



IF Insurance is the insurance partner of Tallinn European School for the year 2018. Tallinn European School and IF have entered into two contracts: the School's property insurance contract and liability insurance contract, which are two different contracts.

1. The School's assets (articles that cost more than 300 euros) are insured against all risks (that includes when children/pupils intentionally or unintentionally damage the School's property).
2. The children and their property are insured on the terms of liability insurance. Damage that is caused to the children is compensated for but not damage caused by the children.

**Liability insurance contract covers all the activities, which the School organises and where the School has guilt and/or responsibility.** The insurance covers all events that occur during the day (lessons and breaks) and the evening (aftercare, extra-curricular activities), on the School grounds (playground) or outside of it (educational visits), **within the territory of the Republic of Estonia**. When travelling abroad, parents have to get a separate travel insurance for their children.

Some examples of what is insured by the School i.e. examples of statutory responsibility related to children (and also persons related to all children, such as their parents who are engaged in activities organised by the School):

1. The School organises educational visits within Estonia by bus. The bus order by the School drives into a ditch and children's personal belongings are damaged or children themselves sustain traumas;
2. There is an extra-curricular activity taking place in the School premises. A piece of plaster falls from the School ceiling and children's personal belongings are damaged or children themselves sustain traumas;
3. A pipeline leakage occurs in the School premises and children's personal belongings sustain water damage;
4. The sidewalk in front of the School is not sanded during a slippery period and children fall and children's personal belongings are damaged or children themselves sustain traumas;
5. A rain pipe falls off the School building because of strong winds and, for example, falls on a parent's vehicle or children's personal belongings are damaged or children themselves sustain traumas;
6. During a snowy winter an icicle or snowdrift falls from the School building;
7. The School food (spoiled food, foreign bodies inside the food) causes health problems for children;
8. The School floors are washed with a detergent that makes them too slippery and causes children to slip and fall;
9. There are not enough mats in the Physical Education lesson and a child falls on a hard surface and sustains a trauma;
10. An explosion occurs in the Chemistry lesson and children sustain burns;
11. During an educational visit teacher supervision is not enough, children dig a sand cave and get stuck under it (a real life example);
12. Children have to leave their personal belongings in a closed room in the School but the School does not ensure supervision and the belongings are stolen;
13. In the Christmas play children are flown up to the ceiling with braces, the braces give in and a child falls (a real life example);
14. At Christmas time there is a lack of teacher supervision, a child gets too close to a lit candle and the child's clothes catch fire;
15. There is no safety training in the Arts and Craft lesson and a child injures himself/herself because of it.
16. Protective glasses are not handed out in the Arts and Craft lesson and a foreign body gets into an eye.



If a parent comes to the School or leaves the School with a child then that is the parent's responsibility. If something happens to a child on the way to the gym or back then that is the School's responsibility.

When a pupil drops their **own** iPad then the insurance does not cover that, nor is there cover if a pupil accidentally falls on the sledding hill or, for example, when playing during a break, because the School has no guilt arising from the law.

If there is an incident in the School, then the School (first person) informs the insurance company (second person). The third party i.e. the child or the child's legal representative/parent (third person) is entitled to make a claim for damages to the School and the School passes on the case to the insurance company. A claim submitted by the parent must include documents (medical certificate, etc.).

In Estonia, every family and parent may conclude themselves a following voluntary insurance:

- (Household) property insurance (insured are personal, portable assets, for example, if an iPad falls or something else happens to it, also including accidents that happen because of your own fault to your personal property). The minimum amount of deductible for a case is 95 Euros, for electronics (mobile phones, laptops and tablets) they take into account the depreciation, other assets shall be reimbursed on the new for old principal.  
Household insurance includes liability insurance for all family members (for example, housing rented in Estonia causes water leakage to a neighbour; damages caused by children and/or domestic animals, which the family can file a claim in accordance with Estonian law).
- Family insurance i.e. accident insurance of family members (all sorts of falls, traumas, temporary or permanent injuries). There is no deductible; medical treatment has to last for more than seven (7) days.

#### Additional information:

If parents are interested in securing the damages caused by children, protecting themselves and their children in all cases but, for example, do not want to proceed with the matter one by one then the insurance company can make a bid for a group.

The minimal data required is the home address of each interested family and the forenames and surnames or personal identification codes. In a smaller circle you can discuss specific services. Here the School can have a coordinating role but parents pay for additional services.