

Members' Personal Possessions

Insured	The Members and Employees for the time being of ASCL
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Eye Wear

Definition	All eye wear to include Sunglasses and contact lenses etc.
Territorial Limit	Any education establishment in the world and whilst temporarily anywhere else in the world for up to 90 consecutive days
Insured Perils	Accidental loss or destruction of or damage
Sum Insured	£1,000 Limit any one claim
Excess	£25
Claims Settlement Basis	Reinstatement - The replacement of property lost or destroyed or the repair or restoration of property damaged to a condition substantially the same as but not better or more extensive than its condition when new

Money

Definition	Money the property of members or for which they are responsible
Territorial Limit	Any education establishment in the world and whilst temporarily anywhere else in the world for up to 90 consecutive days
Insured Perils	Accidental loss or destruction of or damage
Sum Insured	£500 Limit any one claim
Excess	£25
Claims Settlement Basis	Indemnity

Personal Possessions

Definition	Unspecified personal possessions the property of members or for which they are responsible, including text books, musical instruments and equipment pertaining to the teaching profession.
Territorial Limit	Any education establishment in the world and whilst temporarily anywhere else in the world for up to 90 consecutive days
Insured Perils	Accidental loss or destruction of or damage
Sum Insured	£750 Limit any one claim
Excess	£25
Claims Settlement Basis	Reinstatement

Electronics & Wearable Technology

Definition	Unspecified electronics and wearable technology the property of members or for which they are responsible.
Territorial Limit	Any education establishment in the world and whilst temporarily anywhere else in the world for up to 90 consecutive days
Insured Perils	Accidental loss or destruction of or damage
Sum Insured	£1,000 Limit any one claim
Excess	£25
Claims Settlement Basis	Reinstatement

Bicycles (Including Accessories)

Definition	Pedal cycles, electric bikes and all associated accessories including cycle computers
Territorial Limit	Any education establishment in the world and whilst temporarily anywhere else in the world for up to 90 consecutive days
Insured Perils	Accidental loss or destruction of or damage
Sum Insured	£1,500 Limit any one claim
Excess	£25
Claims Settlement Basis	Reinstatement

Motor Vehicles

Definition	Any Private Motor Car or Motor Cycle (including accessories), licensed for Road use, owned by: a) A member of ASCL b) The spouse or legal partner of such a member
Territorial Limit	Within the boundaries of any educational establishment within the United Kingdom
Insured Perils	Accidental loss or destruction of or damage
Sum Insured	£1,500 Limit any one claim
Excess	£50
Claims Settlement Basis	Indemnity
Extensions	Alternative transport to work e.g. Taxi

Policy Conditions, Warranties and Conditions Precedent to Liability

Special Condition 1

A claimant must report the damage to their educational establishment and supply a letter from such establishment, confirming that the damage occurred on their premises.

For this purpose, 'premises' is deemed to include whilst accompanying any outing, journey or visit connected with their employment.

Depreciation

Insurers will not be liable for any depreciation in the market value of any vehicle following repair where the cost of such repair is the subject of a claim under this policy.

Loss of Use

Insurers will not be liable for any loss of use in respect of any vehicle the subject of a claim under this policy.

Securing of Pedal Cycles

Insurers will not be liable for damage to pedal cycles not secured to fixed objects whilst unattended

Use or threat of Violence

Cover extends to include damage to property insured following physical violence or the threat of physical violence

Theft Condition (1 of 2)

Insurers shall not be liable for:

- 1) The disappearance of any property insured unless there is furnished to the Insurers reasonable or proper evidence that a loss by theft has been sustained
- 2) Loss by fraud, trick or false pretence

Theft Condition (2 of 2)

It is a condition precedent to the Insurer's liability in respect of loss of money from educational establishments, following theft, that money left on the premises out of school hours, must be secured in a locked receptacle (Safe, drawer, cupboard or desk).

Breaks including lunch are deemed to be out of school hours.

Members' Personal Accident

Description	To provide compensation to members and/or employees following any accident sustained either whilst carrying out occupational duties or during own pleasure time. Payment includes capital sums and / or weekly benefits.
Cover	Accidental bodily injury to insured persons.

