

Select for Academies

Policy schedule

The Policy, the Policy Schedule, Certificates of Insurance and Endorsements form one document and should be read together. This Schedule replaces any previous Schedule.

Policy Number:	KSC-242047-5873
Insured:	Holywell Church of England Academy
Business:	School
Period of Insurance:	From: 01 st September 2023 To: 31 st August 2024 and any other period for which cover has been agreed.
Annual Premium:	£15,920.54

Premiums are exclusive of Insurance Premium Tax and/or VAT as appropriate.

Schedule Number:	20
Preparation Date:	29 th August 2023
Prepared By:	Adam Stewart
Policy Form Reference:	MSCATG08

Part A - Material damage

Effective Date: 01st September 2023

Premises Address	Buildings Declared Value	Contents
1. Holywell Church of England Academy, MK43 OJA	£13,141,378	£1,184,598

Cover:

Accidental **damage** by any cause not otherwise excluded.

For Exclusions, please refer to the policy wording.

Excesses:

The following **excesses** apply to each and every loss arising in respect of each and every separate **premises** from:

Theft, Malicious Damage, Falling Trees or Branches, Impact by Own Vehicles	£250
Subsidence, ground heave and landslip	£2,500
Any other cause except fire, lightning, explosion, aircraft, riot and civil commotion and earthquake	£500

Operative Endorsements:

2, 3, 4, 5, 7 - please refer to the Endorsements section of the policy wording

9. Limit of Liability

In respect of General provision 1. Limit of Liability the amount in the aggregate of the insured parts will not exceed £50,000,000 unless separately stated in the schedule.

10. Excesses

Exclusions to parts A, B and C - 8. Excesses is restated to read:

8. Excesses

In respect of Parts A and C the **excesses** as stated in the schedule will apply to each and every loss at each and every separate **building** at the **premises**.

Part B - Business interruption

Effective Date: 01st September 2023

Item No	Cover	Indemnity Period	Sum Insured
1	Additional Expenditure	48 months	£10,000,000
2	Loss of Gross Revenue and Increase in Cost of Working	48 months	£1,000,000

Cover:

Accidental **damage** by any cause not otherwise excluded.

For Exclusions, please refer to the policy wording.

Operative Endorsements:

7 - please refer to the Endorsements section of the policy wording.

9. Limit of Liability

In respect of General provision 1. Limit of Liability the amount in the aggregate of the insured parts will not exceed £50,000,000 unless separately stated in the schedule.

Part C - Works in progress - “all risks”

Effective Date: 01st September 2023

Property Insured	Sum Insured
Section 2a) Works in progress	£250,000
Section 2b) Existing works	As part A
Limit any one contract	£250,000

Cover:

Accidental **damage** by any cause not otherwise excluded.

For Exclusions, please refer to the policy wording.

Excesses:

The following **excesses** apply to each and every loss arising in respect of each and every separate **premises** from:

Theft, Malicious Damage, Falling Trees or Branches, Impact by Own Vehicles	£250
Subsidence, ground heave and landslip	£2,500
Any other cause except fire, lightning, explosion, aircraft, riot and civil commotion and earthquake	£500

Operative Endorsements:

7 - please refer to the Endorsements section of the policy wording.

9. Limit of Liability

In respect of General provision 1. Limit of Liability the amount in the aggregate of the insured parts will not exceed £50,000,000 unless separately stated in the schedule.

10. Excesses

Exclusions to parts A, B and C - 8. Excesses is restated to read:

8. Excesses

In respect of Parts A and C the **excesses** as stated in the schedule will apply to each and every loss at each and every separate **building** at the **premises**.

Part D - Money

Effective Date: 01st September 2023

Item No	Cover	Limit Any One Loss
1	Loss of Non-Negotiable Money in the situations specified in items 2 a), 2 b), 2 c) i) and 2 c) ii)	£250,000
2	Loss of other money : a) in transit in the custody of any governor or employee or in transit by registered post, or in a Bank Night Safe b) in the private residence of any governor or employee c) in the premises i) in the custody of or under the actual supervision of any governor or employee ii) in locked safes or strongrooms iii) in locked receptacles other than safes or strongrooms	£5,000 £250 £5,000 £5,000 £250

Excess:

£50 each and every loss.

Personal Injury Limits:

See Section 2.2.

Operative Endorsements:

1. Limit of Liability

In respect of General provision 1. Limit of Liability the amount in the aggregate of the insured parts will not exceed £50,000,000 unless separately stated in the schedule.

