## Accidental Damage & Theft Insurance Basic User Guide - Cover Overview

Please find here a *basic* guide to what is covered and what is not covered. It is important that you check with the school as to what is excluded in the policy wording or if any other terms have been imposed by the school.

## What is covered

- Accidental Damage
- Liquid Damage
- Theft
- Malicious Damage
- Fire Damage
- Flood Damage
- Covered for school trips
- Covered for family holidays
- Worldwide cover for 90 days each year

## What is not covered

Like all insurance policies there are some things which can't be covered.

These exclusions include damage to:

- Any tablet that was not in the protective case supplied by the school.
- Any laptop whilst it was not in use unless it was in the protective case supplied by the school.
- Any equipment that is left on a motor vehicle.
- Any equipment that is not suitably stored or packed whilst being moved or whilst being carried around.
- Any equipment through the deliberate act of a user.

These exclusions include Theft of:

- Any equipment left in any unattended motor vehicle between 22.00hrs and 06.00hrs.
- Any equipment left in any unattended motor vehicle unless hidden from view and all protections put into operation so that forced entry into the vehicle is required.
- Any equipment from any property or premises unless the theft has occurred through forced and violent entry to or exit from the property.
- Any equipment from any form of public transport unless the equipment is taken from the authorised user by actual or threatened force.
- Any equipment whilst in a public place unless the equipment is taken from the authorised user by actual or threatened force.
- Any equipment whilst on hire or loan to any third party users as agreed by us

This policy does also not cover:

- Any lost or misplaced equipment.
- Any equipment suffering from wear and tear.
- Any consequential loss of any kind as a result of damage or theft of the equipment.





