

THE ACADEMY LEADER



HOW SAFE ARE PUPILS ON YOUR ACADEMY'S NETWORK?

Do not doubt that many pupils are leading double lives. They join us in the "real" world where older generations are confident of the dangers and risks at play, but they also live in a virtual world where the rules are being rewritten on a daily basis. They may not be physically loitering on street corners, but they may be tempted by unsavoury corners of the online world where they are less visible to us and therefore more at risk.

The online and offline worlds are often indistinguishable for young people: collusion on homework, anxieties about relationships, confrontations — whatever happens offline is reflected online and vice versa, with conversations and situations seamlessly spilling out and mutating across hundreds of digital platforms.

Cases of bullying, sexual grooming, online abuse, and gambling and gaming addiction are unrelentingly featured in the media, and the finger of blame is frequently pointed at the victims' schools. Clearly, online safety needs to be a vital part of an academy's safeguarding strategy, but how can academy leaders actually know what pupils and staff are doing online?

Initially, many believed that "whatever was caused by technology could be cured by technology", and so schools and academies installed blocking and filtering software to prevent access to harmful material. However, this approach is flawed. Many safe pages are blocked unnecessarily — and the average tech-savvy, determined thirteen year-old is perfectly able to set up a proxy server to access any site without the academy being aware. Moreover, blocking and filtering fails to educate young people about safe boundaries since they miss out on the opportunity to learn through making informed, responsible choices about their online behaviour.

Continued overleaf



EDITORIAL BY
JON TAYLOR

☎ 01444 313224

✉ jon.taylor@marsh.com

Welcome to this spring 2014 edition of The Leader. We have endeavoured to keep the content interesting and informative in order to provide readers with food for thought.

I would particularly like to draw your attention to our lead article, which explores the issue of cyber bullying. You will also find an article looking at the value of reassessing your insurance at the first renewal following conversion.

In addition, our regular Q&A contributor Bob Johnson, Risk Services Technical Manager with Ecclesiastical Insurance Group, tackles the issue of building works at an academy — the risks they create and the insurance protection you may need.

You will find an update on our tablet PC insurance cover, which has been improved for 2014, and an interesting Q&A with Steven Morales of the National Association of School Business Management (NASBM).

Finally, it was great to be able to speak to so many prospective academies and, of course, to catch up with many of our existing academy clients at November's Academies Show in Birmingham. We'll be at the London Academies Show (30 April) at the ExCel arena and hope to see many of you there.

As ever, I hope you find The Leader an interesting read. If you have any comments, questions, or suggestions for future articles or events, please get in touch.

Network monitoring is the solution for many academies. This enables academies to oversee their pupils' activities (including the use of proxy servers) across all devices on their network while immediately being alerted if a problem occurs. This makes it easier to detect issues before they get out of hand. Monitoring also encourages pupils to pay attention to the academy's Acceptable Use Policy, allowing different scenarios to be explored during online safety sessions.

Teresa Hughes is a former police officer now working with Securus Software, a network monitoring system used by more than 3,200 schools and academies. Hughes believes more and more academies understand that online safety is about behaviour, not technology:

"The challenges that academies experience aren't really about the abuse of technology — they're about real-life problems that have always been there, but which have now found a new channel of expression. The problem is that the permanent nature of the interaction online — and the size of the audience — means that the impact can be even greater."

"At least 20 children and adolescents a year commit suicide because of being bullied".*

Monitoring software can also highlight serious child protection issues and so enable academies to intervene. Hughes explains:

"We've had cases of children researching how to commit suicide whilst at an academy. Those sites are likely to be blocked, and so the child will simply not be able to get to the site, but crucially staff will be unaware of the attempt. They may then go elsewhere to find that information and the opportunity to support them — and potentially save their life — will have been lost."

So what else can academies do to protect young people? Hughes offers the following tips:

- Both young people and adults are more likely to take risks online than offline because they feel inherently "safer" behind a screen. Online safety education and training needs to break down this misconception.
- The three key areas that academies should address are: understanding the risks, being aware of the consequences and knowing how to get help.
- Young people need online safety sessions to take place regularly so that they are better able to retain the information and respond to emerging threats.
- Responding appropriately when things go wrong is vital, such as involving other agencies (for example, the police), holding an awareness-raising assembly, initiating classroom discussions, or speaking to a child one-to-one.

