



Accidental Damage & Theft

1:1 Learning Schemes

Product Guide

For the internal use of clients of Burnetts only

Introduction

Burnetts have been providing Accidental Damage and Theft insurance to schools and educational establishments since 2006. Throughout this time we have developed a bespoke product to help manage the risks with IT equipment used in schools for 1:1 learning schemes.

The Cover

Our insurance product provides the school or education establishment with protection against Accidental Damage and Theft of devices used in 1:1 learning schemes. The devices we can insure includes:

- Tablets
- Laptops
- Desktops
- and much more...

This cover for these devices includes:

- Where a device is accidentally dropped
- Where liquid is accidentally spilt on a device
- Where a device suffers fire damage
- Where a device suffers flood damage
- Where a device suffers malicious damage
- Where a device is stolen by actual or threatened force
- When a device is stolen from a vehicle
- Where a device is misappropriated by the user
- Cover anywhere in the United Kingdom including for school trips or family holidays
- Cover extended Worldwide for up to 90 days in any 12 month period

Other key features

This product includes:

- No excess to pay in the event of a claim
- Automatic reinstatement of the cover following a successful claim
- Online claim notification

Who is eligible?

Accidental Damage and Theft insurance is available to pupils who are enrolled full-time, or staff employed either part-time or full-time at an education establishment.

The cover is not available should a pupil or member of staff leave the school during a scheme. We will consider the cover for such a device to have terminated at the point they have left the school irrespective of whether they have kept the device. However should the device transfer to a new pupil or staff member, the benefit of the insurance will also be transferred to that individual.

Cases

It is a requirement that certain conditions are adhered to in order to comply with the terms and conditions of the insurance.

Tablet devices must be kept in cases at all times for the insurance cover to be in place.

Laptop devices must be kept in cases whilst not in use for the insurance cover to be in place.

All cases must be approved with Burnetts prior to setting up the a policy. Burnetts reserve the right to refuse to provide an insurance policy where the case has not been approved. Cases cannot be substituted without our prior agreement.

For a list of currently approved cases please view the Cases page on the Burnetts Client Portal or alternatively contact a member of the Burnetts team.

Making a claim

Each school is given a unique URL and password with which to log the claims.

They will have a choice as to how they set up the Online claims portal:

1. They may provide the student or teacher (authorised users of the device) with the unique link to log a claim, the user may submit the claim and we, and the school, (a designated school contact and email account of their choice) will receive a copy of the claim form by email.
2. They may provide the student or teacher (authorised users of the device) with the unique link to log a claim, the user may submit the claim and the school, (a designated school contact and email account of their choice) will be asked to approve or decline the claim that has been submitted prior to us receiving it.

Making an online claim is a five step process. We require details of the damage to, or theft of, the device.

For tablets, we will supply the school with a number of pre-paid sleeves for them to submit the devices to our repairer. Once the claim has been approved we will advise the school to send the device off for repair.

For laptops or larger devices, our repairer will arrange for a courier to collect the damaged device and deliver it to the repairer.

All collection and delivery courier costs are included within the cost of the insurance.

A member of a claims team will always be available to assist during our normal working hours with any online claim, or if a paper claim form is required.

Wherever possible replacement devices are issued through the original vendor.

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Making a Claim Online

Please complete this online claims process with as much information as you can provide. This will enable us to process your claim quickly and with as little delay as possible.

If we need further information, we will contact you. Please choose the best way for us to contact you.

Please complete the form honestly. Failure to give us all the information we require, or not providing accurate information, may lead to your claim being declined.

Once you have completed the online form, you will receive a copy of the information you have submitted by email.

Before you start to make your claim

- Make sure that you have the Make, Model and Serial number of the equipment.
- If you are a teacher, and you are submitting a claim for a pupil, you will need their parent's email address.

For theft claims

- Before you start to submit your claim, you must have reported the theft to the police and have the crime reference number.

[Make Claim](#)

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Cover Options

Accidental Damage and Theft insurance is available as standard for terms of 12, 24 or 36 months.

Other term requirements can be looked at on request.

Payment Options

The premium may be paid upfront at inception or annual / quarterly instalments by Direct Debit Mandate.

Exclusions

Like all insurance policies there are some things which can't be covered.

These exclusions include Damage to:

- Any tablet that was not in its protective case
- Any laptop whilst it was not in use unless it was in its protective case
- Any equipment that is left on any motor vehicle
- Any equipment that is not suitably stored or packed whilst being moved or whilst being carried
- Caused through the deliberate or wilful act of any authorised user
- Caused by use of the equipment by any authorised user for anything other than its intended purpose

These exclusions include Theft from:

- Any unattended motor vehicle between 22.00hrs and 06.00hrs
- Any equipment left on any unattended motor vehicle
- Any unattended motor vehicle unless all protections put into operation so that forced entry into the vehicle is required
- Any property or premises is excluded unless theft has occurred through forced and violent entry to or exit
- Any form of public transport unless the equipment is taken from the authorised user by actual or threatened force
- Whilst in a public place unless the equipment is taken from the authorised user by actual or threatened force
- Whilst on hire or loan to any third party other than any authorised users as agreed by us

This policy does also not cover:

- Lost or misplaced equipment
- Wear and tear
- Consequential loss of any kind
- Equipment for which the serial numbers have not been provided

Cancellation

The policy may be cancelled at any time within the first the first 14 days and a full refund will be given provided no claims have been made.