

# THE EDUCATIONAL INSTITUTE OF SCOTLAND

## MEMBERS MALICIOUS DAMAGE INSURANCE SCHEME

(Underwritten by Aviva)

### SUMMARY OF COVER

#### Risk Insured against:

Malicious damage to a motor car, motor cycle or pedal cycle occurring within the boundaries of any educational premises and/or any adjacent official car park, and/or within 250 metres radius of any educational establishment, the property of any Employer of any EIS member in Scotland, and designated for use by members of the Institute for parking purposes while the member is in attendance at such premises in pursuance of duties in connection with the education profession or the business of the Institute.

#### Property covered:

Any private motorcar, motorcycle or pedal cycle (including their accessories) licensed for road use and belonging to a member of the Institute or to the spouse of a member.

#### Important Notes:

- I. This policy only operates if a claim is not made under any other insurance policy covering the same damage.
- II. A member can only claim under this policy, or under their own personal motor policy
- III. A member may claim for an excess due under his or her own personal policy subject to the policy limits.
- IV. **THE POLICY DOES NOT COVER AGAINST ACCIDENTAL DAMAGE OR DAMAGE CAUSED DURING ANY THEFT OR ATTEMPTED THEFT FROM THE MOTOR CAR MOTOR CYCLE OR PEDAL CYCLE.**
- V. The Policy does not provide cover against Theft of articles from any motorcar, motorcycle, pedal cycle or accessories forming part of any these.

Name		Membership No.	
Address:		Telephone No.	
Postcode		E-mail:	
Full details of where loss occurred			
Date of loss or damage		Time of loss or damage	
Were you at the time on the course of your duties? (if yes please provide details)	Yes <input type="checkbox"/> No <input type="checkbox"/>		
State the full circumstances of the damage to your vehicle			
Which police station the matter was reported to		Date reported	Crime Ref No.
Please note all incidents of theft or malicious damage must be reported to the police			
Have you ever made a claim under the Institute's Insurance schemes in the past? If yes please provide full details incl dates and settlement amounts	Yes <input type="checkbox"/> No <input type="checkbox"/>		



Name and address of person causing damage			
Name and address of OWNER of car (if not yourself)			
Make and model of vehicle			
Registration number		Year of make	
Description of damage			
Name and address of repairer			
Members must give own instructions for repair work to proceed and send the final account for settlement. Cheques are payable to the member only.			
<b>PLEASE NOTE A WRITTEN INVOICE/RECEIPT FROM A REPAIRER SHOULD BE ATTACHED WHEN SUBMITTING YOUR CLAIM</b>			

I declare that the statements shown on this form are true to the best of my knowledge and belief and I claim the amount stated below in respect of loss or damage to the property mentioned. I confirm the amount claimed has not been the subject of a claim under any other insurance policy. I understand that in handling this claim, Towergate Risk Solutions (a trading name of Towergate Underwriting Group limited) will act on behalf of the insurer and I confirm my informed consent to the claim being handled on this basis.

Signature of Claimant: \_\_\_\_\_ Date: \_\_\_\_\_

Signature of EIS Representative: \_\_\_\_\_

**Fraud Prevention and Detection**

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Undertake credit searches and additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.
- 

We can supply on request further details of the databases we access or contribute to.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity.

**Claims History**

- Under the conditions of your policy you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

In assessing any claims made, the insurer or its agents may undertake checks against publicly available information such as electoral roll, county court judgements, bankruptcy orders or repossessions. Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

**EXCEPTIONS**

The Insurers do not accept liability:

- (a) For claims totalling less than £35
- (b) For loss of use, depreciation, wear and tear, or any consequential loss.

**Limit of Liability:**

The Insurer's liability will not exceed £500 in respect of any one claim.

**Other Conditions:**

- a) Any malicious damage which maybe the subject of a claim under the Institute's policy must be reported as soon as reasonably possible to the Head Teacher/Principal of the Educational Establishment (or any other responsible person) and also to the police.
- b) Reasonable steps must be taken to safeguard any motorcar or motorcycle from damage.

Full details of the cover are set out in the Policy held by the Educational Institute of Scotland, a copy of which is available on request to the Institute.

**Form to be completed and thereafter returned to:**

Mail: Towergate Insurance, (EIS Claims Dept), 150 St Vincent Street, Glasgow G2 5NE  
 Email: glasgow@towergate.co.uk  
 Tel: 0844 980 6800 (lo-call)-