It is clear that no one can be complacent about online safety. As the virtual world continues to grow and change, every academy must be alert to the threats posed by online environments. Confronting these threats thoughtfully and proportionately will continue to be a challenge to which academies must rise.

*Source: *Beatbullying — VIRTUAL VIOLENCE II: Progress and Challenges in the Fight against Cyberbullying* 2012.

DO YOU KNOW?

Marsh acts as insurance broker to academies ranging from 50 to 1500 pupils.

**FAST
FACT**

TABLET PC COVER — NOW BETTER THAN EVER

As more and more academies invest in tablet PCs, the requirement for cost-effective insurance to protect what can be a considerable investment is growing. At Marsh, we already offer an insurance scheme specifically designed to cover tablet devices in academies — but for 2014 we have made a number of policy improvements.

New for 2014

We have broadened the cover and made it more affordable, and it now includes a specialist repair service. Further enhancements include:

- **Wider cover:** Glass/screen cover included with no excess payable.
- **Specialist claims handling:** In the event of a claim, the damaged device will be collected within two days; the claim is then assessed before arranging a repair or sourcing a replacement device which is returned to you. If a device is damaged beyond repair, the cover provides for a replacement refurbished tablet where possible.
- **Affordable:** Premiums are now 4% of the original purchase price. This means, for example, cover for an iPad costing £400 has fallen from £26.50 to £16 per annum.
- **No restriction on the age of devices to be insured:** You can insure existing tablets, as well as new purchases.

So, if you have invested in tablet PCs at your academy, or are planning to, make sure comprehensive, affordable insurance is considered as part of that investment.

To find out more, please contact us on **01444 313100**, or via email at **development.team@marsh.com**.

YOUR FIRST INSURANCE RENEWAL: TIME TO REASSESS?

Over recent years, we have worked with a great many schools as they navigate the academy conversion process. We know it is an extremely busy time and, as a result, some schools may choose to stick with what they know and stay with their LEA insurance provider at the time of conversion — if only to take one item off a very long “to do” list.

The first insurance renewal after conversion, however, is an ideal opportunity to take stock. It is a time to look again at insurance, making sure the academy is adequately protected, gets the ongoing support and responsive service it needs, and is getting overall value for money.

Start by contacting your current provider to ask for details of your insurance cover, including any specialist risks, and details of valuations it is based on — for instance buildings valuations. It is also important to confirm your renewal date — if you have signed a long-term undertaking (LTU) for a number of years, you may not be able to switch provider until the end of that LTU.

This information, provided valuations are up to date, will then form the basis for discussions with insurers, or the tendering process if you choose to procure insurance via a purchasing consortium, such as the Crescent Purchasing Consortium.

As part of a tender process, you will need to evaluate proposals based on a range of criteria:

- **Terms and relevance of policies:** It is vital to ensure that proposals offer the level of protection you require. Make sure all the risks you need to insure against are covered and, if you are evaluating more than one proposal, check that the levels of cover are comparable.
- **Innovation and added value:** Look at an insurance provider’s track record in working with academies and choose a provider with a good understanding of the risks you need to protect against. Equally, look at the range of additional products and services on offer — from risk advice and consulting to specialist lines like motor cover.
- **Customer service:** It is important that you look beyond the buying process to consider the ongoing support you will receive from your chosen provider. Is it best to work with a specialist insurance broker offering you a dedicated account manager, and one able to offer a dedicated in-house claims service?
- **Price:** Clearly the overall cost of cover comes into the equation, but choosing the cheapest is not necessarily the best — the lowest cost option may not offer the right level of protection.

One of the choices you face is whether to work with an insurer on a direct basis or with an insurance broker. Working with a broker, rather than going direct to insurers, gives an academy more choice. A broker will typically secure a range of insurance cover options from different insurers, all tailored to the client’s needs. This ensures the academy is able to compare options and select the most cost-effective without the need to deal with multiple insurers.

