

LAPTOP DAMAGE IN SCHOOLS

STATISTICS

It goes without saying that laptops are easily damaged, especially in the hands of school students. Here are some statistics:

- ★ Protecsure has insured over 76,000 school laptops in the last 8 years.
- ★ This has resulted in around 29,000 claims, of which more than 90% were for accidental damage (AD).
- ★ On average 34% of insured laptops suffered an AD claim during the life of the policy.
- ★ Based on over 100 schools around Australia the worst school is 8 times more likely to claim on a laptop policy than the best school.
- ★ Multiple claims from individual students are on the increase.
- ★ The frequency of AD claims has increased substantially in the last few years.
- ★ The average AD claim is around \$650
- ★ Screen costs are a major factor – the cost of a replacement screen varies between \$300 and \$1200 depending on manufacturer

CAUSES OF DAMAGE

Laptops have sensitive components and are transported often. Student laptops are built to be light, and to achieve certain price points. In some cases this can make them more easily susceptible to damage.

The most common causes of damage to laptops are as follows:

1. Dropping while carrying
2. Tripping over cables causing the laptop to fall on the floor
3. Liquid spills
4. Items left on keyboard when lid closed

PREVENTING ACCIDENTAL DAMAGE

We deal with over 3,500 claims every year – based on our experience here are some tips to prevent accidental damage:

- ★ When carrying your laptop always close it. Screen damage is very common if laptops are dropped while open.
- ★ If carrying the laptop any distance use the carry bag as this provides protection in case of dropping or knocking.
- ★ Never run with your laptop.
- ★ When the laptop is at a table or on a desk, always ensure the cables are well out of the way to avoid tripping.
- ★ Think twice before you shut the screen. It's easy to leave pens etc on the keyboard and these can create significant damage.
- ★ Don't drink anywhere near a laptop, or carry with water bottles etc. Liquid spills can lead to large repair/replacement bills.

Schools can develop a culture that results in reduced losses and lower insurance costs. Please contact Protecsure for details.

**To find out more about Protecsure's equipment insurance services
call 1300 COVERIT or visit www.protecsure.com.au**