Insured Persons	The Members and Employees of ASCL
Operative Time	Continuous – 24 Hours Worldwide

Summary of Cover

Type of Loss	Benefit
Death	£15,000
Capital Benefits	£15,000
Temporary Total Disablement	Not Insured
Temporary Partial Disablement	Not Insured

Extensions

Counselling Service Helpline	£1,000 limit for a confidential service to help deal with personal issues following violent theft or assault
Overnight Accommodation costs so relatives can stay nearby	£100 per day up to a maximum limit of £700 / 7 days Cover for family members needing overnight accommodation following hospitalisation of a member. Cover applies where a stay exceeds 1 night
Coma Benefit	£75 per day of continuous unconsciousness up to 730 days
Dental & Optical Expenses	If a member suffers loss of or damage to teeth, fixed dentures, prescription glasses or contact lenses following Accidental Bodily Injury, insurers will pay the cost of necessary dental or optical treatment required up to £2,500

Facial Disfigurement	<p>Accidental Bodily Injury which within two years is the sole cause of permanent facial disfigurement with visible scar tissue of at least one centimetre in length in the area from the hairline to and including the lower jaw and ears, insurers will pay:</p> <p>(1) scar 1 to 5 cm in length £1,250 (2) scar over 5 cm and up to 10cm in length £2,500 (3) scar over 10cm in length £5,000</p> <p>up to a maximum of £20,000 per Insured Person</p>								
Family Benefit	5% of the Death Benefit for each dependent up to £50,000 any one claim								
Fracture Benefit	<p>If the Insured Person fractures one or more of the bones listed below and does not result in a valid Capital Benefits claim, insurers will pay the amount specified below for each fracture, or a maximum of £5,000 for all fractures.</p> <table data-bbox="528 846 1401 1126"> <tr> <td data-bbox="528 846 1098 891">Hip or pelvis (Excluding coccyx or thigh)</td> <td data-bbox="1098 846 1401 891">£1,000</td> </tr> <tr> <td data-bbox="528 902 1098 947">Femur or heel</td> <td data-bbox="1098 902 1401 947">£500</td> </tr> <tr> <td data-bbox="528 958 1098 1070">Skull (excluding jaw and nose), lower leg, collar bone, ankle, elbow, upper or lower arm (including the wrist but not a Colles' fracture)</td> <td data-bbox="1098 958 1401 1070">£500</td> </tr> <tr> <td data-bbox="528 1081 1098 1126">Spine (vertebrae but excluding coccyx)</td> <td data-bbox="1098 1081 1401 1126">£1,000</td> </tr> </table> <p>Insurers will pay a fracture benefit only once during the lifetime of the policy if the Insured Person is diagnosed with osteoporosis prior to or as a result of the Accident that results in a valid claim under the policy</p>	Hip or pelvis (Excluding coccyx or thigh)	£1,000	Femur or heel	£500	Skull (excluding jaw and nose), lower leg, collar bone, ankle, elbow, upper or lower arm (including the wrist but not a Colles' fracture)	£500	Spine (vertebrae but excluding coccyx)	£1,000
Hip or pelvis (Excluding coccyx or thigh)	£1,000								
Femur or heel	£500								
Skull (excluding jaw and nose), lower leg, collar bone, ankle, elbow, upper or lower arm (including the wrist but not a Colles' fracture)	£500								
Spine (vertebrae but excluding coccyx)	£1,000								
Funeral Expenses	On payment of the Death benefit, insurers will indemnify the insured person's estate for the reasonable costs of a funeral up to a maximum of £5,000								
Hospitalisation	£50 per member per day (£100 for Bank Holidays) where stay exceeds 1 or more consecutive days subject to a maximum of 365 days and occurring within 1 year of the accident.								
Medical Expenses following workplace assault	£5,000 any one claim								
Paraplegia or Quadriplegia	£75,000 if insured person becomes a Paraplegic or Hemiplegic, £85,000 if Triplegic or £150,000 if Quadriplegic								
Rehabilitation Expenses Extension	Up to £20,000 payable per member for rehabilitation expenses following a payment of Permanent Total Disablement								