

Tablet and Laptop Insurance

Independent schools are fast embracing the latest technology and applying it within the classroom. Many schools have issued tablets or laptops to certain year groups, or indeed the entire school. SFS has arranged a simple, cost effective insurance that will provide the necessary protection for such devices whilst at school, home or anywhere else.

KEY FEATURES

- Cover includes accidental damage
- Screen replacement cover (excluding scratching or marking)
- Protection in and out of school
- No policy excess
- Competitive premiums
- Cover includes protective cases

This insurance policy has been designed to cover the loss of, or damage to, tablets and laptops issued by the school to pupils and staff. The school will have an insurable interest whether the devices have been purchased, leased, gifted or simply provided to pupils under any other arrangement.

It is far more cost effective for the school to arrange insurance protection rather than for parents to cover the items on their own household or other insurance policies. In this way, schools can keep track of claims, ensuring that any disruption to a pupils' learning is kept to an absolute minimum.

CLAIMS HANDLING

Claims under this policy will be handled by Adjusting Associates - A claims management firm specialising in personal effects claims.

By using Adjusting Associates, claims are settled quickly and efficiently under a delegated claims settlement authority resulting in minimal administration and impact on the school and pupil.



POLICY COVER

A summary of the main cover is shown here. Full details of the cover and exclusions can be found on the certificate a copy of which is available on request.

1. Accidental damage cover is included.
2. No geographical limits. Cover is provided on the school premises, at the home of the pupil or member of staff and anywhere else whilst the tablet is under the custody and control of the main user.
3. New for old cover on devices up to 24 months old.
4. Screen damage is included where the damage has made the device unusable.
5. Where the claim is valid, has been approved by Adjusting Associates, and the school has trained its staff to carry out the replacement of damaged screens, this expense is insured along with the cost of the replacement screen.
6. The cost of the protective case will be included in the sum insured. It is a policy condition that each and every tablet computer must be kept within a protective case at all times.



BASIS OF COVER

A brief synopsis of the cover provided under this policy is shown below. For full details, please refer to the policy certificate, a copy of which is available on request.

1. This insurance policy will provide the policyholder with a replacement device should the insured device be irreparable, lost or stolen. The basis of replacement will be for an identical new device wherever possible. If the device is over 24 months old, the basis of settlement will be indemnity. Where an identical model is no longer available, the nearest equivalent shall be used as the basis of settlement.
2. Protective cases (which are a prerequisite of the policy cover) should be included in the value of the tablet for the purpose of calculating the annual premium. The case MUST provide protection to the corners of the device.
3. Any type of tablet computer or laptop may be insured under the policy and schools may include several different makes and models under one policy.

TERMS AND CONDITIONS

A brief synopsis of the main terms and conditions is shown here. Please refer to the policy for the full terms and conditions.

Geographical cover - The cover is provided on a worldwide basis provided that the tablet remains in the custody and control of the main user.

Claims - All claims must be referred to SFS Group as soon as possible. The theft of a device must be reported to the police as soon as possible and a note of the crime reference number or report should be retained.

Exclusions

- i) Claims made where the pupil, member of staff or parent / guardian has deliberately or wantonly damaged or lost the device.
- ii) Claims where the tablet computer was not in its protective case at the time of the loss.
- iii) Theft claims where the laptop or tablet computer was left in an unattended vehicle.
- iv) Repair costs following breakdown, failure or malfunction of the device's software, operating systems or applications whether caused by virus or any other means.
- v) Superficial scratching or marking including to the screen where the device remains operable.
- vi) Repair or replacement that has not been authorised by Adjusting Associates LLP.

Minimum numbers. There is a minimum number of 50 device's that must be insured under the policy for the premium rate shown below to apply. For schools with less than 50 device's, a separate quotation can be provided.

PREMIUM

The premium for each device is calculated by applying a rate of 3.35% of the value of the device when new. For example, a tablet costing £300 together with its case costing £30 will attract an annual premium of $£330 \times 3.35\% = £11.06$. Premiums are exclusive of Insurance Premium Tax.

INSURERS

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For further information regarding this product and the SFS Group please contact us via one of the methods below:

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SFS Group is authorised and regulated by the Financial Conduct Authority