

The Educational Institute of Scotland Commercial Insurance Policy Summary

This is a summary of Your Educational Institute of Scotland Commercial Insurance Policy and does not contain the full terms and conditions of the cover, which can be found in the policy documents. It is important that you read the policy documents carefully which are available on the EIS website.

www.eis.org.uk/Member-Support/Insurance

Name of the insurer

The insurer of the policy is Aviva Insurance Limited, Registered in Scotland No. 2116 Registered office: Pitheavlis, Perth, Scotland, PH2 0NH. Member of the Aviva Group, Authorised and regulated by the Financial Services Authority

Key Covers, Features and Exceptions

This summary provides an overview of the key covers, features and exceptions available within the policy. If you have selected any of these covers they will be itemised in your schedule and full cover details will be set out in your policy booklet

What are my obligations?

You must take all reasonable precautions to prevent loss or damage, and comply with any security or other loss prevention conditions in your policy documents. You must notify us promptly of any event which might lead to a claim and follow the claims procedure set out in your policy.

Duration of Policy

The policy will remain in force for 12 months from the date of commencement, or as otherwise shown on the Policy Schedule.

Right of Cancellation

We may cancel this policy by sending thirty days notice to your last known address. If you do not pay the premium (or any part of the premium under any relevant instalment agreement) by the due date, we may cancel your policy with effect from the beginning of the period for which a payment has not been paid. A full explanation of the cancellation rights can be found in the policy booklet. The premium for this cover is paid for by the EIS.

Our Service to You

We hope that you will be very happy with the service we provide. However, if for any reason you are unhappy about this, we would like to hear from you. In the first instance, please contact your insurance adviser or usual Aviva point of contact. Full details of our complaints procedure will be set out in your policy booklet. We are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. The Financial Ombudsmen Service is available to individuals, certain small businesses, charities and trusts

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme ("FSCS"). If we were unable to meet our obligations you may be entitled to compensation from the scheme, depending on the type of insurance and circumstances of any claim

Cover, Features and Benefits	Exceptions and Limitations
<p data-bbox="203 331 600 357">Teachers Personal Effects Cover</p> <p data-bbox="203 392 757 418">Loss or damage to Personal Effects caused by</p> <ul data-bbox="203 456 1003 667" style="list-style-type: none"> <li data-bbox="203 456 1003 545">• Fire or Theft whilst at any premises owned by The Educational Institute of Scotland and any school or educational establishment in Scotland. <li data-bbox="203 580 1003 667">• Any accident or misfortune while the member is in the course of their duties including voluntary duties associated with school activities 	<p data-bbox="1030 331 1921 357">Please refer to the Teachers Personal Effects section of your policy booklet</p> <ul data-bbox="1030 392 1854 967" style="list-style-type: none"> <li data-bbox="1030 392 1854 418">• Loss or damage caused by washing, cleaning, dyeing or alteration, <li data-bbox="1030 427 1854 453">• restoration, repair, maintenance or moth, vermin, frost or confiscation or <li data-bbox="1030 462 1854 488">• detention by Customs or other officials <li data-bbox="1030 497 1854 523">• Loss or damage caused to musical instruments whilst in transit unless they <li data-bbox="1030 533 1854 558">• are in their containers or motor vehicles, caravans, trailers, aircraft or parts <li data-bbox="1030 568 1854 593">• thereof or contact lenses or livestock. <li data-bbox="1030 603 1854 628">• Wear and depreciation. <li data-bbox="1030 638 1854 663">• Mechanical or electrical defect. <li data-bbox="1030 673 1854 699">• Loss or damage occurring at a member's home. <li data-bbox="1030 708 1854 734">• Loss of Money by theft or attempted theft occurring during the hours when <li data-bbox="1030 743 1854 769">• the premises are normally closed for business, unless by forcible or violent <li data-bbox="1030 778 1854 804">• entry from a locked safe, locked drawer, locked desk or locked cupboard.
<p data-bbox="203 1042 788 1067">Damage to Motor Vehicles & Pedal Cycles Cover</p> <ul data-bbox="203 1106 1003 1386" style="list-style-type: none"> <li data-bbox="203 1106 1003 1163">• Riot, Civil Commotion and Malicious damage to Your Motor Vehicle. <li data-bbox="203 1173 1003 1262">• Damage to Your Motor Vehicle as a result of impact by any vehicle where the driver and/or vehicle is unknown and is unable to be traced. <li data-bbox="203 1272 1003 1386">• occurring within the boundaries of any educational establishment and/or adjacent official car park or within 250 metres of any such establishment and whilst the member is officially attending that establishment. 	<p data-bbox="1030 1042 1962 1067">Please refer to the Motor Vehicle & Pedal Cycles section of your policy booklet</p> <ul data-bbox="1030 1106 1962 1393" style="list-style-type: none"> <li data-bbox="1030 1106 1962 1131">• The Excess. <li data-bbox="1030 1141 1962 1166">• Any loss that is more specifically Insured or recoverable under a motor policy. <li data-bbox="1030 1176 1962 1201">• Wear, tear, depreciation, mechanical or electrical breakdown. <li data-bbox="1030 1211 1962 1236">• Any depreciation in the market value of a Motor Vehicle. <li data-bbox="1030 1246 1962 1272">• Any loss of use, compensation or consequential loss. <li data-bbox="1030 1281 1962 1339">• Loss or damage due to theft or attempted theft from or of the Motor Vehicle. <li data-bbox="1030 1348 1962 1393">• Impact where You are responsible for the damage to Your Motor Vehicle.

Cover, Features and Benefits	Exceptions and Limitations
<p data-bbox="203 395 499 421">Personal Accident Cover</p> <p data-bbox="203 459 1093 517">Any Insured Person suffers bodily injury caused by accident resulting solely and independently of other causes in:</p> <ul data-bbox="203 555 1093 836" style="list-style-type: none"> <li data-bbox="203 555 300 580">• death. <li data-bbox="203 619 1039 676">• total and irrecoverable loss of sight in one or both eyes or loss of one or more limbs. <li data-bbox="203 715 1093 836">• permanent and total disablement (other than by loss of limbs or sight) which, after 104 weeks from the date of injury prevents any insured person from following engaging in or giving attention to usual profession or occupation. 	<p data-bbox="1131 395 1928 421">Please refer to the Personal Accident Section of your policy booklet</p> <ul data-bbox="1131 459 1989 1123" style="list-style-type: none"> <li data-bbox="1131 459 1944 549">• suicide or attempted suicide or wilful exposure to danger (except in an attempt to save human life), or due to, contributed to, or accelerated by venereal infection. <li data-bbox="1131 587 1957 676">• flying or other aerial activities except while travelling in an aircraft as a passenger not as pilot or aircrew nor for the purpose of undertaking any trade or technical operation in or on the aircraft. <li data-bbox="1131 715 1944 836">• accidents occurring while any insured person is engaged in mountaineering or rock climbing ordinarily necessitating the use of ropes or guides or potholing or engaged in or practising for speed or time trials sprints or racing of any kind (other than on foot) <li data-bbox="1131 874 1906 963">• under the influence of intoxicating liquor or drugs (other than drugs taken under medical supervision and not for the treatment of drug addiction) <li data-bbox="1131 1002 1420 1027">• pregnancy or childbirth <li data-bbox="1131 1066 1989 1123">• We do not insure any person against permanent and total disablement caused by or resulting from alcoholism.