

# **SANTAM** EDUCATIONAL INSTITUTIONS INSURANCE



## COMPLETE RISK COVER TO SAFEGUARD YOUR SCHOOL

Managing a school often comes with as many risks as rewards. It is a complex business with obligations to learners, parents, staff and governing bodies. That's why it's crucial for school administrators to have the right cover in place to protect it – and safeguard it against potential financial losses.

Santam's Educational Institutions Insurance covers not only the physical school building, property and assets, but also the principal, learners, teachers, student teachers and other employees, trustees, members of the governing body, members of the parent-teacher association and other representatives.

It also covers the cancellation of an educational, cultural or sporting event organised by the school, and will pay towards post-trauma counselling to assist learners and teachers should a traumatic event occur.

Santam's insurance expertise covers a wide range of fields. With more than 103 years of experience, we can identify the risks that may impact your school through an on-site assessment, and design a tailored solution to meet your school's specific needs.

### SANTAM EDUCATIONAL INSTITUTIONS INSURANCE PROVIDES COVER FOR:

- Fire and insured perils
- Buildings
- Business all risks
- Deterioration of stock
- Business interruption
- Vehicles
- Money
- Liability
- Umbrella liability
- Group personal accident
- Electronic equipment



**Note:** Santam Educational Institutions Insurance is not limited to these options – additional cover can be provided, where required. Speak to your intermediary for more information about our extended cover options.

## COVER TYPES

### FIRE AND INSURED PERILS

Protect your school's stock, plant, machinery and equipment against damage caused by:

- fire, lightning and explosion,
- allied perils, such as an earthquake, storm, wind, water, hail and snow,
- impact by a vehicle, and
- malicious damage.

Our fire insurance also includes cover for any item specifically designed to exist or operate in the open or any structure that is not completely roofed.

### BUILDINGS

Our building insurance provides comprehensive cover for school buildings, including thatched lapas, as well as for the buildings' contents (including against theft).

This insurance also includes cover for:

- swimming pools,
- stands and tennis courts,
- all other sporting and recreational structures, and
- swimming pool and borehole pumps.

### BUSINESS ALL RISKS

This provides comprehensive cover for the loss of or damage to specified equipment and items on and off the school premises, including:

- paintings,
- video cameras,
- projection and audiovisual equipment,
- television sets,
- theatrical equipment, including props, sets and costumes,
- security and sports lighting,
- public-address equipment,
- music and sound equipment,
- laboratory and testing equipment,
- woodworking tools,
- sports, gym and training equipment, such as pitch covers, matting, wickets and nets, and
- water polo and athletics equipment.

Other items of importance to your school which can also be covered are:

- trophies, medals and regalia,
- ecclesiastical silver and equipment, including vestments and chalices,
- grounds and maintenance equipment,
- tools, and
- kitchen and catering equipment.



## DETERIORATION OF STOCK

Ensure that your school is protected against the deterioration of stock as a result of:

- accidental failure of public electricity supply,
- physical and accidental damage to the refrigeration unit, and
- contamination by refrigerants.

## BUSINESS INTERRUPTION

Our cover for business interruption as a result of various perils protects your school against reduced revenue or unforeseen expenses due to the interruption. This cover can also be extended to include loss of revenue due to theft.

## VEHICLES

Our vehicle insurance covers motorcars, bakkies, buses, trucks, trailers, caravans, motorcycles and modified vehicles such as specialist ride-on grass-cutting equipment. It also includes cover of up to R200 per day for the hiring of a private car, or a vehicle with a carrying capacity of up to 16 persons, for 21 days.

## MONEY

As an educational institution, you are likely to keep money on your premises or need to transport it from time to time. This insurance provides cover against the loss of or damage to money held on the premises and/or while in transit. Our increased seasonal cover also includes this insurance during any school-organised event.



## LIABILITY

Liability insurance covers the legal liabilities of the school, teachers and learners for accidental damage to someone else's property, or injury to or the death of someone during normal school activities. It also covers the legal liabilities of suitably qualified persons who perform subcontracted duties for the school.

### **Additional legal liability protection is provided for:**

- teachers, including any teacher responsible for injury to or the death of another teacher, or injury to or the death of any learner, or injury to or the death of any other person while acting in his/her capacity as a teacher, and
- learners, including any learner responsible for injury to or the death of another learner, or injury to or the death of any teacher, or injury to or the death of any other person while acting in his/her capacity as a learner.

### **This insurance is further extended to include professional indemnity cover in the event of:**

- any act, error, neglect or omission amounting to a breach of professional duty in connection with the school;
- any breach of implied warranty of authority or of trust committed in good faith;
- wrongful arrest, including assault in connection with the arrest;
- wrongful dismissal of an employee or wrongful expulsion of a learner;
- defamation and/or injury;
- copyright infringement, or
- the destruction of, damage to or loss of any documents entrusted to the insured.

It also covers costs and expenses incurred with Santam's consent in the defence of any prosecution for breach of any statute governing the ownership, use or licensing of motor vehicles, aircraft and watercraft, provided that Santam will not be liable for any fines or penalties imposed as a consequence of prosecution.

Liability insurance does not cover product recall, product guarantee, or liability arising from sexual abuse or molestation.





### UMBRELLA LIABILITY

Umbrella liability insurance provides additional cover and peace of mind as a top-up on the standard liability cover. You can add it to provide an additional layer of protection to the chosen public and motor liabilities.

This insurance does not provide professional indemnity cover, or cover for product recall, product guarantee, or liability arising from sexual abuse or molestation.

### GROUP PERSONAL ACCIDENT

Subject to statutory limitations, compensation can be provided to learners and/or teachers for any accidental bodily injury suffered. Standard cover is for death, permanent disability, temporary total disablement and limited emergency medical expenses.





## ELECTRONIC EQUIPMENT

Computer equipment, including specialist printers and the school computer lab, is an integral part of day-to-day school activities. Cover is provided on an all-risks basis for specified equipment, as well as electronic equipment that teachers and staff take home with them, and includes protection against theft, fire, lightning and power surges.







## | VALUE-ADDED SERVICES

Santam's business partner, LEXAssist, offers you a broad-based legal support service within territorial limits which includes:

- 24/7 telephonic legal advice
- Document services
- A direct legal consultation service

You also enjoy access to Santam's business partner, Europ Assistance, which offers you free medical advice, emergency medical transport, legal advice and a crisis line.





Santam understands that managing a successful school takes hard work and the right partnerships. And when you work hard to succeed, you need good and proper insurance that helps your school thrive. No matter what your vision for your school is, you can rely on our in-depth expertise of over 103 years to protect it. **Santam. Insurance good and proper.**

**To find out more about our insurance solutions for educational institutions, speak to your intermediary or visit [www.santam.co.za](http://www.santam.co.za).**

Santam is an authorised financial services provider (licence number 3416).

