



The Educational  
Institute of Scotland

## MEMBERS PERSONAL EFFECTS INSURANCE SCHEME

(Underwritten by Aviva)

### SUMMARY OF COVER

**THIS POLICY ONLY OPERATES IF A CLAIM IS NOT MADE UNDER ANY OTHER INSURANCE POLICY COVERING THE SAME DAMAGE. A MEMBER CAN THEREFORE ONLY CLAIM UNDER THE INSTITUTE'S POLICY OR UNDER A PERSONAL HOUSEHOLD POLICY, BUT NOT UNDER BOTH.**

**Property Covered:**

Personal effects comprising wearing apparel, cash, articles of personal use and adornment including textbooks, pedal cycles, instruments and equipment pertaining to the education profession all being the property of Members of the Institute.

**Risk insured against:**

Loss, destruction of or damage to the property covered caused by accident or misfortune as defined by the policy whilst:

- I. At any premises rented or owned by the Institute and/or any Educational Establishment in Scotland.
- II. At any time while the Member is in the course of his or her duties including voluntary duties associated with their employment but excluding destruction or damage arising in the Member's residence.

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 IN THE COURSE OF YOUR DUTIES? <i>(If yes please provide details) ✓</i>		YES <input type="checkbox"/> NO <input type="checkbox"/>	
STATE THE FULL CIRCUMSTANCE OF THE LOSS OR DAMAGE <i>(IF BY FIRE, THE CAUSE OF THE OUTBREAK SHOULD BE STATED IF KNOWN).</i>			
IF THEFT, WAS PROPERTY IN A LOCKED SAFE, LOCKED, DRAWER, DESK OR CUPBOARD? ✓		YES <input type="checkbox"/> NO <input type="checkbox"/>	
WHICH POLICE STATION THE MATTER WAS REPORTED TO:	DATE REPORTED	Crime Ref no.	
<b>PLEASE NOTE ALL INCIDENTS OF THEFT OR MALICIOUS DAMAGE MUST BE REPORTED TO THE POLICE</b>			
HAVE YOU EVER MADE A CLAIM UNDER THE INSTITUTE'S INSURANCE SCHEMES IN THE PAST? ✓ IF YES PLEASE PROVIDE FULL DETAILS INCLUDING DATES AND SETTLEMENT AMOUNTS.	YES <input type="checkbox"/> NO <input type="checkbox"/>		



Describe effects lost or damaged	From whom obtained (Name & Address)	Date acquired	Original purchase price	Cost to repair or replace	Value of salvage	Amount claimed

(If required please continue on a separate sheet)

**PLEASE NOTE ONE OF THE FOLLOWING SHOULD BE ATTACHED WHEN SUBMITTING YOUR CLAIM:**

- (a) *A written replacement estimate from a Retailer.*
- (b) *The original purchase receipt (if available).*
- (c) *A receipt following the purchase of a replacement item*

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: \_\_\_\_\_

- A high quality, efficient and helpful service
- A swift and courteous response to all claim forms, associated documentation or correspondence sent to Aviva
- Prompt payment in respect of valid claims following their authorisation
- A speedy indication that a claim cannot be met until further information is received
- Up to date information on the current position of your claim if it cannot be paid quickly.

#### **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).

You should show these notices to anyone who has an interest in the insurance under the policy.

5) The following note should be included after Towergates telephone number,if applicable -

For our joint protection telephone calls may be recorded and/or monitored.

**EXCEPTIONS - The Insurers do not accept liability:**

- (a) For the first £35 of each and every loss or damage.
- (b) For loss or destruction of or damage to stamps, travel tickets, bonds, coupons, coins, stamp collections, negotiable instruments, title deeds, manuscripts, securities of any kind, precious stones, business books, replacement documents, motor vehicles or watercraft or accessories of any of them or livestock.
- (c) For damage arising from wear and tear, depreciation, gradual deterioration, mechanical or electrical defect, moth, vermin or from any process of cleaning, dyeing or restoration.
- (d) In respect of any charge made for a replacement estimate/receipt.
- (e) No cover is provided in relation to any excess under any personal policy.
- (f) Theft of money is only covered while the premises are closed consequent upon actual forcible and violent entry of a locked safe, locked drawer, locked desk or locked cupboard.

**LIMITS OF LIABILITY**

The Insurer's liability- after the application of the £35 excess referred to in (a) above will not exceed in respect of any one member:

- I. £500 in respect of any loss (except in respect of money)
- II. £50 in respect of any loss of cash, banknotes, cheques or securities for money
- III. £750 in respect of all losses during any one period of insurance.

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:**

✉ Towergate Risk Solutions, (EIS Claims Dept), 150 St. Vincent St, Glasgow, G2 5NE

✉ glasgow@towergate.co.uk

☎ 0844 980 6800



Version 27<sup>th</sup> July 2010  
Towergate Risk Solutions is a trading name of Towergate Underwriting Group