

The Educational Institute of Scotland Commercial Insurance Policy Summary

This is a summary of Your The Educational Institute of Scotland Commercial Insurance Policy and does not contain the full terms and conditions of the cover, which can be found in the policy documents

It is important that you read the policy documents carefully when you receive them

Name of the insurer

The insurer of the policy is Aviva Insurance Limited, Registered in Scotland No. 2116 Registered office: Pitheavlis, Perth, Scotland, PH2 0NH. Member of the Aviva Group, Authorised and regulated by the Financial Services Authority

Key Covers, Features and Exceptions

This summary provides an overview of the key covers, features and exceptions available within the policy

If you have selected any of these covers they will be itemised in your schedule and full cover details will be set out in your policy booklet

Duration of Policy

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown on your Policy Schedule

Right of Cancellation

We may cancel this policy by sending thirty days notice to your last known address

If you do not pay the premium (or any part of the premium under any relevant instalment agreement) by the due date, we may cancel-your policy with effect from the beginning of the period for which a payment has not been paid.

A full explanation of the cancellation rights can be found in the policy booklet

Our Service to You

We hope that you will be very happy with the service we provide

However, if for any reason you are unhappy about this, we would like to hear from you

In the first instance, please contact your insurance adviser or usual Aviva point of contact

Full details of our complaints procedure will be set out in your policy booklet

We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body

The Financial Ombudsmen Service is available to individuals, certain small businesses, charities and trusts

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme ("FSCS")

If we were unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim

Cover, Features and Benefits	Exceptions and Limitations
<p data-bbox="203 316 600 343">Teachers Personal Effects Cover</p> <p data-bbox="203 379 757 406">Loss or damage to Personal Effects caused by</p> <ul data-bbox="253 443 1111 627" style="list-style-type: none"> <li data-bbox="253 443 1111 531">• Fire or Theft whilst at any premises owned by The Educational Institute of Scotland and any school or educational establishment in Scotland. <li data-bbox="253 568 1111 627">• Any accident or misfortune while the member is in the course of their duties including voluntary duties associated with school activities 	<p data-bbox="1142 316 2033 343">Please refer to the Teachers Personal Effects section of your policy booklet</p> <ul data-bbox="1191 352 2042 922" style="list-style-type: none"> <li data-bbox="1191 352 2042 440">• Loss or damage caused by washing, cleaning, dyeing or alteration, restoration, repair, maintenance or moth, vermin, frost or confiscation or <li data-bbox="1191 448 1693 475">• detention by Customs or other officials <li data-bbox="1191 483 1984 539">• Loss or damage caused to musical instruments whilst in transit unless they <li data-bbox="1191 547 2024 603">• are in their containers or motor vehicles, caravans, trailers, aircraft or parts <li data-bbox="1191 611 1682 635">• thereof or contact lenses or livestock. <li data-bbox="1191 643 1518 667">• Wear and depreciation. <li data-bbox="1191 675 1608 699">• Mechanical or electrical defect. <li data-bbox="1191 707 1800 730">• Loss or damage occurring at a members home. <li data-bbox="1191 738 2042 794">• Loss of Money by theft or attempted theft occurring during the hours when <li data-bbox="1191 802 2033 858">• the premises are normally closed for business, unless by forcible or violent <li data-bbox="1191 866 1980 922">• entry from a locked safe, locked drawer, locked desk or locked cupboard.
<p data-bbox="203 970 600 997">Damage to Motor Vehicles Cover</p> <ul data-bbox="253 1034 1097 1281" style="list-style-type: none"> <li data-bbox="253 1034 1097 1061">• Riot, Civil Commotion and Malicious damage to Your Motor Vehicle <li data-bbox="253 1069 1097 1157">• Damage to Your Motor Vehicle as a result of impact by any vehicle where the driver and/or vehicle is unknown and is unable to be traced. <li data-bbox="253 1197 1097 1281">• occurring within the boundaries of any educational establishment and/or adjacent official car park and whilst the member is officially attending that establishment. 	<p data-bbox="1142 970 1883 997">Please refer to the Motor Vehicle section of your policy booklet</p> <ul data-bbox="1191 1007 2033 1347" style="list-style-type: none"> <li data-bbox="1191 1007 1391 1031">• The Excess. <li data-bbox="1191 1038 1995 1094">• Any loss that is more specifically Insured or recoverable under a motor <li data-bbox="1191 1102 1317 1126">• policy. <li data-bbox="1191 1134 1962 1158">• Wear, tear, depreciation, mechanical or electrical breakdown. <li data-bbox="1191 1166 1899 1190">• Any depreciation in the market value of a Motor Vehicle. <li data-bbox="1191 1198 1865 1222">• Any loss of use, compensation or consequential loss. <li data-bbox="1191 1230 2033 1286">• Loss or damage due to theft or attempted theft from or of the Motor Vehicle. <li data-bbox="1191 1294 2002 1347">• Impact where You are responsible for the damage to Your Motor Vehicle.

Cover, Features and Benefits	Exceptions and Limitations
<p data-bbox="203 316 499 344">Personal Accident Cover</p> <p data-bbox="203 376 1095 437">Any Insured Person suffers bodily injury caused by accident resulting solely and independently of other causes in :</p> <ul data-bbox="253 472 1115 721" style="list-style-type: none"> <li data-bbox="253 472 371 501">• death <li data-bbox="253 504 1115 564">• total and irrecoverable loss of sight in one or both eyes or loss of one or more limbs <li data-bbox="253 568 1048 628">• permanent and total disablement (other than by loss of limbs or sight) which, after <li data-bbox="253 632 1099 721">• 104 weeks from the date of injury prevents any insured person from following engaging in or giving attention to usual profession or occupation. 	<p data-bbox="1142 316 1939 344">Please refer to the Personal Accident Section of your policy booklet</p> <ul data-bbox="1191 347 2040 1034" style="list-style-type: none"> <li data-bbox="1191 347 2029 437">• suicide or attempted suicide or wilful exposure to danger (except in an attempt to save human life), or due to, contributed to, or accelerated by venereal infection. <li data-bbox="1191 472 2040 561">• flying or other aerial activities except while travelling in an aircraft as a passenger not as pilot or aircrew nor for the purpose of undertaking any trade or technical operation in or on the aircraft. <li data-bbox="1191 596 2040 721">• accidents occurring while any insured person is engaged in mountaineering or rock climbing ordinarily necessitating the use of ropes or guides or potholing or engaged in or practising for speed or time trials sprints or racing of any kind (other than on foot) <li data-bbox="1191 756 2007 845">• under the influence of intoxicating liquor or drugs (other than drugs taken under medical supervision and not for the treatment of drug addiction) <li data-bbox="1191 880 1854 909">• pregnancy or childbirth <li data-bbox="1191 944 2022 1034">• We do not insure any person against permanent and total disablement caused by or resulting from alcoholism