



**santam**  
this is freedom

# Educational Institutions Insurance

Santam is an authorised financial services provider (FSP 3416), a licensed non-life insurer and the controlling company for its group of companies.



# Educational Institutions Insurance

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 disability event as defined occur.

Santam's insurance expertise covers a wide range of insurance disciplines. With more than 107 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.

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# Complete risk cover to safeguard your school



## Santam Educational Institutions Insurance provides cover for:

- Fire and other insured perils
- Buildings and recreational structures
- Business all risks
- Deterioration of stock
- Business interruption – Gross Profit; Revenue/Fees
- Vehicles
- Money
- Public Liability
- Umbrella liability
- Group personal accident for educators and students
- Electronic equipment

## 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.

# Complete risk cover to safeguard your school



## **Buildings and recreational structures**

Our building insurance provides cover for a wide range of perils that schools are exposed to in respect of school buildings, including thatched lapas, as well as for the buildings' contents (including against theft).

This insurance also includes cover for:

- swimming pools,
- grandstands 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.

# Complete risk cover to safeguard your school



## Deterioration of Stock

Ensure that your school is protected against the deterioration of stock following:

- 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 can also include cover of up to R500 per day for the hiring of a private car or a vehicle with a carrying capacity of up to 16 persons, for 30 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. As an elective cover, Increased Seasonal Cover can also extend to provide insurance during any school organised event.



## Public Liability

Public 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 people who perform subcontracted duties for the school.

# **Complete risk cover** to safeguard your school

It 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.

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.
- wrongful arrest, including assault in connection with the arrest;

This policy can further be extended to include Professional Indemnity for teachers or educationists, a section which can provide cover in the event of:

- any actual or alleged negligent act, error or omission in the performance of your professional duties in connection with the school.
- wrongful dismissal of an employee or wrongful expulsion of a learner;
- unintentional copyright infringement, or
- the destruction of, damage to or loss of any documents entrusted to the insured.

Public 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 at extremely competitive rates for qualifying policies. 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.



# Complete risk cover to safeguard your school



## **Group Personal Accident for educators and students**



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, LEX Assist, 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 Value Added Services for the Education Sector**

(Applicable to nursery schools, after care centres, pre primary schools, private schools, primary and high schools, and preparatory schools, All hostels, boarding schools and boarding houses, veld schools, non-tertiary training centers)  
Santam SOS: 0860 505 911.

### **Emergency Medical Assistance (24/7 at no additional cost)**

Designed to support learners, staff, and visitors during school activities and on school premises. Services include:

- Access to a personal health advisor
- Trauma, assault and HIV support
- Emergency medical response
- Trauma assistance

# Complete risk cover to safeguard your school



## Legal Advice (South Africa and Namibia)

Offering schools access to professional guidance when facing operational, contractual, or incident related queries:

1. 24 hour telephonic legal advice line
2. Guidance on limited documentation
3. A free first 30 minute legal consultation



## Roadside Assist (Optional Add On)

For school owned vehicles used for transport, errands, and extracurricular activities.

- Available within South Africa only

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 107 years to protect it. Santam. This is Freedom.

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).