Part E - Public liability

Effective Date: 01st September 2023

Limit of Indemnity: £25,000,000

Operative Endorsements:

1. In respect of Section 2 Cover - 2.6 Data Protection is deleted and reinstated as follows:

2.6 Data Protection

The **insurer** will also indemnify the **insured** for legal costs and expenses incurred with the **insurer's** prior consent, and all sums the **insured** is required to pay as damages to an individual arising from proceedings brought against the **insured** under:

- a) Sections 168 and 169 of the Data Protection Act 2018
- b) Article 82 of Regulation (EU) 2016/679 (General Data Protection Regulation).

Provided always that:

i) the **insurer** will not be liable under this clause for:

- 1) fines, penalties, liquidated, punitive or exemplary damages
- 2) the costs of notifying any person regarding loss of personal data
- 3) the cost of replacing, reinstating, rectifying, or erasing any personal data
- 4) any deliberate or intentional criminal act or omission giving rise to any claim under this clause committed by the **insured**

ii) the liability of the **insurer** under this clause will not exceed £1,000,000 in any one period of insurance

iii) the liability of the **insurer** under this clause will not exceed £1,000,000 in any one period of insurance for Events affecting other members of a multi-academy trust or members of a Local Authority Maintained School group

iv) the liability of the **insurer** under this clause will not exceed £1,000,000 in any one period of insurance for Events affecting multiple **insured's** as a result of centrally shared systems.

Part F - Hirers' liability

Effective Date: 01st September 2023

Limit of Indemnity: £2,000,000

Excess:

£100 each and every claim for damage to the **premises** or **contents** caused other than by fire or explosion.

Operative Endorsements:

None

Part G - Employers' liability

Effective Date: 01st September 2023

Limit of Indemnity: £25,000,000

Operative Endorsements:

None

Part H - Libel and slander

Effective Date: 01st September 2023

Limit of Indemnity: £2,000,000

Excess:

10% each and every claim or £1,000 whichever is the lower.

Operative Endorsements: None

Part I - Governor's liability

Effective Date: 01st September 2023

Limit of Indemnity: £5,000,000

Excess:

£1,000

Retroactive Date: 01st October 2012

Operative Endorsements: None

Part J - Motor

Effective Date: 01st September 2023

Insurance Vehicle/Persons Entitled to Drive/ Limitation as to use: All as described in the Certificate of Motor Insurance	Cover: Section 21 A. Comprehensive	
Excess: Section 22		
Amount £150	Excess Code(s) KLMN	Description Accidental Damage, Fire, Theft, Windscreens
Additional to any other excess which applies.		
Damage to Property Limit: £5,000,000 Applicable to any commercial vehicle, minibus , agricultural vehicle, and special type £50,000,000 Applicable to any private car		
Additional Cover: Section 23 U. Occasional Business Use Operative		

Operative Endorsements: None

Part K - Motor legal expenses and uninsured loss recovery

Effective Date: 01st September 2023

Limit of Indemnity: £100,000 per insured incident

Operative Endorsements: None

Part L - Inspection contract

Effective Date: 01st September 2023

Service:

Inspections of each item of Plant described in the Plant Specification which will be invoiced separately under Contract Number EI-242047-5877.

Operative Endorsements: None

Part M - Engineering insurance

Effective Date: 01st September 2023

Cover:

The cover applicable is shown in the Item Specification by means of a cover code. These are defined in the Policy wording.

Cover	Limits of Indemnity
Section 2: Insured Damage to Plant	£500,000
Section 2.7: Own Surrounding Property Damage	£1,000,000

Excess:

£100 each and every loss.

Operative Endorsements:

None

Part N - Deterioration of stock

Effective Date: 01st September 2023

Premises Address	
1	Holywell Church of England Academy, MK43 0JA

Premises No	Item No	Item	Serial No	Sum Insured
1	1	Various freezer and/or cold stores	n/a	£5,000

Excess:

£50 each and every loss

Operative Endorsements: None

Part O - Fidelity guarantee

Effective Date: 01st September 2023

Persons Insured	Sum Guaranteed
All employees and governors	£1,000,000

Excess:

£500 each and every loss

Operative Endorsements:

1. Section 2.2 Third Party Computer Fraud is operative.
 - (1) The applicable sum insured is held to be £125,000.
 - (2) The **Excess** referred to in clause c) of Section 2.2 is reduced to £500 only

Part P - Personal accident

Effective Date: 01st September 2023

Category	Insured Persons	Operative Time
A	Employees	Engaged in Usual Occupation including Journeys and whilst commuting directly between place of residence and usual place of business
B	Governors	Engaged in the business including undertaking journeys and whilst commuting directly between place of residence and usual place of business
C	Volunteers	Engaged in the business including undertaking journeys and whilst commuting directly between place of residence and usual place of business
D	Pupils enrolled with the insured	Engaged in official activities of the insured including commuting directly between place of residence and usual place of study

