

Select for Academies Mid Term Adjustment Policy Schedule



What we need from you?

We want you to be confident about your insurance and understand what is required of you. We can't give you advice, so it's up to you to make sure the cover is right for your organisation.

- Please check that the information we have about your organisation is accurate and that we've included all the covers you need.
- Please review the 'Statement of fact' section of this document and ensure they are correct.
- If you want to make any changes or there are any errors, please contact us.

Understanding your policy schedule and policy document

- Within this policy schedule, there's a table listing the 'lines of cover'. This shows what's included in your policy and the page numbers to see for important details.
- The start of the policy gives useful information such as how we use your data, how to complain and contact details for services to support you with risk management and legal expenses support, followed by general definitions, exclusions, provisions and conditions.
- The rest of your policy document includes details of the different types of cover we offer. You'll therefore only need to look at the sections applying to your policy - as shown in the 'lines of cover' section of this document.

Declaration

As the policyholder, you need to confirm you don't know of any losses or events that could lead to a claim, or circumstances that would harm us, the **insurer**, if the cover on the insurance product(s) listed below is changed.

The policy, policy schedule, certificate of insurance and endorsements form one document and should be read together. This Schedule replaces any previous Schedule

| | |
|--|---|
| The Insured | Oak Multi Academy Trust and/or Woodland Grange Primary School |
| Policy number | KSC-242101-4123 |
| Address | Beaufort Way, Oadby,, Leicester,, LE2 4TY |
| Period of insurance from | 01/09/2025 00:00 |
| Period of insurance to | 31/08/2026 |
| | and any other for which cover had been agreed |
| Premium (excl. Insurance premium Tax (IPT) and/or Value Added Tax (VAT) at current HMRC rate as appropriate) | £0.00 |
| IPT at current HMRC rate | £0.00 |
| VAT at current HMRC rate. (Engineering Inspection only) | £0.00 |
| Premium (incl. Insurance premium Tax (IPT) and/or Value Added Tax (VAT) at current HMRC rate as appropriate) | £0.00 |
| Policy form reference | MSCATI10 |

Statement of facts

| | |
|--------------------------------|--|
| The Insured | Oak Multi Academy Trust and/or Woodland Grange Primary School |
| Policy number | KSC-242101-4123 |
| Period of insurance from | 01/09/2025 00:00 |
| Period of insurance to | 31/08/2026 |
| School unique reference number | 145620 |



If something changes you must tell us, as it may affect your ability to claim under this policy in the future.

Your covers

Your policy document includes every line of cover that can be purchased. The table below shows the covers that are included in your policy and those that aren't.

Each part shows the limits of indemnity and/or sums insured (the maximum possible amount that could be paid out if you make a successful claim) and the excesses that apply.

Some pages may also include conditions of cover and/or endorsements which describe the basis on which we're issuing the cover.

| Cover | Included/Not included |
|--|-----------------------|
| A - Material damage | Operative |
| B - Business interruption | Operative |
| C - Works in progress "all risks" | Operative |
| D - Money | Operative |
| E - Public liability | Operative |
| F - Hirer's liability | Operative |
| G - Employers' liability | Operative |
| H - Libel and slander | Operative |
| I - Governor's liability | Operative |
| J - Motor | Not Operative |
| K - Motor legal expenses and uninsured loss recovery | Not Operative |
| L - Inspection contract | Not Operative |
| M - Engineering insurance | Not Operative |
| N - Deterioration of stock | Operative |
| O - Fidelity guarantee | Operative |
| P - Personal accident | Operative |
| Q2 - School journeys | Operative |
| R - Legal expenses | Operative |
| S - Computer | Operative |
| T - Terrorism | Not Operative |

Part A - Material damage

Effective date: 1st September 2025

| School name/premises address | Buildings sum insured | Contents | All weather pitch |
|---|-----------------------------|------------|-------------------|
| Oak Multi Academy Trust and/or Woodland Grange Primary School Beaufort Way, Leicester, LE2 4TY | £10,064,762 (£8,751,967) | £1,312,795 | £0 |

Day one basis: Non-Adjustable
Sum insured limit – Declared condition number 4: 100%

Cover

Accidental **damage** by any cause not otherwise excluded. For Exclusions, please refer to the policy wording.

