**Insurance for schools**

The school Governing Body must have assurance that the school’s physical assets and liabilities are insured and that the Governors, the Headteacher, staff and pupils have the benefit of the insurance cover they need.

School Governing bodies can achieve this by purchasing insurance cover from Coventry City Council.

**Insurance with Coventry City Council**

The Council provides a comprehensive insurance service for the whole of the local authority, including Local Authority Maintained Schools. Insurance cover is either obtained externally from insurance companies or is provided under self-insurance arrangements operated by the Council. Motor insurance can be bought in isolation from the other classes of insurance.

The principal insurances are:

* Property

Education buildings and the contents of those buildings. The Insurance cover gives financial protection against losses caused by fire, lightning, explosion, aircraft, riot, civil commotion, malicious persons, earthquake, storm, flood, escape of water, impact, subsidence and sprinkler leakage.

The Council has a self-insurance arrangement for the benefit of schools covering accidental damage to schools and their contents.

The school will pay the first £500 of any claim.

* Business Interruption

The increased costs that a school may incur for a period of up to three years following an insured property damage claim. For example: the cost of hiring temporary classrooms in the event of a fire at the school.

The limit of indemnity is £7,500,000.

* Computers

The school will pay the first £500 of any claim.

Settlement will be made on a like for like basis. The insurance will not pay for better equipment to that which was lost/damaged.

* Fidelity Guarantee

Protects against financial loss caused by staff dishonesty and third-party computer fraud.

The maximum limit of indemnity is £5,000,000.

* Employers’ Liability

Covers schools against their legal liability to pay damages and legal costs following the death or injury of an employee.

The maximum limit of indemnity is £35,000,000 any one claim.

* Public liability

Covers schools against their legal liability to pay damages and legal costs following the death or injury of a member of the public or pupil and/or damage to their property.

The insurance is extended to cover libel and slander.

The maximum limit of indemnity is £35,000,000 any one claim.

* Officials/Governors Indemnity

Protects Governors and staff against their legal liability to pay damages and legal costs because of a wrongful act, error or omission that causes a third party to incur a financial loss.

The limit of indemnity is £5,000,000.

* School Journeys

School trips and activities carried out away from the school in respect of medical expenses, emergency repatriation expenses, personal belongings, money, cancellation and curtailment, delay and missed departure, personal accident and personal liability.

The cancellation and curtailment section of the policy excludes cover for a pandemic, epidemic or any event declared by the World Health Organization as a public health emergency of international concern and this is self-insured on behalf of schools by the Council.

* Engineering Inspection

Schools can have engineering equipment inspected in order that they are complying with legislation requiring statutory inspections on items of plant, such as lifting equipment and plant under pressure. If schools want to commence this service, then they must inform the Insurance Section of the Council.

* Personal Accident

Personal accident insurance for school Governors, staff and volunteers whilst they are carrying out their official duties on behalf of the school, including commuting.

* Motor

Motor vehicles third party liability insurance can be bought together with the other insurance classes or in isolation.

Cover is not automatic. Schools can insure their vehicle with the Council but they must confirm their intension to do so and provide the vehicle registration, make and model and number of seats.

If the school has insured their vehicle with the service provider, the own damage risk is self-insured by the service provider with the school being responsible for the first £250 of the cost of repair.

**The Risk Protection Arrangement (RPA)**

Schools can also seek protection via the RPA. If a school chooses this route some key things that Governors need to be aware of are:

1. Construction work at the premises is only covered up to £250,000 and the RPA is unable to provide joint name cover with a contractor that may be required under contract
2. The RPA does not provide motor insurance
3. The RPA does not provide engineering inspection services
4. The risk management requirements contained in clause 4 of the Miscellaneous Rules and Provisions.

**Contact details**

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