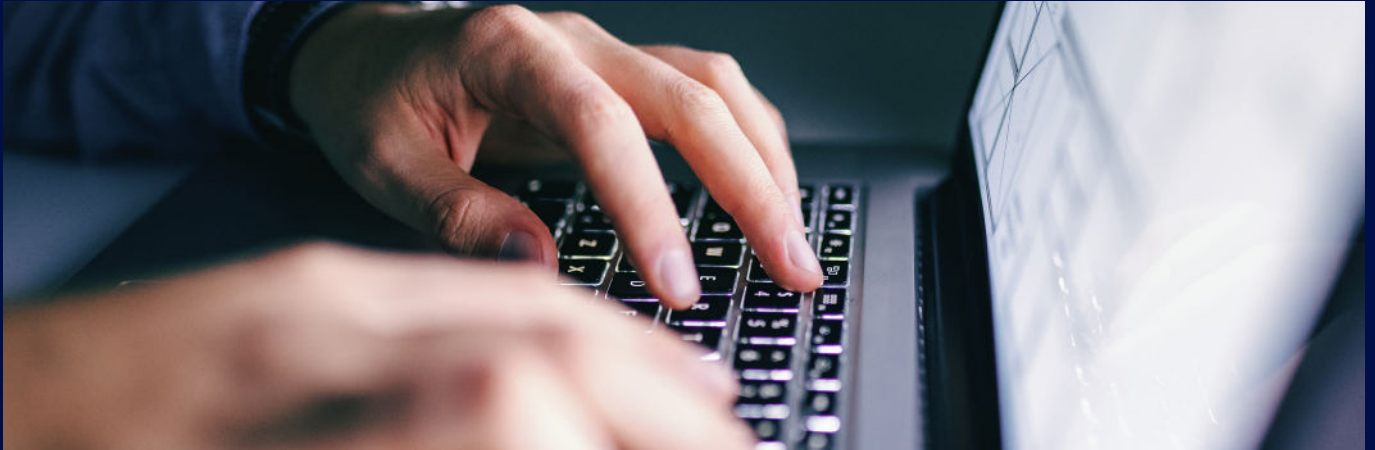


MARSH

Pupils personal effects insurance

Protect your
child's belongings
at school and play



Protect your child's belongings from just £7.06* per term

Why this insurance is important for you and your family?

If you've got children, you'll probably already know how difficult it is for some of them to keep their possessions to hand and in one piece.

Pupils personal effects insurance helps protect your child's belongings — such as a laptop, mobile phone, musical instrument, or clothing — against loss, theft, or accidental damage during term time.

Cover applies 24 hours a day during term time, including travel to and from school and on school trips in the UK or abroad. It can also provide worldwide protection for overseas pupils travelling directly to and from school at the beginning and end of term.

With an excess of £25 (£100 for portable electronic devices and £250 for mobile phones), and a choice of protection levels of £5,000 or £7,500, this cover can offer peace of mind for families who want to protect their child's belongings at school.

What does it cover?

- Laptops, mobile phones, tablets, and similar portable electronic devices
- Musical instruments (including limited cover for the hire of a replacement instrument, if damaged)
- Clothing and personal belongings
- Bags and school equipment

Cover also extends to property that is secured in a locked room, designated by the school and on school premises outside of term time.

Please note that single item limits apply, as well as an excess of £25 (£100 for laptops and portable devices, and £250 for mobile phones). Please refer to the policy wording for full details.

What isn't covered?

- Loss of items that have been left unattended or unsecured
- Gradual wear and tear
- Deliberate damage
- Items that are not related to school activities
- Cash and currency

Full details of what is and isn't covered can be found in the policy wording.

How are claims for your child's belongings handled?

- Items may be repaired, replaced, or reimbursed, depending on the circumstances
- For theft claims, a crime reference number will be required. For higher-value losses, a police report may be required
- A policy excess applies (the amount varies depending on the item)

Claims will be notified through an online portal provided by Markel, with claims being resolved within one working day of all claims information being received.

To protect your child's belongings, visit marsheducation.markeluk.com today.

How to buy these insurance covers for your child

Marsh is working with specialist insurer Markel Direct to offer quick and easy online cover for your child/children. To arrange your pupils personal effects insurance today, simply:

1. Scan the QR code or visit marsheducation.markeluk.com
2. Complete the short online form to get a quote
3. Once payment has been made, you will receive all your policy documents via email. Your cover will be arranged and administered by Marsh's insurer partner Markel Direct.



Policy terms, conditions, and exclusions apply. Full details are available in the policy wording.

**Based on £5,000 worth of cover, and meeting all underwriting criteria.*

Premium quote includes insurance premium tax at the current rate.

This is a marketing communication. The information contained herein is based on sources we believe reliable and should be understood to be general risk management and insurance information only. The information is not intended to be taken as advice with respect to any individual situation and cannot be relied upon as such. Marsh Ltd is authorised and regulated by the Financial Conduct Authority for General Insurance Distribution and Credit Broking (Firm Reference No. 307511). Copyright © 2026 Marsh Ltd. Registered in England and Wales Number: 1507274, Registered office: 1 Tower Place West, Tower Place, London EC3R 5BU. All rights reserved. Markel Direct is a trading name of Markel International Insurance Company Limited which is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority (Firm Reference Number 202570). Copyright © 2026 Marsh. All rights reserved. 26200606-UK

Contact us

For further information, please get in touch with Markel:

Call: 0333 070 6035

Visit: marsheducation.markeluk.com

About Markel Direct

- Award-winning insurer
- Over 2,700-plus five-star customer reviews at feefo.com
- Trusted by 75,000-plus customers
- Dedicated UK based claims team

About Marsh's Education Practice

For almost 100 years, Marsh has been a trusted insurance broker for UK independent schools, expertly arranging pupil insurance schemes that prioritise your child's safety and well-being.

As a leading insurance broker, Marsh combines global expertise with personalised local service, ensuring tailored coverage that meets the unique needs of each school community. Our deep experience in risk management and insurance supports schools in protecting their pupils, staff, and assets.

With long-standing relationships across the independent education sector, Marsh delivers peace of mind to parents by providing comprehensive, reliable insurance solutions designed specifically for their children and the UK independent school environment.

About Marsh Risk

Marsh Risk is a business of [Marsh](https://marsh.com) (NYSE: MRSN), a global leader in risk, reinsurance and capital, people and investments, and management consulting, advising clients in 130 countries. With annual revenue of \$27 billion and more than 95,000 colleagues, Marsh helps build the confidence to thrive through the power of perspective. For more information about Marsh Risk, visit marsh.com, or follow us on [LinkedIn](#) and [X](#).