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Important Insurance Changes for SPTC members 2013-14

This sheet contains details of important changes to the insurance that forms part of your SPTC membership, with effect from 31 August 2013. Please keep this safe and together with your Insurance Information Leaflet for future reference. If you have any questions, please contact SPTC on 0131 474 6199.

Section 1: Public Liability Insurance

Your indemnity limit remains £10,000,000 for any one claim. The geographical scope of the cover is for trips and events throughout the United Kingdom, Northern Ireland, the Channel Islands and Isle of Man. There is now no excess under this section of the policy. The other terms of the Public Liability section of this policy remain unchanged.

Section 2. Personal Accident Insurance (for officials and helpers)

Personal accident cover applies only when people are actively engaged in organising or supervising events/activities. There is no personal accident cover when they **participate** in any event/activity.

The death benefit for children has been increased to £10,000 (a child is defined as a person under 18, or under 23 if they are in full time education).

The benefit section has also been clarified. As you would expect, benefits are closely related to the claimant's total income and are time limited. Please contact us if you would like to see the detail of this cover. Please also note that Temporary Partial Disablement benefits for helpers under 16 or over 65 and up to 75 will only apply if they are in full time employment.

Cover for Medical Expenses incurred in connection with a valid claim has been added. This relates directly to the Death and Permanent/Temporary Total Disablement benefits and cannot exceed 15% of the compensation paid under these benefits (up to a maximum of £15,000 per person).

Section 4. Money Insurance

The scheme now provides cover for:

- Crossed cheques, crossed dividend warrants, crossed postal and money orders, crossed bankers drafts, stamped National Saving certificates, premium bonds, savings bonds, credit card sales vouchers, VAT purchase invoices, consumer redemption vouchers, company sales vouchers and unused franking machine units up to £250,000
- Other losses of Money (including deposited in a bank night safe, or on premises and out of business hours in an approved safe / strong room, or in transit by, or in the custody of, any authorised representative of the Insured), up to £10,000
- In the school or home out of business hours and not secured in an approved locked safe or strong room, up to £1,000
- Whilst in the home of any authorised representative of the parent group, up to £1,000
- Fraudulent use of cheque, cash, credit or account cards up to £1,000 per card

- Damage to clothing or personal effects of an Insured Person directly as a result of theft or hold-up or any attempt up to £250 for each person

Money carrying: where money up to £7,500 is involved, one person can be responsible for it but we strongly advise members carry out a risk assessment and divide cash between a number of people. Sums between £7500 and £10,000 must be accompanied by two responsible adults but again we recommend a risk assessment and dividing the cash.

Section 6. All Risks Insurance

Up to £1,000 of cover for accidental loss, destruction or damage to equipment purchased by the PTA/Parent Council (even when donated to the school) anywhere in the UK on a “new for old” basis is now included as standard. Goods over £1,000 in value can be covered on request– please contact the office.

Principal Exclusions:

Please note that damage under the All Risks section caused by wind, rain, hail, sleet, snow, flood or dust while the items are in the open is excluded.

Do we have to be members of SPTC?

The Scottish Parent Teacher Council Membership Insurance Scheme is a group scheme. Insurance is part of your overall membership, remains in force while you are a member and is not available on its own. It cannot be cancelled while you are a Member and neither can any refund be made for the insurance element of Membership.

What if I am unhappy with Insurance service provided?

While we aim to ensure that your insurance is handled to your satisfaction, from time to time things may not go as you would expect. If you are at all unhappy with any aspect of your Insurance cover then you should always contact SPTC in the first instance, who will try to assist you. If you remain unhappy, and your issue relates to any aspect of a claim, then you can also contact the Insurer direct:

- If the issue is in relation a claim under to the Personal Accident cover provided, then you can contact **AIG Europe Limited**, 4th Floor, Victoria House, Victoria Road, Chelmsford, CM1 1JR or on 01245 707500.
- If the issue is in relation to any other claim under this policy, then you can contact **Liberty Mutual Insurance**, 8th Floor, Two Minster Court, Mincing Lane, London EC3R 7YE or on 020 7860 6600.

If the issue refers to an aspect of your insurance that is not claim related, and you have raised it with SPTC and remain dissatisfied, then you can contact the Insurance Broker who arranged this insurance (**Lorica Insurance Brokers Ltd**) at Hemel One, Boundary Way, Hemel Hempstead, Herts HP2 7YU or by phoning on 0844 573 7700. You may ultimately be able to refer your complaint to the Financial Ombudsman Service [FOS]. You will be told if and when this applies to you. You can find out more information about the FOS and how they can help by visiting www.financialombudsman.org or on 0800 023 4567.

Am I covered by the Financial Services Compensation Scheme?

The Insurers of this policy and Lorica Insurance Brokers are covered by the Financial Services Compensation Scheme [FSCS]. This means that you may be entitled to compensation should any of them not be able to meet their obligations to you. You can find information about the FSCS at www.fscs.org.uk or on 0800 678 1100.

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