

HSBC Insurance Brokers

Occasional Business Use Motor Insurance

for schools and colleges



Occasional business use motor insurance

Schools can now cover those ad hoc occasions when employees or authorised voluntary helpers (including parents or guardians of pupils attending the school) are required to use their own cars on school business.

The cover

Cover is provided on a comprehensive basis subject to the school being responsible for the first £25 of each claim for damage to the vehicle. The school is responsible for the first £100 of each claim in respect of drivers under 23 years of age.

Protection is provided against legal liability for injuries to other persons (including passengers) or damage to their property following an accident. Passengers' legal liability is also included.

Insurers will pay the solicitors' fees for representation at an inquest following an accident, and will also fund the legal costs incurred in defending a charge of manslaughter or causing death by dangerous driving.

In addition, the cost of repairing your car will be met by insurers who will pay up to the market value of the vehicle if it is written off or not recovered following theft. Full windscreen damage cover is included with no excess. The policy is renewable on an annual basis.

Extensions to the policy

Spouses – Cover is automatically included in respect of the use of cars on school business by the spouse of any insured member of staff.

Governors – Cover is automatically included in respect of the use of cars on school business by governors of the school.

Parents and guardians – Cover is automatically included in respect of the use of cars on school business by parents or guardians of pupils at the school.

Accident repairs

Policyholders will benefit from the RSA approved repair network. These repairers provide a prompt and efficient service, backed by a lifetime guarantee on all repair work undertaken.

The cost

The total annual premium for this insurance is calculated using the total number of school staff eligible to drive.

Number of staff	Premium (includes Insurance Premium Tax at 5%)
Up to 10 staff	£100.00
11 - 20 staff	£150.00
21 - 40 staff	£250.00
41 - 60 staff	£325.00
61 - 85 staff	£450.00
86 - 100 staff	£600.00
101 - 200 staff	£750.00
201 - 300 staff	£1,000.00
301 - 400 staff	£1,100.00
401 - 500 staff	£1,250.00
Above 500	Refer to HSBC

Please note that cover does not commence until this proposal has been confirmed by HSBC Insurance Brokers and accepted by the insurers and a cover note or certificate issued.

Education Practice

Statement of Demands and Needs

Occasional Business Use Motor Insurance

This document sets out the nature and scope of the services we are providing to you, together with a Statement of Demands and Needs. It also gives some other information that we are required by law to provide.

This document should be read in conjunction with the HSBC Insurance Brokers Limited General Terms of Business for Clients and other documents provided by us in relation to your insurances.

Please read this document carefully now and let us know immediately if any of the information is inaccurate, so that we can take any appropriate action as soon as possible.

Nature and scope of the services which we are providing to you

In selecting the policy we are recommending, we have only considered one insurer with whom we have an established facility. We are not contractually obliged to place the insurance with this insurer. However, we have chosen to stay with their particular policy as we believe it provides suitable occasional business use motor insurance protection for educational establishments.

We will not be charging you a fee for our services in connection with this policy, unless detailed otherwise in separate correspondence.

Binding authority disclosure

In placing insurances for customers we normally act as the customer's agent. Should you instruct us to proceed and bind this insurance with the insurer(s), we may be placing some or all of your insurance through a "binding authority" granted to us by insurers.

Where insurance is placed under a binding authority, this means that we act as agent of the insurer and have authority to accept insurance risks on their behalf.

We can only place your business under a binding authority where we reasonably consider that this meets your insurance requirements.

Where we receive money from you or the insurer in relation to the insurance placed under the binding authority we will hold this subject to Risk Transfer. This means that when you pay us premium it will be treated as having been received by the insurer. If the insurer pays us claims money or premium refunds this is also treated as belonging to the insurer until we remit it to you. Please see our General Terms of Business for Clients for further details.

Details of the binding authority agreements applicable to your insurance portfolio are available on request.

Duty to disclose all material facts

You should already have been advised (and we take the opportunity to remind you) of your duty to disclose all material facts. This means that every proposer or insured, when seeking new insurance, amending or renewing an existing policy must disclose any information which might influence the insurer in deciding whether or not to accept the risk, what the terms of the policy should be or what premium to charge. Insurers do not have a duty to make enquiries of you. If you fail to disclose all material facts, this may result in the policy being rendered void, so that claims would not be paid.

Examples of matters that an underwriter may regard as material for this type of insurance include:-

- a change of name or address
- details of any motoring convictions of any person who to your knowledge will drive a vehicle or of any future prosecutions for any motoring offence (other than parking)
- details if you or any other person allowed to drive a vehicle suffer from diabetes, epilepsy, a heart condition or any other disease or physical infirmity.

These are only examples and this is not meant to be an exhaustive list. If you are not sure whether a fact is material, you should disclose it. Should you require further guidance, please contact us.

If when you have read this document you think we need further information please let us know.

If you do not tell us about relevant changes, your insurance may not cover you fully, or at all. You should keep a written record (including copies of letters) of any information you give us.

Statement of demands and needs

This policy is suitable for someone requiring occasional business use motor insurance for educational establishments.

Information received from you

We have based your statement of demands and needs on the information received from you during the course of our meeting and/or correspondence in relation to your insurance quotation request.

We are required to take reasonable steps to ensure that you only buy a product that you are eligible to claim benefits under. Based on the information received we believe this policy is suitable to meet your demands and needs.

We are also expected to advise you if any parts of the cover do not apply in order that you can take an informed decision as to whether to buy the policy. If any parts of the cover do not apply this will be detailed in separate correspondence.

Information from our readily accessible records

We have based our proposals on the information we hold from our readily accessible records and our discussions with you.

Other relevant insurances

If you have other existing insurance in place then please let us know, as it may affect the suitability of the insurances we are recommending to you.

Personal recommendation

The portfolio of insurances we are recommending is based on our understanding of your demands and needs.

If we are aware of any of your demands and needs which have not been met we will separately bring these to your attention.

You should carefully read and take note of the exclusions, excesses, limitations and conditions applicable to your insurances.

The cost of the insurances will be detailed in separate correspondence.

Other information

Our standard Terms of Business along with - where relevant - a Summary of Insurances - will be provided separately.

Details of the insurer with whom we place business is attached along with their Head Office address and where relevant, branch address.

If you have any questions then please do not hesitate to contact us.

Insurer information

Class of insurance	Insurer	Head Office address	Branch address (if different from Head Office address)
Motor (Occasional Business Use)	RSA	St Mark's Court Chart Way Horsham West Sussex RH12 1XL	Emerald House 15 Lansdowne Road Croydon Surrey CR0 2BX