

FLEXIBLE

COVER, YOU CAN TELL WE'VE DONE OUR HOMEWORK.

From drama schools to universities and vocational training centres our bespoke adult education and learning insurance cover is designed to protect your educational establishment.

Customise your insurance

You can tailor our specialist commercial combined covers to suit your educational establishments needs, cover includes property, business interruption, public and products liability and employers' liability.

Property

- Property damage on an all risks basis including full theft cover.
- Cover for valuable items, such as art and collections, is available as long as you inform us of the overall value and notify us on individual items over £50,000.
- Personal effects cover for visitors including students – £5,000 limit each/every loss.
- Any building works including renovations and extensions at your premises – £250,000 limit.
- Removing and 'making good' land that has suffered fly tipping – £50,000 limit.
- Broad cover for all your training and education equipment, tools and stock.
- Bequeathed contents – £50,000 limit.
- Contents at fundraising events – £10,000 limit.

Business interruption

- Loss of income or loss of gross profit is on a flexible limit basis and includes increased cost of working.
- Death or disgrace of a patron – £100,000 limit.
- Event cancellation cover – £50,000 limit.
- Denial of access damage – £100,000 limit.
- Denial of access (non) damage – £100,000 limit.
- Loss of attraction – £100,000 limit.
- Alternative hire costs for a substitute establishment while your premises is repaired or replaced.

Public and products liability

- 'Failure to educate' extension is included as standard. There will inevitably be students who don't do as well as they expected to in exams, some may decide to blame your educational establishment through a 'failure to educate' claim. This extension protects you

against a claim for financial loss against an actual or alleged breach of any duty to provide adequate coaching, teaching or training – £50,000 limit. Your establishment can extend this up to an agreed limit, £1 million for example, through a professional indemnity extension if required.

- Hirers liability extension protects you when hiring out your venue to others – £100,000 limit.
- Abuse extension to cover abuse and molestation – £1 million limit.
- Terrorism extension – £2 million limit.
- Contingent motor liability extension provides incidental protection if your employees use their personal vehicle for educational establishment business.

Employers liability

- Cover insures governors, employees as well as volunteers at your establishment.

Crisis containment is included as standard across a number of areas such as professional indemnity and cyber. Cover provides immediate 24/7 access to a team of market leading public relations advisors who can help mitigate the impact of reputational and image damage on your educational establishment – £25,000 limit.

In addition, all Hiscox customers receive unlimited access to a DAS legal support helpline where you can talk to experts on a range of issues free of charge. Areas covered by this helpline include: employment law, prosecutions, discrimination in the work place, health and safety and European law.

Additional insurance covers

Choose from a range of additional covers specifically designed for educational establishments:

- legal expenses, choose from three levels of cover and three limits of indemnity. Benefits include: cover for legal costs, 24/7/365 telephone legal support and access to DAS business law, an online legal tool helping you draft your own legal documents;

- personal accident, cover includes insured persons such as teachers and lecturers;
- management liability;
- travel;
- terrorism;
- medical malpractice;
- plant and equipment breakdown cover, includes equipment required for disabled access;
- Hiscox CyberClear, keeping your data secure matters. CyberClear cover will help protect your educational establishment from the financial and reputational costs of a cyber incident.

Incorporate all of your cover into one simple package with one renewal date and the option to pay monthly by interest free Direct Debit.

Who is it for?

Our adult education and learning cover is suitable for the following venues, teaching to those aged 16 years (except sixth form colleges) and over:

- adult education centres;
- business schools;
- computer training schools;
- drama schools;
- IT training centres;
- language schools and tuition;
- libraries;
- music schools;
- universities;
- vocational training centres e.g. construction, electrical installation, business, health and safety, customer services, retail and warehousing.

Cover is not suitable for venues teaching under 16s and educational colleges. For more detail on our appetite please see our adult education and learning establishment appetite guide.

How cover can help protect your educational establishment

- A university lecturer mistakenly covers a poem in English lectures which isn't on the syllabus. The mistake is discovered just before the exam season leaving students limited time to study the correct text.
- A student at a vocational catering college claims that far from helping her develop the college's constant criticism and bullying have ruined her confidence in the kitchen, claiming that this led her to fail a patisserie exam.

Why choose Hiscox?

- Bespoke cover designed for educational venues, you know that your needs are covered.
- Make unlimited changes as your establishment grows and changes, with no fees or charges so you can adapt your cover when you need to.
- All covers can be placed on a single policy making the management of your cover simple.

- Pay monthly by interest free Direct Debit.
- We offer access to risk management working with you to identify, advise on and mitigate risks that you may face.
- Claims are handled quickly and efficiently getting your educational establishment back to normal as quickly as possible.
- Specialist support for historic and listed buildings.

Business support services

— Hiscox Business Support Hub

All business customers can now access a range of handpicked services from various providers. Services are available completely free or at significantly discounted rates to help your business succeed. Services offered include: a range of helplines offering advice from experts, business support, legal, accounting, invoicing, funding, tax, research and development, credit and HR. To access these unique offers, please visit the Hiscox Business Support Hub.

— Hiscox CyberClear Academy

Accredited by GCHQ, is a web-based training platform that can assist you and your employees in the prevention of network, cyber and privacy losses. Access to the academy is free to all Hiscox CyberClear customers with a revenue of less than £10 million. If you would like a demo of the Hiscox CyberClear Academy simply create an account.

Spotlight on CyberClear cover

With the growth of online and distance learning, Hiscox CyberClear cover will help protect your educational establishment from the financial and reputational costs of a cyber incident.

Keeping data secure matters – your educational establishment's information and anything that students, employees or contractors trust you with such as email addresses, telephone numbers and payment information. If a hacker targets your educational establishment, there's an IT failure or someone in accidentally shares something they're not supposed to, it takes time and money to fix and you could face legal and/or regulatory action. Hiscox CyberClear covers the financial cost of an incident as well as the business impact through instant access to a network of market-leading expertise from IT forensics to privacy lawyers and reputational experts.

The amount of cover you need depends on what it would cost to get you back up and running after a cyber incident. We will work with you to design a policy that's suited to your needs.

For more information on the Hiscox adult education and learning insurance, speak to your insurance broker. If you're a broker, please contact your local underwriter.