.ie

The Financial Services and Pensions Ombudsman can investigate complaints from all customers, except limited liability companies which have a turnover of €3m and above.

This complaints handling procedure does not affect your right to take legal proceedings.

The Insurance Compensation Fund & the Financial Services Compensation Scheme

Irish resident policyholders of Ecclesiastical Insurance Office plc may be in a position to claim from either the Insurance Compensation Fund or the FSCS. Brief details of each of these is outlined below:

The Insurance Compensation Fund

This was established under the Insurance Act 1964 amended by the Insurance (Amendment) Act 2011. The fund is designed to facilitate payments to policyholders in relation to risks in Ireland where an Irish-authorized non-life insurer or a non-life insurer authorised in another EU Member State goes into liquidation or administration. Not all policyholder liabilities are covered by the fund. A sum due to a commercial policyholder may not be paid out of the fund unless the sum is due in respect of the liability to an individual.

For further information on the scheme you can visit the Central Bank website at www.centralbank.ie

Financial Services Compensation Scheme (FSCS)

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

It extends to include policies issued by the Republic of Ireland branches of United Kingdom insurers, provided they are authorised by the PRA.

The Financial Services Compensation Scheme (FSCS) is the independent body, set up by the UK Government, which gives you your money back if your authorised* financial services provider goes into liquidation or administration.

The FSCS protects a range of products for both individuals and small businesses. Limits apply depending on the product you have bought. The FSCS does not charge individual consumers for using its service. The FSCS cannot help you if the firm you have done business with is still trading.

For further information on the scheme you can visit the website at:

www.fscs.org.uk

or write to:

Financial Services Compensation Scheme
10th Floor Beaufort House
15 St Botolph Street
London EC3A 7QU

Tel: 0044 207 741 4100

Fax: 0044 207 741 4101

Email: enquiries@fscs.org.uk

* The FSCS can only pay compensation for customers of financial services firms authorised by the PRA or the FCA.

Law applying

The policy shall be governed by and construed in accordance with the law of the Republic of Ireland.

Notes

This contract is underwritten by:
Ecclesiastical Insurance Office plc.

Our FCA register number is 113848.
Our permitted business is general insurance.

**You can check this on the
FCA's register by visiting the
FCA's website**

www.fca.org.uk/register

**or by contacting the FCA on
0044 207 066 1000**

If you would like this booklet in large print, braille,
on audio tape or computer disc please call us on

01 619 0300

You can also tell us if you would like to always
receive literature in another format.

For further information on any of our products, please speak to your insurance intermediary.

Or visit us at

www.ecclesiastical.ie



Ecclesiastical Insurance Office plc is regulated by the Central Bank of Ireland.

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