At Marsh we currently work with one in four academies — why not get in touch to find out why.

For further information, visit uk.marsh.com/academyschools.

THE SURVEYOR SAYS:

Dear Bob: I’d like to know what actions I can take to limit the risks when building works are being carried out at our academy?

Bob says: When building work is undertaken, there is always the potential for increased risk of fire, theft, and accident. However, awareness of these risks is the first step towards mitigation.

Before building works start, consult your architect to establish the insurance obligations under your contract and advise your broker as you may need to arrange additional cover.

When employing contractors, it is essential that you satisfy yourself that they have suitable insurances against public and employers’ liability risks. Ask to see certificates of insurance, which should evidence liability indemnity limits appropriate to the scale and scope of the works and the values at risk.

When onsite, all workmen should be shown where fire extinguishers are and told who to contact, and how, in the event of an emergency. During the contract period, the site should be inspected at the end of each day to ensure it has been left hazard free.

When building work involves hazards such as “hot works”, including the use of blowlamps and welding apparatus, you should implement a hot work procedure involving the completion of a hot work permit. Adopting this will help ensure contractors get permission from authorised officials before work starts and work is completed safely.

For further advice and a “hot works” checklist please contact Marsh today.

Bob Johnson is Risk Services Technical Manager at Ecclesiastical which is a specialist insurer with over 40 years’ knowledge and experience in insuring schools, academies, and colleges.

UPCOMING EVENTS



If you would like to talk to us in person, why not come and see Marsh at the following events:

11 March — FASNA Spring Conference, London

13 March — NASBM Regional Conference, Leicester



STEPHEN MORALES — EXECUTIVE DIRECTOR, NATIONAL ASSOCIATION OF SCHOOL BUSINESS MANAGEMENT (NASBM)



Where were you born?

Las Palmas, Gran Canaria.

Where did you study?

The Colchester Institute, Fresno City University CA, and the University of Leicester.

What was your first ever job?

Lifeguard.

How did you become involved in the education sector?

I moved out of investment banking in 2003 to lecture in business.

Can you please tell us about your role with NASBM:

I am the Executive Director at NASBM. I am committed to ensuring NASBM remains relevant and at the forefront of the profession by leading the association in a direction that will provide better services and offerings, along with more collaborative work for increased benefits to members and the profession as a whole. In a rapidly changing sector, I am passionate and absolutely committed to raising the profile of the school business management profession.

What are the main objectives for NASBM in 2014?

The development of an improved infrastructure — increasing our national and regional reach to delivering new and improved services to our members.

Do you have any events and conferences coming up?

We have our National Conference scheduled for November 2014; in addition to this we have a number of one-day regional conferences and workshops planned in

London (27 February), Leicester (13 March), Maidstone (29 April), Sheffield (15 May), Exeter (17 June), and Gateshead (1 July).

What are the key benefits of membership to NASBM?

The Association offers the profession an influential voice in national educational policy, and continually strives to raise the profile of school business managers. We aim to provide networking opportunities, professional training, advice, and support to all of our members.

What is the most important challenge the education sector faces right now?

How to collaborate effectively.

What is the best bit of advice you've ever been given?

Always be true to yourself.

What books are you currently reading?

Whoops by John Lanchester and *What on earth is going on* by Tom Baird.

Favourite film?

The Deer Hunter.

First ever car?

VW Beetle.

What is your greatest indulgence?

Road bikes.

What is your preferred weekend getaway destination?

The beautiful Salcombe Bay in Devon.

To find out more about NASBM, please visit www.nasbm.co.uk.

For further information please contact:

Marsh Ltd, Education Practice, Capital House, 1-5 Perrymount Road, Haywards Heath, West Sussex RH16 3SY



01444 313100



development.team@marsh.com



uk.marsh.com/education

Marsh does not accept responsibility for articles provided by others.

Statements concerning legal, tax or accounting matters should be understood to be general observations based solely on our experience as insurance brokers and risk consultants and should not be relied upon as legal, tax or accounting advice, which we are not authorised to provide.

Marsh Ltd is authorised and regulated by the Financial Conduct Authority. Copyright © 2014 Marsh Ltd. All rights reserved.