Benefit	Category			
	A	B	C	D
1. Death	£100,000	£100,000	£100,000	£10,000
2. loss of limb (one or more) and/or loss of sight (one or both eyes)	£100,000	£100,000	£100,000	£100,000
3A. Total Loss of Hearing (in both ears) and/or Total Loss of Speech	£100,000	£100,000	£100,000	£100,000
3B. Total Loss of Hearing in one ear	25% of Benefit 3A	25% of Benefit 3A	25% of Benefit 3A	25% of Benefit 3A
4. Permanent Total Disablement	£100,000	£100,000	£100,000	£100,000
5. permanent partial disablement	See Section 2.16	See Section 2.16	See Section 2.16	See Section 2.16
6. Paraplegia	£75,000	£75,000	£75,000	£75,000
7. Quadriplegia	£125,000	£125,000	£125,000	£125,000
8. Temporary Total Disablement	£100	Not Operative	Not Operative	Not Operative
9. Temporary Partial Disablement	50% of Benefit 8	50% of Benefit 8	50% of Benefit 8	50% of Benefit 8
Benefit Period - temporary disablement	104 weeks	104 weeks	104 weeks	104 weeks
Deferment Period - temporary disablement	0 days	0 days	0 days	0 days
Section 3 - excluded travel to dangerous or unsettled areas	Countries and specific areas in countries where at the time of booking or departure the Foreign, Commonwealth and Development Office are advising against all travel or all non-essential travel			

Operative Endorsements:

None

Part Q(2) - School journey (winter sports included)

Effective Date: 01st September 2023

Operative Endorsements: None

Part R - Legal expenses

Effective Date: 01st September 2023

Insured Incidents		
1	Employment Disputes and Compensation Awards	Operative
2	Legal Defence	Operative
3	Statutory Licence Appeal	Operative
4	Contract Disputes	Operative
5	Debt Recovery	Operative
6	Property Protection and Bodily Injury	Operative
7	Tax Protection	Operative

Limit of Indemnity:

£250,000

Operative Endorsements:

None

Part S - Computer

Effective Date: 01st September 2023

Section	Property Insured	Sum Insured	Perils Insured	Indemnity Period
Section 2 - Material Damage	Computer Equipment and Computer Suite Equipment whilst in the premises and whilst in the territorial limits	£1,184,598	A, B, C	N/A
Section 2 - Material Damage	Computer equipment lent to students	£NA	A, B, C	N/A
Section 3 - Data and Information		£100,000	A, B, D, E, F, G, H	12 months
Section 4 -Additional Expenditure/Additional Interest		Included within Part B	A, B, D, E, F, G, H	N/A
Section 5 - Loss of Revenue		Included within Part B	A, B, D, E, F, G, H	N/A

Operative Endorsements:

1. Limit of Liability

In respect of General provision 1. Limit of Liability the amount in the aggregate of the insured parts will not exceed £50,000,000 unless separately stated in the schedule.

2. Excess

Exclusions to Section 2 - 1. Excess is restated to read:

1. Excess

- a) the **excess** for theft will be the same **excess** that applies to theft losses arising under Part A material damage
- b) the first £100 of any other claim except in the case of Damage caused by Fire Perils or in respect of any increased amount as stated in any endorsement to this section appearing in the schedule

Long Term Agreements

Part A - Material Damage. Long Term Agreement Expiry Date: 31st August 2026

Part B - Business Interruption. Long Term Agreement Expiry Date: 31st August 2026

Part C - Works in Progress. Long Term Agreement Expiry Date: 31st August 2026

Part D - Money. Long Term Agreement Expiry Date: 31st August 2026

Part E - Public Liability. Long Term Agreement Expiry Date: 31st August 2026

Part F - Hirers' Liability. Long Term Agreement Expiry Date: 31st August 2026

Part G - Employers Liability. Long Term Agreement Expiry Date: 31st August 2026

Part H - Libel and Slander. Long Term Agreement Expiry Date: 31st August 2026

Part I - Governors Liability. Long Term Agreement Expiry Date: 31st August 2026

Part J - Motor. Long Term Agreement Expiry Date: 31st August 2026

Part L - Inspection Contract. Long Term Agreement Expiry Date: 31st August 2026

Part M - Engineering Insurance. Long Term Agreement Expiry Date: 31st August 2026

Part N - Deterioration of Stock. Long Term Agreement Expiry Date: 31st August 2026

Part O - Fidelity Guarantee. Long Term Agreement Expiry Date: 31st August 2026

Part P - Personal Accident. Long Term Agreement Expiry Date: 31st August 2026

Part Q - School Journey. Long Term Agreement Expiry Date: 31st August 2026

Part S - Computer. Long Term Agreement Expiry Date: 31st August 2026

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