

BATH AND NORTH EAST SOMERSET

INSURANCE SUMMARY FOR SCHOOLS 2009-2010

Property – Buildings - All buildings and contents are insured against loss or damage occasioned as a result of fire, lightning, explosion, aircraft, riot and civil commotion, malicious damage or earthquake, storm, flood, impact, escape of water, accidental damage, subsidence ground heave and landslip. For building damage, the first £250 of each and every claim, other than fire, lightning, explosion, aircraft, riot and civil commotion and earthquake, and for subsidence, ground heave and landslip the first £1,000 of each and every claim is excluded.

Property – Contents – Policy cover is as above but also extends to include contents temporarily removed from school premises anywhere within the U.K. Theft cover has also been taken out in respect of property stolen using violent or forcible entry to or exit from the School Building. Theft of property from unattended vehicles is excluded. Theft of property from unattended vehicles is excluded. For contents the excess is £200.

Business Interruption - In the event of damage being occasioned to the school premises, as a result of an insured peril (as specified above), cover is in place to meet the cost of obtaining alternative accommodation, including installation of telephone line, computer terminals and any other additional costs incurred.

Cover included in order to provide reimbursement following damage to buildings which will meet loss of income from hirings.

Money - Cover is provided for theft of money under the custody or control of employees and/or volunteers, which extends to include unofficial school funds.

Cover is limited to £500 for money in locked receptacles or safes unless an increased limit has been agreed by insurers. When premises are unoccupied, all keys to safes must be removed from the school premises.

Public Liability - Relates to legal liability of the school, its employees or Governors, in the event of injury or death occasioned to a third party or damage to a third party property, subject to a limit of indemnity any one occurrence of £50m. Policy cover automatically extends to include volunteers and students on work placement working in the Council. The Parent Teacher Association is included within the policy cover.

Employers Liability - Cover is provided, subject to a limit any one incident of £50m, in the event of injury or death occasioned to employees for which the school or Governors is deemed negligent. Cover automatically includes persons temporarily under your control i.e. volunteers and students on work experience working in the Council.

Libel and Slander - Any libellous or slanderous remarks made by employees or Governors in the course of the school's business, insurance cover will meet the cost of defending any claim and will include any compensation payable, subject to a limit of indemnity any one incident of £1m.

Personal Accident - All employees are automatically insured in the event of assault or other accident occurring by external means whilst employed on official duties, including travelling thereto and therefrom. Cover is also included for teachers/lecturers undertaking complementary activities. The capital sum benefit payable is calculated at 5 times annual earnings, with the amount for temporary total disablement being 100% weekly earnings.

Fidelity Guarantee - In the event of fraud or dishonesty committed by any employees in obtaining money or property of the school, subject to a limit of £1m for claims any one period of insurance.

Motor - Comprehensive cover is in place for school minibuses being used on official school business, subject to the first £250 of each and every claim being excluded. Includes cover for vehicles hired in.

The Council has the legal obligation to provide information for transmission to the Motor Insurers Database and keep it updated. (The tolerance for submission is only 14 days). Failing to comply with the terms of the legislation could lead to criminal prosecution.

Therefore it is imperative that the Insurance Section is provided with full details, in writing, of any vehicle you have, or hire, that should be insured under the Council's motor insurance.

Engineering - An annual inspection of pressure plant, electrical machines, is carried out by an Engineer Surveyor employed by Zurich Engineering, with any passenger or goods lifts being inspected twice per annum.

School Travel - In the event of school trips within the UK, Europe or elsewhere in the world, cover is available which will provide insurance for all members of any official school party, with insurance relating to cancellation, loss of deposits, personal accident, medical expenses, clothing, personal effects and personal money. A £15 excess applies to all claims except Personal Accident. Includes students whilst on work placement abroad.

Officials Indemnity – Insurance protection for Teachers, Governors and employees who may become exposed to claims for financial loss resulting from their activities carried out in good faith. Limit of Indemnity £10m.

Hirers Liability – Provides Public Liability cover for individuals and organisations hiring the school premises with limit of £1m. The cover extends to include damage to school premises during the hiring period, subject to the first £100 of all damage being excluded, unless by fire, lightning or explosion, when the excess is nil. When hiring out the premises please contact the Insurance Section via email advising details of the Hirer, Date, and Hirer Charge. The Premium for Hirers Liability is 10% of the Hirer Charge.

Motor - Occasional Business Use for Staff – Comprehensive cover, subject to a £250 excess, for teachers, administration staff and governors whilst using their own vehicle on occasional school business, which will include damage to a third party vehicle. (This cover falls under the Standard Package).

Please note: This is a summary of the main insurance cover in place and for more detailed information please contact, Nicola Knight on 01225 395303 Melanie Anstey on 01225 395302 in the Insurance Section.