

ACADEMY INSURANCE

COVERS AND SERVICES OUTSIDE OF THE RISK PROTECTION ARRANGEMENT (RPA)



QUESTIONS?
We can help!

Schools and academies face a multitude of different risks, some of which may not be currently covered by your school's insurance policies – this is often the case if your insurance is provided by the local education authority, or if you have joined the risk protection arrangement (RPA).

These covers may include overseas travel, engineering inspection services, school vehicles, or occasional business use (OBU) motor insurance to protect staff, governors, and parents when using their own vehicles on school business. Other areas of risk protection may include staff absence cover or health insurance for key staff.

Marsh, a global leader in insurance and risk management, has a long heritage of excellence in the provision of bespoke insurance products and services to the education sector. In fact, the practice has been working with education establishments since 1926. So, if you are looking for information on a specific type of cover, even if you can't see it here, please don't hesitate to contact us today.



OVERSEAS TRAVEL INSURANCE

More than ever before, schools, and academies are finding ways to offer an interesting array of overseas trip options – from ski-trips and trekking adventures, to sports breaks and language exchanges. This is, without doubt, great news for pupils, but the sheer diversity of trips on offer means it is more important than ever to ensure your school is not left exposed to unforeseen problems and liabilities, and that appropriate travel insurance is in place. Overseas travel insurance includes:

Personal injury – from £25,000 up to £125,000 for pupils and up to 5 x annual salary for staff.

Medical expenses – unlimited for medical expenses incurred outside the UK, including unlimited repatriation expenses.

Personal belongings and money – up to £2,500 for personal belongings and £1,500 in respect of money. Emergency replacement of lost or stolen passports is also covered.

Disruption or cancellation of trip – up to £3,000 for cancellation, curtailment, and alteration to itinerary including delay and missed departure.

Personal liability – up to £2 million.

Legal expenses – up to £25,000 for legal expenses incurred outside the UK.

Emergency assistance – if advice or assistance before or during a school trip or medical assistance is required, a 24-hour emergency telephone service is available.



OCCASIONAL BUSINESS USE (OBU) – MOTOR

The community nature of a school means that on occasions employees or authorised voluntary helpers, like parents or guardians, can be required to use their own cars on school business. It is imperative that insurance is in place to meet any legal liabilities that may arise in respect of injuries to other persons (including passengers), or damage to their property following an accident. An OBU policy is quick and straightforward to set-up, providing essential peace of mind from as little as £100 per annum.



INSURANCE FOR IPADS AND TABLET DEVICES

The reality is that putting iPads and tablets in the hands of pupils and staff can be a risky undertaking. So, if you have invested in tablet devices, or are planning to do so, make sure comprehensive insurance is part of that investment.

The cover Marsh arranges includes:

- **Glass/screen cover** – with no excess payable.
- **Specialist claims handling** – in the event of a claim, make sure a repair or replacement service is included as part of the cover.
- **No restriction on the age of devices to be insured** – you can insure existing tablets, as well as new purchases.

Premiums are 4.5% of the original purchase price, plus Insurance Premium Tax (IPT) @ 9.5%.



SCHOOL VEHICLE MOTOR INSURANCE

From single vehicle to large fleets, Marsh can arrange tailored cover for your school that can include both use and breakdown cover for the UK and Europe. We are also able to provide cover for a wide range of vehicle types, including cars, mini-buses and coaches, as well as agricultural machinery and trailers.



ENGINEERING INSPECTION SERVICE

Plant and machinery at schools should be insured against sudden and unforeseen damage. In addition, it is essential that certain items of plant and machinery, such as lifts and pressure vessels (statutory plant), are subject to regular inspection. Marsh can arrange these inspection contracts for you.



KEY STAFF HEALTH INSURANCE

Private health insurance is amongst the most valued of staff benefits – it can play a key role in helping to attract and retain the very best people. It can also play a crucial role in the smooth running of a school. Illness and injury do not respect seniority and losing a key member of staff for a number of weeks is likely to be very disruptive.

Main features of the key staff policy include:

- Pre-existing conditions covered – no previous medical history required.
- Full payment for hospital charges such as accommodation, theatre charges and intensive care.
- The scheme can be operated with a minimum of three staff members.
- Premiums from less than £74 per month, per staff member.



STAFF ABSENCE INSURANCE

Staff absence insurance and Supply Teacher Budget Protection cover can be important tools in managing an academy's budget, providing a safeguard against the substantial costs which can be incurred in engaging supply teachers during the absence of regular staff. Cover can be tailored to suit your academy's individual needs, allowing the academy to budget for the certainty that its supply teacher budget is protected, rather than fear the costs of unforeseen or unusual levels of staff absence.




From the placement of cover through to claims handling, we are available to provide you with the appropriate advice and support that you need. To find out how Marsh may assist you on the provision of any of the covers above, or for any other risk issues your academy may face, please call us today.

☎ 01444 335100

✉ development.team@marsh.com

🌐 uk.marsh.com/academyschools

 Marsh UK Education Forum



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