Excesses

The following **excesses** apply to each and every loss arising in respect of each and every separate **premises** from:

| | |
|--|--------|
| Theft, Malicious Damage, Falling Trees or Branches, Impact by Own Vehicles | £250 |
| Subsidence, Ground Heave and Landslip | £2,500 |
| Any Other Cause except Fire, Lightning, Explosion, Aircraft, Riot and Civil Commotion and Earthquake | £500 |

Operative endorsements

| |
|---|
| 2, 3, 4, 5, 6, 7 - please refer to the Endorsements section of the policy wording |
| EMDK0017 - Limit of liability In respect of General provision 1. Limit of Liability the amount in the aggregate of the insured parts will not exceed £50,000,000 unless separately stated in the schedule. |

Part B - Business interruption

Effective date: 1st September 2025

| Item no. | Cover | Indemnity period | Sum insured |
|----------|---|------------------|-------------|
| 1 | Additional Expenditure | 48 months | £10,000,000 |
| 2 | Loss of Gross Revenue and Increase in Cost of Working | 48 months | £1,000,000 |

Cover

Accidental **damage** by any cause not otherwise excluded.

For exclusions, please refer to the policy wording.

Operative endorsements

| |
|---|
| 6, 7 - please refer to the Endorsements section of the policy wording. |
| EBIK0023 - Limit of liability In respect of General provision 1. Limit of Liability the amount in the aggregate of the insured parts will not exceed £50,000,000 unless separately stated in the schedule. |

Part C - Works in progress “all risks”

Effective date: 1st September 2025

| Property insured | Sum insured |
|-------------------------------|-----------------|
| Section 2a) Works in progress | £250,000 |
| Section 2b) Existing works | (as per Part A) |
| Limit any one contract | £250,000 |

Cover

Accidental **damage** by any cause not otherwise excluded.

For exclusions, please refer to the policy wording.

Excesses

The following excesses apply to each and every loss arising in respect of each and every separate premises from:

| | |
|--|--------|
| Theft, Malicious Damage, Falling Trees or Branches, Impact by Own Vehicles | £250 |
| Subsidence, Ground Heave and Landslip | £2,500 |
| Any Other Cause except Fire, Lightning, Explosion, Aircraft, Riot and Civil Commotion and Earthquake | £500 |

Operative endorsements

| |
|---|
| 7 - please refer to the Endorsements section of the policy wording. |
| EWPK0004 - Limit of liability In respect of General provision 1. Limit of Liability the amount in the aggregate of the insured parts will not exceed £50,000,000 unless separately stated in the schedule. |

Part D - Money

Effective date: 1st September 2025

| Item no. | Cover | Sum insured |
|----------|--|-------------|
| 1 | Loss of Non-Negotiable Money in the situations specified in items 2 a), 2 b), 2 c) i) and 2 c) ii) | £250,000 |
| 2 | Loss of other money | |
| | a) in transit in the custody of any governor or employee or in transit by registered post, or in a Bank Night Safe | £5,000 |
| | b) in the private residence of any governor or employee | £250 |
| | c) in the premises : | |
| | i) in the custody of or under the actual supervision of any governor or employee | £5,000 |
| | ii) in locked safes or strongrooms | £5,000 |
| | iii) in locked receptacles other than safes or strongrooms | £250 |

Excess

£50 each and every loss.

Personal injury limits

See section 2.2.

Operative endorsements

EMYK0003 - Limit of liability
In respect of General provision 1. Limit of Liability the amount in the aggregate of the insured parts will not exceed £50,000,000 unless separately stated in the schedule.

Part E - Public liability

Effective date: 1st September 2025

| Description | Limit of indemnity |
|------------------------------|--------------------|
| Public liability | £25,000,000 |
| Public liability - terrorism | £5,000,000 |

Excess

| | |
|------------------|----|
| Public liability | £0 |
|------------------|----|

Operative endorsements

EPLK0028 - Data protection
In respect of Section 2 Cover – 2.6 Data Protection is deleted and reinstated as follows:

2.6 Data Protection

The **insurer** will also indemnify the **insured** for legal costs and expenses incurred with the **insurer's** prior consent, and all sums the **insured** is required to pay as damages to an individual arising from proceedings brought against the **insured** under:

- a) Sections 168 and 169 of the Data Protection Act 2018
- b) Article 82 of Regulation (EU) 2016/679 (General Data Protection Regulation).

Provided always that:

- i) the **insurer** will not be liable under this clause for:
 - 1) fines, penalties, liquidated, punitive or exemplary damages
 - 2) the costs of notifying any person regarding loss of personal data
 - 3) the cost of replacing, reinstating, rectifying or erasing any personal data
 - 4) any deliberate act or intentional criminal act or omission giving rise to any claim under this clause committed by the **insured**
- ii) the liability of the **insurer** under this clause will not exceed £1,000,000 in any one period of insurance
- iii) the liability in the **insurer** under this clause will not exceed £1,000,000 in any one period of insurance for Events affecting other members of a multi-academy trust or members of a Local Authority Maintained School group
- iv) the liability of the **insurer** under this clause will not exceed £1,000,000 in any one period of insurance for Events affecting multiple **insured's** as a result of centrally shared systems.

