

## **Fed: School laptops could become uninsurable:expert**

By Rosemary Desmond

BRISBANE, Oct 30 AAP - Schools may have to stop issuing children with laptop computers unless they start looking after them as well as they do their iPods and mobiles, an insurance specialist has warned.

The escalating rate of damage to the laptops could soon make them uninsurable, Tony Mitchell, managing director of Sydney-based specialist insurance company IT Insurance Services said today.

Insurance data showed that one in two laptops used in schools was subject to an accidental damage claim last year, compared with only one in six in 2000, Mr Mitchell said.

School laptop and notebook computers were 10 times more likely to be damaged than laptops used by adults for personal or commercial use.

School children treated the machines like text books.

They were dropped, kicked, knocked out of lockers and bags, stepped on in the bus, had drinks spilt on them, and mobiles and pens left on the keyboard with the top jammed shut.

But in contrast, students' iPods, MP3s and mobile phones were treated like gold because they were used for entertainment and keeping in touch with friends.

"Kids don't perceive the value of the laptop computer to be more valuable than their iPod or their mobile phone," Mr Mitchell said.

"They are carrying around a \$2,500 laptop and a mobile phone may only cost a couple of hundred dollars but they look after it with their life because it is so important to them.

"What we are saying is that they have to start treating (the laptop) as a \$2,500 piece of equipment.

"Kids are kids at the end of the day.

"They are a lot more clumsy and more forgetful than adults are and we don't expect them to be like an adult.

"However, kids have got to be educated in terms of where these losses occur and what things they do to prevent it from happening."

The rate of damage was connected more to the culture of school and whether it instilled a need to care for property, rather than whether it was a state school or private institution, he said.

But there could come a time in the not too distant future when laptops would become so expensive to insure, no school would issue them to students.

"If we don't do something about minimising accidental claims within the education area, this type of risk will become uninsurable," Mr Mitchell said.

"And if the insurance isn't there, there wouldn't be a (schools) program. It's just cost prohibitive."

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