



HIC

UNDERWRITING MANAGERS (PTY) LTD

SCHOOLS PRODUCT



Academic Institutions
Diamond Arrow
award winning product

2016, 2017, 2018,
2019, 2020, 2021



OUR SCHOOLS PRODUCT PROVIDES BROAD SPECTRUM PROTECTION AGAINST RISKS FACING SCHOOLS. DAMAGE TO BUILDINGS, CONTENTS, THEFT, COMPUTER EQUIPMENT, LIABILITY, TEACHER'S LIABILITY, STUDENT'S PERSONAL ACCIDENT AND EMERGENCY RESPONSE PACKAGES ARE ALL STRUCTURED IN OUR TAILOR-MADE PRODUCT TO MINIMISE RISKS.

www.hicsa.co.za



@hicunderwriting

WHAT HIC'S SCHOOLS PRODUCT OFFERS

GENERAL EXCEPTIONS, CONDITIONS & PROVISIONS

- Claims preparation costs
- Post trauma counselling - automatically included
- Property protection costs

FIRE, BUILDINGS COMBINED & COMMERCIAL BUILDINGS

- Removal of bees
- Following additional perils extension: Bursting, overflowing or escape of water or oil from tanks, apparatus or pipes including any fixed water or oil-fired heating installation including damage to such tanks, apparatus or pipes, but excluding damage as a result of wear and tear or gradual deterioration

OTHER SECTIONS AVAILABLE

- Business Interruption, Glass, Fidelity, Goods-In-Transit, Accounts Receivable, Business All Risks, Accidental Damage, Broadform Liability, Employers Liability, Stated Benefits, GPA, Motor: Excess Waiver, Roadside Assist, Vehicle Hire, Deterioration of Stock, Machinery Breakdown, Interruption following breakdown, Houseowners and Household. Emergency Medical Services (full service)
- Public liability cover includes principal, teachers, student teachers, other employees, pupils, trustees, members of governing body

THEFT

- Buildings increased limit
- Locks and keys including electronic access cards and remote controls
- Burglar alarm warranty only applies to main admin centre, media centre and computer/audio/visual centres

COMPUTER EQUIPMENT

Computer equipment insured as per assets register and will only be reviewed if asset value increase or at renewal.

- Automatically included: increased cost of working
- Reinstatement of data

MONEY

- Minor limit, while on the insured premises outside the hours during which the commercial operations of the insured are conducted
- Locks and keys including electronic access cards and remote controls
- Clothing and receptacle limits

OFFICE CONTENTS

- Locks and keys including electronic access cards and remote controls

OPTIONAL COVER AVAILABLE

- Personal accident and pupil's emergency medical response

VALUE ADDED PRODUCTS



- Emergency Medical Services
- Guaranteed hospital admission
- Intelligent Panic

EMERGENCY CONTACT NUMBER 0861 113 990

CONTACT:

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**TERMS & CONDITIONS APPLY
FOR OUR FULL BROCHURE OR MORE INFORMATION - CONTACT YOUR HIC PORTFOLIO MANAGER**