

Public Liability Insurance Cover for Design and Technology Association Members

The Design and Technology Association has made special arrangements with Hiscox, which means that all individual members within the UK, including trainee teachers, are automatically provided with comprehensive insurance cover. You have, for example, the protection of insurance cover up to £5,000,000 in case of awards against you arising from your legal liability in respect of claims for death, injury, illness or loss of or damage to property of students and others resulting from events whilst you carry out your professional duties, including extramural activities. Reproduced here are details of the insurance cover, its terms and conditions and information on how to make a claim.

Members Liability

The D&T Association has arranged to protect members against their liability at law for:

- 1) The death of or injury to or illness of any person.
- 2) The loss of or damage to property, happening or caused during the performance by the member of their professional duties as teachers.

Special Conditions

There are certain exceptions that the protection will not apply to:

- 1) Liability assumed by the member by agreement.
- 2) Liability in respect of the death of or injury to or illness of any person arising out of and in the course of the employment of such person by the member.
- 3) Liability in respect of loss of or damage to property belonging to the member or in their custody or control.
- 4) Liability in respect of death, injury, illness, loss or damage by or in connection with or arising from the possession or use by or on behalf of the member of any mechanically propelled vehicle or any vessel or craft.
- 5) Liability of whatsoever nature directly caused by or contributed to or arising from ionising radiations or contamination by radioactivity from any nuclear fuel or from any nuclear waste from the combustion of nuclear fuel.
- 6) Any Breach of Professional duty or service whether of omission or commission in respect of persons engaged in activities other than teaching.

The limit of this indemnity is £5,000,000 in respect of any one occurrence and is for members resident in the United Kingdom and for visiting members temporarily living here.

Please note that this form of liability cover is purely in place for contingent risks only. Therefore it will only perform if the member's primary liability arrangements reject the initial claim for whatever reason. Primary arrangements are already in place for schools, colleges, universities etc. under their existing insurance arrangements which include liability insurance for teacher, lecturers, trainee teachers etc. Alternatively members who are not connected to schools and the like need to arrange cover in their individual names in order for this contingency cover to be available.

How to Claim

Members should give immediate notification to Gibbs Denley, the D&T Association's insurance broker, of any occurrence in which they are involved and for which it is possible, however remotely, they may be held to blame. Failure to do so might well prejudice a successful defence to a charge of negligence. Contact details: Gibbs Denley, Crystal House, Buckingway Business Park, Swavesey, Cambridge, CB24 4UL, telephone number: 01954 233 650.

Members' Personal Property

Personal property belonging to members of the D&T Association is automatically insured under a collective policy taken out by the Association – protecting property against Fire, Theft (following forcible or violent entry or exit only) or any attempt thereat, Accidental Loss, destruction of or damage to the property insured whilst on the premises of any teaching institute or laboratory within the UK.

The policy provides cover up to:

- 1) Personal effects including textbooks, instruments, equipment being the property of employees and members – limit £200 per item.
- 2) Equipment and instruments belonging to members used for demonstrations and lectures – limit £3,167 subject to an inner limit of £1,000 any one item.
- 3) Portable computer equipment and similar data storing/processing equipment designed to be carried by hand – sum insured £11,576.

Special Conditions

- 1) The first £75 of any claim is excluded from the cover provided and this is increased to £150 in respect of equipment used for demonstrations and lectures.
- 2) Premises include outbuildings but not any garden, yard or open space, or theft from unattended vehicles.
- 3) The policy does not cover liability in respect of property or cash insured by the Local Education Authority.
- 4) The cover does not apply to medals, coins (Collector's pieces), unset precious stones, curiosities, sculptures, manuscripts, rare books, plans, patterns, models, moulds, designs, deeds, bonds, bills of exchange, promissory notes, securities for money, stamps, business book or documents.
- 5) With regards to portable computer equipment and the like, the following applies – if left in unattended vehicle the vehicle must be securely locked with all security devices set in operation, equipment must be concealed from view in locked boot or under parcel shelf and in locked building or guarded secure parking area between the hours of 9.00pm – 6.00am.

How to Claim

Members having a claim under this benefit should notify the D&T Association's insurance broker, Gibbs Denley, immediately the loss or damage is discovered and a form will then be issued on which full particulars of the claim can be submitted. Contact details: Gibbs Denley, Crystal House, Buckingway Business Park, Swavesey, Cambridge, CB24 4UL, telephone number: 01954 233 650.