

Ms Gillian Jackson
Lord Lawson of Beamish Academy
Birtley Lane
Birtley
Chester le Street
County Durham
DH3 2LP

Your Policy Schedule

Introduction

This policy schedule shows the headlines of the cover that you have purchased. The details of the cover are shown in your policy document. This insurance policy, which meets your demands and needs, has been based on the latest information obtained from you.

This is important information, please read it carefully and check that the facts given about you are correct and that we have included all the covers that you require. Please contact us if you spot any errors or have any questions.

Select for Academies

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

Insured	Lord Lawson of Beamish Academy		
Policy Number	KSC-242046-7403		
Business	School		
Period Of Insurance	01-02-2019	to	31-01-2020

and any other period for which cover has been agreed

Long Term Agreement Expiry date	31-01-2020
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Premium	£ 24,096.55
Insurance Premium Tax	£ 2,891.59
Total Premium Due	£ 26,988.14

Preparation Date	04-02-2019
Policy Form Reference	MSCATB02

Our understanding of you

URN Number	Name of School	Address	Premises Covered
137942	Lord Lawson of Beamish Academy	Birtley Lane Birtley County Durham DH3 2LP	All premises occupied by the insured in the course of their business within the territorial limits



Your cover

Part	Cover	Insured/Not Insured
A	Material Damage	Insured
B	Business Interruption	Insured
C	Works In Progress	Insured
D	Money	Insured
E	Public Liability	Insured
F	Hirer's Liability	Insured
G	Employer's Liability	Insured
H	Libel and Slander	Insured
I	Governor's Liability	Insured
N	Deterioration of Stock	Insured
O	Fidelity Guarantee	Insured
P	Personal Accident	Insured
Q(1)	School Journey - Winter Sports Excluded	Insured
R	Legal Expenses	Insured
S	Computer	Insured

Your optional cover

Part	Cover	Insured/Not Insured
J	Motor	Insured
K	Motor Legal and Uninsured Loss Recovery	Insured
L	Inspection Contract	Not Insured
M	Engineering Insurance	Not Insured
Q (2)	School Journey - Winter Sports Included	Insured
T	Terrorism	Insured

Part A - material damage

Effective date: 01-02-2019

Cover		
Buildings	Buildings included within the Limit of Liability in respect of Part A, Part C Section 2b) and Part S	Operative
Contents	Included within the Limit of Liability in respect of Part A, Part C Section 2b) and Part S	Operative

Excesses:

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

theft	£250
subsidence, ground heave and landslip	£2,500
any other cause except fire, lightning, explosion, aircraft, riot and civil commotion and earthquake	£250

Optional Extensions: none

Operative Endorsements:

2,3,6,7, see pages EN1, EN2, EN3 and EN4 of the Policy

9. Limit of Liability in respect of Part A, Part B, Part C Section 2b), Part D and Part S

In respect of General provision 1. Limit of Liability:

- i) the Limit of Liability in the aggregate of the insured Parts A, Part C, Section 2b), Part D and Part S will not exceed £35,000,000
- ii) the Limit of Liability in respect of Part B will not exceed £7,000,000

10. In respect of Special Provisions 3.10 it is noted and agreed that **average** will not apply

11. In respect of Part A, Damage to Buildings and Contents which are the subject of a PFI arrangement at the time of a loss are excluded from this policy.

Part B - business interruption

Effective date: 01-02-2019

Section 2 Cover	Indemnity Period	Sum Insured
1. Additional Expenditure	36 Months	£6,000,000
2. Loss of Gross Revenue	36 Months	£1,000,000

Excesses: N/A

Operative Endorsements:

9. Limit of Liability in respect of Part A, Part B, Part C Section 2b), Part D and Part S

In respect of General provision 1. Limit of Liability:

- i) the Limit of Liability in the aggregate of the insured Parts A, Part C, Section 2b), Part D and Part S will not exceed £35,000,000
- ii) the Limit of Liability in respect of Part B will not exceed £7,000,000

Part C - works in progress - 'all risks'

Effective date: 01-02-2019

Sum Insured

Section 2 - Property Insured	Limit of Liability
a) works in progress	£250,000
b) existing buildings and contents	as per Part A

Cover:

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

For Exclusions see page EX1 of the Policy

Excesses:

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

Theft and malicious persons	£250
subsidence, ground heave and landslip	£2,500
any other cause except fire, lightning, explosion, aircraft, riot and civil commotion and earthquake	£250

Operative Endorsements:

