

STERLING

OUT OF SCHOOL GOLD AND OUT OF SCHOOL NORTHERN IRELAND - PREMIUM CHART

Out of School Gold provides cover for:

Public and Products Liability	Equipment	Deterioration of Frozen Food	Legal Expenses
Employers' Liability	Money	Personal Clothing	Helplines
		Personal Accident	

Out of School provides cover for:

Public and Products Liability	Legal Expenses
Employers' Liability	Helplines

Out of School can be extended to include **Professional Indemnity**.

Out of School Gold can be extended to include the Optional Extensions of **Loss of Revenue, Buildings, All Risks, Professional Indemnity and Trustees' and Officers' Financial Liability**.

Please refer to the Summary of Cover for details of cover under *Out of School Gold*, *Out of School* and the Optional Extensions available.

	Out of School Gold	Out of School
Up to 30 children, term time only	£246	£168
31 to 50 children term time only	£286	£193
Up to 30 children, term time and school holidays	£301	£208
31 to 50 children, term time and school holidays	£343	£242

Public Liability Limit of Indemnity can be increased from £3,000,000 to £5,000,000 for an additional £60. Higher limit may be available subject to details.

Group equipment is included up to a sum insured of £5,000 (*Out of School Gold* only). Additional equipment can be insured for an extra £10 premium for each £1,000 additional sum insured.

Deterioration of Refrigerated/Frozen Food is included up to a sum insured of £300 (*Out of School Gold* only). Additional Refrigerated/Frozen Food can be insured for an extra £5 premium for each £100 additional sum insured.

Loss of Revenue can be added with a minimum sum insured of £25,000 for a premium of £70. Higher sums insured available, subject to details. Please contact Morton Michel for a quotation.

Quotes available for Buildings Section and All Risks cover on items of equipment, subject to details.

Professional Indemnity Extension can be added to your Public Liability Section. Limits of liability of £250,000 and £500,000 are available for premiums of £52 and £64 respectively (including Insurance Premium Tax).

Trustees' and Officers' Financial Liability Section can be added to your policy. Three levels of sum insured are available for all claims by all trustees and officers. *Please note that you should only take out this optional extra if your Trustees or Officers could become personally liable for the debts of your organisation.*

Sum Insured	Annual Premium including Insurance Premium Tax
£5,000	£92
£7,500	£127
£10,000	£161

All premiums are INCLUSIVE OF Insurance Premium Tax.
Cheques to be made payable to Morton Michel.