

Ms Rhian Pimblott
The Shaw Education Trust
The Lodge Wolstanton High, Milehouse Lane,
Milehouse Lane,
Newcastle Under Lyme,
ST5 9JU

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	The Shaw Education Trust		
Policy Number	KSC-242051-6153		
Business	School		
Period Of Insurance	01-10-2018	to	30-09-2019

and any other period for which cover has been agreed

Long Term Agreement Expiry date

Premium	£ 29,047.03
Insurance Premium Tax	£ 2,299.76
VAT	£ 1,976.47
Total Premium Due	£ 33,323.26

Preparation Date	28-09-2018
Policy Form Reference	MSCATB02

Our understanding of you

URN Number	Name of School	Address	Premises Covered
MAT4499	The Shaw Education Trust	The Lodge Wolstanton High, Milehouse Lane, Milehouse Lane, ST5 9JU	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	Not Insured
B	Business Interruption	Not Insured
C	Works In Progress	Not Insured
D	Money	Not Insured
E	Public Liability	Not Insured
F	Hirer's Liability	Not Insured
G	Employer's Liability	Not Insured
H	Libel and Slander	Not Insured
I	Governor's Liability	Not Insured
N	Deterioration of Stock	Not Insured
O	Fidelity Guarantee	Not Insured
P	Personal Accident	Not Insured
Q(1)	School Journey - Winter Sports Excluded	Not Insured
R	Legal Expenses	Not Insured
S	Computer	Not Insured

Your optional cover

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

Part J - motor

Effective date: 01-10-2018

<p>Insured Vehicle/ Persons Entitled to Drive/ Limitation as to use:</p> <p>All as described in the certificate of Motor Insurance</p>	<p>Cover: Section 21</p> <p>A. Comprehensive</p>									
<table border="1"> <thead> <tr> <th data-bbox="97 573 576 645">EXCESS: Section 22 Amount</th> <th data-bbox="584 573 798 645">Excess Code(s)</th> <th data-bbox="805 573 1493 645">Description</th> </tr> </thead> <tbody> <tr> <td data-bbox="97 656 576 728">£150</td> <td data-bbox="584 656 798 728">KLMN</td> <td data-bbox="805 656 1493 728">Accidental Damage, Fire, Theft, Windscreens</td> </tr> <tr> <td colspan="3" data-bbox="97 730 1493 808">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										
<p>Repair Limit: £Nil</p> <p>Section 12</p>	<p>Damage to Property Limit:</p> <p>£5,000,000 Applicable to any commercial vehicle, minibus, agricultural vehicle, and special type.</p> <p>£50,000,000 Applicable to any private car.</p>									
<p>Additional Cover: Section 23</p> <table border="1"> <tr> <td data-bbox="97 1093 794 1126">T. Hiring Charges</td> <td data-bbox="802 1093 1493 1126">Not Operative</td> </tr> <tr> <td data-bbox="97 1160 794 1193">U. Occasional Business Use</td> <td data-bbox="802 1160 1493 1193">Not Operative</td> </tr> </table>		T. Hiring Charges	Not Operative	U. Occasional Business Use	Not Operative					
T. Hiring Charges	Not Operative									
U. Occasional Business Use	Not Operative									

Operative Endorsements: none

Part K - motor legal expenses and uninsured loss recovery

Effective date: 01-10-2018

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

Limit of Indemnity £100,000 per insured incident

Operative Endorsements: none

Part L - inspection contract

Effective date: 01-10-2018

Service: Inspection of items of Plant as shown in the Item Specification

Operative Endorsements: none

Part M - engineering insurance

Effective date: 01-10-2018

Cover:

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

Type of cover:	Limit of indemnity:
Insured damage to Plant	£500,000
Own Surrounding Property damage	£1,000,000

Excess

£100 each and every loss

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

DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113) | DAS Law Limited Head and Registered Office: North Quay, Temple Back, Bristol BS1 6FL | Registered in England and Wales | Company Number: 5417859 | Website: www.daslaw.co.uk

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.