9. Limit of Liability in respect of Part A, Part B, Part C Section 2b), Part D and Part S

In respect of General provision 1. Limit of Liability:

- i) the Limit of Liability in the aggregate of the insured Parts A, Part C, Section 2b), Part D and Part S will not exceed £35,000,000
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Part D - money

Effective date:

01-02-2019

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	£5,000
(b) in private residence of any governor or employee	£250
(c) in the premises	
(i) in the custody of or under the actual supervision of any governor director or employee	£5,000
(ii) in locked safes or strongrooms	£5,000
(iii) in locked receptacles other than safes or strongrooms	£500
Personal Accident Assault Limits: See Section 2.2	

Excess: £50 each and every loss

Operative Endorsements: none

Part E - public liability

Effective date: 01-02-2019

Limit of Indemnity: £25,000,000

Operative Endorsements: none

Part F - hirer's liability

Effective date: 01-02-2019

Limit of Indemnity: £2,000,000

Excess: £100 each claim for damage to the **premises** of **contents** caused other than by fire or explosion

Operative Endorsements: none

Part G - employers' liability

Effective date: 01-02-2019

Limit of Indemnity: £25,000,000

Operative Endorsements: none

Part H - libel and slander

Effective date: 01-02-2019

Sum Insured: £2,000,000

Excess: 10% each claim or £1,000 whichever is the lower

Operative Endorsements: none

Part I - governor's liability

Effective date: 01-02-2019

Limit of Indemnity: £5,000,000

Excess: £1,000

Retroactive Date Inception

Operative Endorsements:

1. The special definition of Governor is amended to read as follows: Any trustee, director, officer, management committee member, member of the board of managers, supervisory board member, management board member or **governor** of the **insured** elected or appointed according to law.

Part J - motor

Effective date: 01-02-2019

Insured Vehicle/ Persons Entitled to Drive/ Limitation as to use: All as described in the certificate of Motor Insurance	Cover: Section 21 A. Comprehensive									
<table border="1"> <thead> <tr> <th data-bbox="97 539 606 607">EXCESS: Section 22 Amount</th> <th data-bbox="614 539 989 607">Excess Code(s)</th> <th data-bbox="997 539 1497 607">Description</th> </tr> </thead> <tbody> <tr> <td data-bbox="97 618 606 696">£150</td> <td data-bbox="614 618 989 696">KLMN</td> <td data-bbox="997 618 1497 696">Accidental Damage, Fire, Theft, Windscreens</td> </tr> <tr> <td colspan="3" data-bbox="97 707 1497 779">Additional to any other Excess which applies</td> </tr> </tbody> </table>		EXCESS: Section 22 Amount	Excess Code(s)	Description	£150	KLMN	Accidental Damage, Fire, Theft, Windscreens	Additional to any other Excess which applies		
EXCESS: Section 22 Amount	Excess Code(s)	Description								
£150	KLMN	Accidental Damage, Fire, Theft, Windscreens								
Additional to any other Excess which applies										
Repair Limit: £Nil Section 12	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.									
<table border="1"> <thead> <tr> <th data-bbox="97 994 794 1039">Additional Cover:</th> <th data-bbox="802 994 1497 1039">Section 23</th> </tr> </thead> <tbody> <tr> <td data-bbox="97 1050 794 1106">T. Hiring Charges</td> <td data-bbox="802 1050 1497 1106">Not Operative</td> </tr> <tr> <td data-bbox="97 1117 794 1162">U. Occasional Business Use</td> <td data-bbox="802 1117 1497 1162">Operative</td> </tr> </tbody> </table>		Additional Cover:	Section 23	T. Hiring Charges	Not Operative	U. Occasional Business Use	Operative			
Additional Cover:	Section 23									
T. Hiring Charges	Not Operative									
U. Occasional Business Use	Operative									

Operative Endorsements: none

Part K - motor legal expenses and uninsured loss recovery

Effective date: 01-02-2019

The Claims Handling Agent is DAS Legal Expenses Insurance Company Limited.

Limit of Indemnity £100,000 per insured incident

Operative Endorsements: none

Part N - deterioration of stock

Effective date: 01-02-2019

Sum Insured: £5,000 per school
Excess: £50 each and every loss
Operative Endorsements: none

Part O - fidelity guarantee

Effective date: 01-02-2019

Persons Insured: All **employees** and **governors**
Sum Guaranteed: £1,000,000
Operative Endorsements:

1. Third Party Computer Fraud: Section 2.2 Third Party Computer Fraud:operative
Sum Insured : £125,000
Excess: £500 each and every loss

Part P - personal accident

Effective date: 01-02-2019

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: a) Journeys abroad b) commuting directly between place of residence and usual place of study.

