

**Marsh Education Practice**

Capital House
1-5 Perrymount Road
Haywards Heath
West Sussex
RH16 3SY
Tel: 01444 458144
Fax: 01444 415088
www.marsh.com

Mrs Nell Young
Sir Roger Manwood's School
The Bursary
Manwood Road
Sandwich
Kent
CT13 9JX

11th July 2019

Dear Mrs Young,

Policy: Pupils Personal Effects - £5,000
Renewal Date: 1st September 2019

The above policy falls due for renewal as shown above.

In order to ensure continuity of cover for you, we confirm that your group policy will be automatically renewed unless you notify us to the contrary.

Insurers

The insurers of the scheme are Ecclesiastical Insurance Office Plc.

We only offer pupils' personal effects insurance from a pre-selected insurer, which is Ecclesiastical Insurance Office Plc (EIO). This is a specific, specially worded product bespoke to Marsh.

In sourcing the insurance and in the event of a claim we act as your agent.

In placing insurances for you we normally act as your agent. Should you instruct us to proceed and place this insurance, Marsh Ltd has a "delegated authority" granted by the insurer which means that it acts as agent of the insurer and has authority to accept insurance risks and issue documentation and settle claims (in accordance with agreed terms) on their behalf. We can only place your business under a delegated authority where we reasonably consider that this meets this insurance requirements.

Where we receive money from you or the insurer in relation to the insurance placed under the delegated authority we will hold this subject to Risk Transfer. This means that when you pay us premium it will be treated as having been received by the insurer. If the insurer pays us claims money or premium refunds this is also treated as belonging to the insurer until we



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Tower Place West, Tower Place, London EC3R 5BU

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No.307511)



remit it to you.

About the Insurer

Ecclesiastical Insurance Office plc (EIO), Beaufort House, Brunswick Road, Gloucester GL1 1JZ. Telephone: 0845 777 3322. Reg. No.24869. EIO is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services registration number 113848.

Full details of all authorisations can be found on the Financial Services Register by visiting <http://www.fsa.gov.uk/register>

Premium

The termly premium per pupil is £ 5.04 (and inclusive of £0.54 for the Insurance Premium Tax at 12%) and is payable in 3 equal termly instalments.

All other terms and conditions remain unchanged as per your expiring policy.

Demands and Needs

The pupils' personal effects scheme is a group annual insurance satisfying the demands and needs of a school wishing to purchase insurance for their pupils to cover loss or damage to personal items at school. Cover is arranged on a group basis with the school as the policyholder and the pupils and parents have rights to claim.

We will deal with this transaction on a non-advised basis. This means that we will give you sufficient information about the policy (or policies, where applicable) for you to make an informed decision about whether to take out cover. We have not given you specific advice about the policy (or policies, where applicable) being appropriate for your particular needs

You must read the policy documentation carefully to ensure that it meets your demands and needs.

Marsh Remuneration

We will be paid commission by insurers, In addition, we do receive payment from Ecclesiastical Insurance Office Plc for work transferred to us ("Work Transfer") which we do on their behalf, such as cover binding, producing and issuing policy documents and settling claims. These Work Transfer payments will be received and retained by us. We will disclose these payments to you, upon request.

Renewal Process

A declaration form is attached, requesting the number of pupils to be included in the Scheme for the forthcoming term. The form should be completed and returned to us within 14 days of the start of term. We will then issue an invoice for payment.

You will have received an email containing a pdf copy of the scheme leaflet effective from the forthcoming term. The leaflet contains the policy summary which includes details on key



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features as well as significant or unusual restrictions and exclusions. It is a requirement that parents are made aware of the cover, terms and conditions of the scheme and they must therefore be provided with a copy of the leaflet, or directed to where they can access it, for example, on the schools intranet/website. If you have not provided parents with the scheme leaflet, please advise us immediately. Please inform parents that they have a choice of how they receive information: paper copies/web or by electronic means.

Policy Documentation

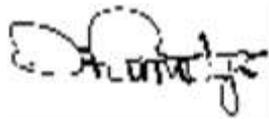
Your policy schedule and wording for the forthcoming year effective from 1st September 2019 (Winter Term), is enclosed.

Whilst we have checked the documentation, we would ask you to also read carefully to ensure cover meets with your requirements and retain in a secure place for future reference. Please advise us immediately should any amendments be necessary.

This letter, together with the Terms of Engagement sent to you previously, form the legal agreement between us.

Should you require any further assistance or clarification please do not hesitate to contact me or call on 01444 335174 or email termly.schemes@marsh.com.

Yours Sincerely



Diane Partridge
Team Leader
Tel No : 01444 335174
Email : termly.schemes@marsh.com



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Pupils Personal Effects - £5,000 - Insurance Declaration

Sir Roger Manwood's School

Reference : 30395201

Your declaration of pupils and, if applicable, staff to be included in the scheme operated at the school is now required.

Please complete this form, where applicable and return to this form to the address noted below or email to: termly.schemes@marsh.com. Please note that this form must be returned to us within 14 days from the start of the Winter term.

This Scheme covers all the pupils in the School throughout the period of the policy, in accordance with the policy terms, however the premium is calculated using the number of pupils at the School for this Winter Term.

(Please note: premium adjustments will not be made during the year unless you advise us of a significant material change, for example a merger with another school.)

Term start date: _____

Term end date: _____

Total number of pupils in the school: _____

Total number of pupils to be covered: _____

Return to:

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