Computer
Reliance on computers for data processing, communications, teaching and presenting makes them essential within the education sector. Our Computer policy covers the latest computer equipment and technology and includes:

- All Risks cover for computer equipment
- Full theft cover without forcible entry requirement
- Full breakdown or derangement cover on personal and portable computers
- Cover for loss or damage to computer media
- Additional expenditure cover.

All Machinery
Schools, colleges and universities will use air conditioning plant, heating and ventilation plant, lifts and boilers that are all susceptible to loss or damage. Our All Machinery policy covers:

- Damage to machinery caused by sudden and unforeseen events
- Damage to own surrounding property belonging to the insured or in their care, custody or control, caused by pressure plant explosion
- Damage due to operator error
- Breakdown of machinery.

Most losses are settled on a new for old replacement basis.

Contractors All Risks
When schools, colleges and universities build extensions or new facilities, or carry out any sort of construction of buildings or maintenance work, there is a risk of loss or damage. Our Contractors All Risks policy can protect either the contractor or employer against the cost of this loss or damage. Our policy covers:

- Damage to permanent or temporary works, on site or in transit
- Owned and hired in contractors’ plant and machinery, temporary buildings and employees’ effects
- Professional fees and debris removal.

This cover can be written on an annual or single contract basis as required.

Inspection Services
Examples of items we inspect:

- Electrical wiring
- Guillotines
- Passenger lifts.

Special Services
Special Services which may be applicable:

- Energy services – helping businesses become compliant and reduce future energy usage
- Electrical – a variety of fixed wiring solutions
- Health and safety – bespoke services to assist with regulatory compliance.