

# 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 personal property insurance cover. Reproduced here are details of the insurance cover, its terms and conditions and information on how to make a claim.

This protects members against the loss of or damage to property, happening or caused during the performance by the member of their professional duties as teachers.

## 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, 8200 Cambridge Research Park, Beach Drive, Cambridge. CB25 9TL, telephone number: 01223 792 550.