Education Netbook Insurance

The netbook computer that has been provided to your child by ............. Primary School is insured under the iBroker Education Laptop Insurance product, as underwritten by QBE Insurance (Australia) Limited. It is important for you to be aware of the Terms and Conditions of this Insurance as you will be responsible for payment of the excess in the event of a claim, and possibly for the cost of repair or replacement should a claim be denied.

**What is Covered?**

- Accidental Loss – for example
  - Left on public transport
  - Left at bus stop
- Accidental Damage – for example
  - Dropped
  - Stepped on
  - Driven over
  - Pulled off desk
  - Fell out of locker
  - Lid closed with pen on keyboard
- Theft – for example
  - From locked unoccupied vehicle
  - From locked unoccupied building
  - From occupied building
  - By force or intimidation
  - From the open air
- Liquid Spill

**What isn’t Covered?**

- The first $50.00 of each and every claim
- Loss or damage from any cause that occurs anywhere outside Australia
- Electrical or mechanical malfunction or damage
- Scratches and normal wear and tear
- Malicious damage by your child
- Loss or damage by theft or attempted theft:
  - From an unoccupied building or vehicle unless as a result of forcible entry
  - From any unsecured place in the open air unless:
    - the laptop is under the direct control and supervision of an adult;
    - your child is on the way to or from their place of education, or
    - an organised school or educational activity, or
    - an organised extra-curricular activity, or
    - other places of residence or accommodation, or
    - a medical appointment of any kind.
  - by force or intimidation; or
  - your child is attending their place of education
- Loss or damage occurring while the laptop is being transported in any aircraft or watercraft
  unless the laptop is carried as personal baggage
- Loss of or damage to software of any sort

This is a summary only of the insurance cover provided by the iBroker Education Netbook Insurance. For full details of the Terms and Conditions please refer to the policy wording available on our web site at www.ibroker.net.au