

Insured and Description of Business

Our policies are in the name of:

EDINBURGH COLLEGE OF ART

Description of business:

Higher Educational Establishment and Property Owners

Marsh Ltd conducts its insurance broking business on terms that are set out in the document Our Business Principles and Practices. This may be viewed on our website <http://www.marsh.co.uk/aboutmarsh/principles.html>

Marsh Offices

The college contacts Marsh's regional offices in connection with the servicing of its account. The addresses are,

Marsh Ltd, 48 St Vincent Street, Glasgow, G2 5TR

Telephone No. 0141 304 4300

Marsh Ltd, Orchard Brae House, 30 Queensferry Road, Edinburgh, EH4 2HS

Telephone No. 0131 311 4200

INSURANCE CONTRACTS

MATERIAL DAMAGE

Covering

Buildings owned and occupied by the insured in connection with their business. These include Lauriston Place, Post Graduate School, Grassmarket and West Port Contents belonging to the insured or for which they are responsible in the UK

Risks Insured

Fire, lightning, explosion, aircraft, riot fire and theft

BUSINESS INTERRUPTION

Covering

Gross Revenue, Additional Increased Cost of Working

Risks Insured

Fire, lightning, explosion, aircraft, earthquake, riot and theft

COMPUTER

Covering

"All Risks" of physical loss or damage including residual breakdown

MONEY

Covering

Loss of Money the property of the insured or for which the insured is responsible in the course of its business whilst :

In unspecified safe

In Transit or in premises during business hours

EMPLOYERS' LIABILITY

Covering

Legal liability for death or injury or disease sustained by employees during and arising out of or in the course of their employment in the business as specified in the policy.

PUBLIC/PRODUCTS LIABILITY

Covering

Legal Liability for:

- a) accidental loss of or damage to property
- b) accidental bodily injury to persons including death, illness or disease

happening in connection with the business as specified in the policy.

GOVERNORS LIABILITY

Covering

All amounts that Governors shall become obligated to pay as damages, judgements or settlements as a result of any claim

To reimburse the Governors for costs, charges and expenses incurred by the Governors in defending action, suits or proceedings against the Governors before Criminal Courts and for legal representation at special proceedings

ENGINEERING

Covering

Inspection only on all Scheduled Plant

Risks Insured

All boilers, pressure plant, electrical and lifting plant as specified in the above policy

TRAVEL

Covering

Any employee of the Insured and their partner or spouses or authorised student

Risks Insured

Personal Accident, Medical and Emergency Travel Expenses, Baggage, Money, Cancellation, Personal Liability, Passport Indemnity, Travel Delay and Legal Expenses.

PERSONAL ACCIDENT

Covering

All members of the Board, Council or Court

Operative Time

Whilst attending any Board, Council, or Court Meetings or meetings or discussions related to Board, Council or court matters including whilst travelling to and from such meetings anywhere in the World.

PROFESSIONAL INDEMNITY

Covering

Liability at law for damages and claimant's costs and expenses in respect of claims for breach of professional duty made during the period of the policy.

Risks Insured

- a) Any act, neglect, error or omission; breach of warranty of authority; breach of trust; infringement of copyright or patent right; breach of confidential information under Sections 22 and 23 of the Data Protection Act 1984 all occurring or committed in good faith by the Insured
- b) Dishonesty of employees
- c) Libel and slander committed in good faith

EXCESS EMPLOYERS & PUBLIC LIABILITY

BUSINESS VEHICLES LEGAL PROTECTION

Covering :

Accidental Loss Recovery and Personal Injury
Policyholder's Motor Protection
Employees' Motor Protection

MOTOR - COMMERCIAL VEHICLE/SPECIAL TYPES

Covering :

Any motor vehicle owned by or hired or lent to the insured