Part F – Hirer’s liability

Effective date: 1st September 2025

| Description | Limit of indemnity |
|-------------------|--------------------|
| Hirer’s liability | £2,000,000 |

Excess

£100 each and every claim for damage to the premises or contents caused other than by fire or explosion.

Operative endorsements

None

Part G - Employers' liability

Effective date: 1st September 2025

| Cover | Limit of indemnity |
|----------------------|--------------------|
| Employers' liability | £25,000,000 |

Operative endorsements

None

Part H - Libel and slander

Effective date: 1st September 2025

| Cover | Limit of indemnity |
|-------------------|--------------------|
| Libel and slander | £2,000,000 |

Excess

| | |
|-------------------|------|
| Libel and slander | £Nil |
|-------------------|------|

Operative endorsements

None

Part I – Governor's liability

Effective date: 1st September 2025

| Cover | Limit of indemnity |
|----------------------|--------------------|
| Governor's liability | £5,000,000 |

Retroactive date
01/09/2020

Excess
£1,000

Operative endorsements

EGOK0002 - Pollution Defence Costs
The amount referred to in section 2.8 is £500,000

Part N - Deterioration of stock

Effective date: 1st September 2025

| Cover | Sum insured |
|------------------------|-------------|
| Deterioration of stock | £5,000 |

Excess
£50 each and every loss.

Operative endorsements

| |
|------|
| None |
|------|

Part O - Fidelity guarantee

Effective date: 1st September 2025

| Person insured | Limit of indemnity |
|---|--------------------|
| All employees and governors | £1,000,000 |

Excess
£500 each and every loss.

Operative endorsements

| |
|---|
| EFGK0001 - Section 2.2 Third Party Computer Fraud is operative. (1) The applicable sum insured is held to be £125,000. (2) The Excess referred to in clause c) of Section 2.2 is reduced to £500 only |
|---|

Part P - Personal accident

Effective date: 1st September 2025

| Category | Insured persons | Operative time |
|----------|---|---|
| A | Employees | Engaged in Usual Occupation including Journeys and whilst commuting directly between place of residence and usual place of business |
| B | governors | Engaged in the business including undertaking journeys and whilst commuting directly between place of residence and usual place of business |
| C | volunteers | Engaged in the business including undertaking journeys and whilst commuting directly between place of residence and usual place of business |
| D | Pupils enrolled with the insured | Engaged in official activities of the insured including commuting directly between place of residence and usual place of study |

| Benefit | Category | | | |
|---|-------------------|-------------------|-------------------|-------------------|
| | A | B | C | D |
| 1. Death | £100,000 | £100,000 | £100,000 | £10,000 |
| 2. Loss of limb (one or more) and/or loss of sight (one or both eyes) | £100,000 | £100,000 | £100,000 | £100,000 |
| 3A. Total loss of hearing (in both ears) and/or total loss of speech | £100,000 | £100,000 | £100,000 | £100,000 |
| 3B. Total loss of hearing in one ear | 25% of Benefit 3A | 25% of Benefit 3A | 25% of Benefit 3A | 25% of Benefit 3A |
| 4. Permanent total disablement | £100,000 | £100,000 | £100,000 | £100,000 |
| 5. Permanent partial disablement | £100,000 | £100,000 | £100,000 | £100,000 |

| | | | | |
|---|--|------------------|------------------|------------------|
| 6A. Hemiplegia | £125,000 | £125,000 | £125,000 | £125,000 |
| 6B. Paraplegia | £125,000 | £125,000 | £125,000 | £125,000 |
| 7A. Quadriplegia | £250,000 | £250,000 | £250,000 | £250,000 |
| 7B. Triplegia | £200,000 | £200,000 | £200,000 | £200,000 |
| 8. Temporary total disablement | £100 | Not operative | Not operative | Not operative |
| 9. Temporary partial disablement | 50% of Benefit 8 | 50% of Benefit 8 | 50% of Benefit 8 | 50% of Benefit 8 |
| Benefit Period - temporary disablement | 104 weeks | 104 weeks | 104 weeks | 104 weeks |
| Deferment Period - temporary disablement | 0 days | 0 days | 0 days | 0 days |
| Section 3 - excluded travel to dangerous or unsettled areas | Countries and specific areas in countries where at the time of booking or departure the Foreign, Commonwealth & Development Office are advising against all travel or all non-essential travel | | | |

Operative endorsements

None

Part Q2 - School journeys

Effective date: 1st September 2025

| | |
|-----------------|-----------|
| Cover | |
| School journeys | Operative |

Territorial limits

Worldwide

Operative endorsements

ESJK0016 - 3. Excluded Territories
any **kidnap** which occurs in the following territories: Afghanistan, Belarus, Colombia, Iraq, Israel and the Occupied Territories, Mexico, Nigeria, Pakistan, Russia, Somalia, Syria, Ukraine, Venezuela, Yemen

