



# ADULT EDUCATION AND LEARNING

Our appetite focuses on bodies providing coaching and training to adults outside of mainstream education, such as arts and crafts workshops or language classes.

This factsheet is a high-level guide and not everything we can do – if in doubt, speak to your Hiscox underwriter.

## SWEETSPOT EXAMPLES

Adult education centres

Business schools

Computer training courses

Drama schools

IT training centres

Language schools and tuition

Libraries

Music schools

Test centres

Vocational training centres

## OUR TARGET RISK PROFILE



Adult education and learning establishments or businesses based in the UK with a turnover of up to **£100m.**



Up to **30%** overseas exposure.



Up to **20%** US exposure.



Up to **25%** income coming from overseas subsidiaries.

## LIKELY MAXIMUM LIMITS

Property **£50m per location**

Casualty **£10m**

### KEY CROSS-SELL OPPORTUNITIES:



PROFESSIONAL INDEMNITY

## KEY BENEFITS

- 01 All risks basis of cover
- 02 Personal effects cover for visitors
- 03 Continuing hire charges
- 04 Full theft
- 05 Cover for failure to educate (under public liability)
- 06 Cover for abuse (under public liability)