Part P - personal accident

Benefit	Applicable to Categories A	Applicable to Categories B & C	Applicable to Category D
1. death	Capital Sum: £100,000	Capital Sum: £100,000	Capital Sum: £10,000
2. loss of limb (one or more) and/or loss of sight (one or both eyes)	£25,000	£25,000	£25,000
3A. Total Loss of Hearing (in both ears) and/or Total Loss of Speech	£25,000	£25,000	£25,000
3B. Total Loss of Hearing in one ear	£25,000	£25,000	£25,000
4. Permanent Total Disablement	£25,000	£25,000	£25,000
5. Permanent Partial Disablement	See Section 2.16	See Section 2.16	See Section 2.16
6. Paraplegia	£20,000	£20,000	£20,000
7. Quadriplegia	£20,000	£20,000	£20,000
8. Temporary Total Disablement	£100 per week	Not operative	Not operative
9. Temporary Partial Disablement	£50 per week	Not operative	Not operative
Benefit Period - temporary disablement	104 weeks	104 weeks	104 weeks
Deferment Period-temporary disablement	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 and Commonwealth Office are advising against all travel or all non-essential travel	Countries and specific areas in countries where at the time of booking or departure the Foreign and Commonwealth Office are advising against all travel or all non-essential travel	Countries and specific areas in countries where at the time of booking or departure the Foreign and Commonwealth Office are advising against all travel or all non-essential travel

Operative Endorsements:

The Permanent Partial Disablement benefits as described in Section 2.16 are percentages of the sums insured under benefit 4 for permanent severance or permanent total loss of use and not 5 as stated.

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

Effective date: 01-02-2019

Part Q(2) is operative

Operative Endorsements: none

Part R - legal expenses

Effective date: 01-02-2019

The Claim Handling Agent is DAS Legal Expenses Insurance Company Limited

Insured Events:

1. Employment Disputes and Compensation Awards	Operative
2. Legal Defence	Operative
3. Property protection and Bodily Injury	Operative
4. Tax Protection	Operative
5. Contract Disputes	Operative
6. Debt Recovery	Operative

Limit of Indemnity: £250,000
Operative Endorsements: none

Part S - computer

Effective date: 01-02-2019

	Property Insured	Sum Insured	Peril Insured	Indemnity Period
Section 2 - Material Damage	Computer Equipment and Computer Suite Equipment whilst in the premises and whilst in the territorial limits	Included within the Limit of Liability in respect of Part A, Part C Section 2b) and Part S	A,B,C	N/A
Section 3 - Data and Information		£100,000	A,B,D,E,F,G,H	36 months
Section 4 - Additional Expenditure		Included within Part B	A,B,D,E,F,G,H	36 months

Operative Endorsements:

2 and 3 see pages EN1,EN2,EN3 and EN4 of the Policy

9. Limit of Liability in respect of Part A, Part B, Part C Section 2b), Part D and Part S

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Part T - terrorism

Effective date: 01-02-2019

Cover: All items insured under Part A, Part B, Part C Section 2b) , Part D and Part S

Operative Endorsements: none

General Conditions

Bonus and Fee Structure

Employees and businesses who work for ZIP UK are remunerated in various different ways for selling insurance contracts. Employees receive a basic salary and also receive a bonus based on a number of factors, including the achievement of sales and quality targets. Businesses which work for the insurer on an outsourced basis receive a fee and also additional payments based on a number of factors, including the achievement of sales and quality targets.

Cancellation

All insurance policies run for a fixed period of time. The Insured can terminate an insurance contract verbally or in writing at any time. No refund will legally be due for any unused period of cover outside of the 'cooling off period' for consumer customers or following initiation for organisations and businesses. The Insurer may cancel the policy by giving 30 days' notice in writing. In such an event the insured will be entitled to a return of premium in respect of the unexpired portion of the period of insurance.

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority | DAS Legal Expenses Insurance Company Limited, DAS House, Quay Side, Temple Back, Bristol BS1 6NH | Registered in England and Wales | Company Number 103274 | Website: www.das.co.uk

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Zurich Management Services Limited

Registered in England and Wales, number 2741053. Registered Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Municipal

Zurich Municipal is a trading name of Zurich Insurance plc.
A public limited company incorporated in Ireland Registration No. 13460.
Registered Office: Zurich House, Ballsbridge Park. Dublin 4, Ireland.
UK Branch registered in England and Wales, Registration No. BR7985.
UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.