Part R - Legal expenses

Effective date: 1st September 2025

| | | |
|-------------------|---|---------------|
| Insured incidents | | |
| 1 | Employment Disputes and Compensation Awards | Operative |
| 2 | Legal Defence | Operative |
| 3 | Statutory Licence Appeal | Operative |
| 4 | Contract Disputes | Operative |
| 5 | Debt Recovery | Not Operative |
| 6 | Property Protection and Bodily Injury | Operative |
| 7 | Tax Protection | Operative |

Limit of indemnity
£250,000

Operative endorsements

None

Part S - Computer

Effective date: 1st September 2025

| Section | Property insured | Sum insured | Perils insured | Indemnity period |
|---|---|---|---------------------|------------------|
| Section 2 - Material Damage | Computer Equipment and Computer Suite Equipment whilst in the premises and whilst in the territorial limits | £191,400 | A, B, C | N/A |
| Section 2 - Material Damage | Computer equipment lent to students | £0 | A, B, C | N/A |
| Section 3 - Data and Information | N/A | £100,000 | A, B, D, E, F, G, H | 12 |
| Section 4 -Additional Expenditure/Additional Interest | N/A | Included within Part B -Business Interruption | A, B, D, E, F, G, H | N/A |
| Section 5 - Loss of Revenue | N/A | Included within Part B -Business Interruption | A, B, D, E, F, G, H | N/A |

Operative endorsements

ECPK0003 - Limit of liability
In respect of General provision 1. Limit of Liability the amount in the aggregate of the insured parts will not exceed £50,000,000 unless separately stated in the schedule.

Policy level endorsements

The following endorsements apply to all sections of this policy, unless otherwise stated:

None

General Information

1. Fair presentation of the risk

a) At inception and renewal of this policy and also whenever changes are made to it at the **insured's** request the **insured** must:

- I. disclose to the **insurer** all material facts in a clear and accessible manner; and
- II. not misrepresent any material facts.

b) If the **insured** does not comply with clause a) of this condition and the non-disclosure or misrepresentation by the **insured** is proven by the **insurer** to be deliberate or reckless the **insurer** may from the relevant date specified in clause d):

- I. treat this policy as if it had not existed; and
- II. not return the premium paid by the **insured**.

c) If the **insured** does not comply with clause a) of this condition and the non-disclosure or misrepresentation is not deliberate or reckless the cover, meaning this policy or the changes made to it, may be affected from the relevant date in clause d) in one or more of the following ways depending on what the **insurer** would have done if the **insured** had known about the facts which the **insured** failed to disclose or misrepresented:

- I. if the **insurer** would not have provided the **insured** with the cover the **insured** will have the option to treat the cover as if it had not existed and repay the premium paid for such cover; or
- II. if the **insurer** would have applied different terms to the cover the **insurer** will have the option to treat this policy as if those different terms apply; and/or
- III. if the **insurer** would have charged the **insured** a higher premium for providing the cover the **insurer** will charge the **insured** the additional premium which the **insured** must pay in full.

d) Clauses b) and c) apply with effect from inception, renewal or the date of the changes, depending on when the non-compliance occurred. The **insurer** may also recover any claims payments which have already been made to the extent that the cover under which such payments were made is being treated as if it did not exist or as if it had been subject to different terms under which the claim would not have been payable.

e) Where this policy provides cover for any person other than the **insured** and that person would if they had taken out such cover in their own name have done so for purposes wholly or mainly unconnected with their trade, business or profession the **insurer** will not invoke the remedies which might otherwise have been available to the **insurer** under this condition if the failure to make a fair presentation of the risk concerns only facts or information which relate to a particular **insured** person other than the **insured**.

Provided always that if the person concerned or the **insured** acting on their behalf makes a careless misrepresentation of fact the **insurer** may invoke the remedies available to the **insurer** under this condition as against that particular person as if a separate insurance contract had been issued to them leaving the remainder of the policy unaffected.

2. Cancellation

All insurance policies run for a fixed period. The **insured** can terminate an insurance contract verbally or in writing at any time. No refunds are due for any unused period of cover outside of the 'cooling-off period' for customers or following initiation for organisations and businesses.

The **insurer** may cancel the policy by giving 30 days' notice in writing. In such an event the **insured** will be entitled to a return of premium in respect of the unexpired portion of the period of insurance.

3. Bonus and fee structure

Employees and businesses who carry out work for ZIC UK are paid in various ways for selling insurance contracts. Employees receive a basic salary and also receive a bonus based on factors including the achievement of sales and targets.

Businesses which work for the **insurer** on an outsourced basis receive a fee and also additional payments based on a number of factors, including the achievement of sales and quality targets.

ARAG Head and Registered Office:
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Registered in England and Wales | Company Number 103274 Website: www.arag.co.uk

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