

THE ACADEMY LEADER



SUPPLY TEACHER BUDGET PROTECTION

How to Protect Against a Flu-sized Hole in Your Supply Teaching Budget

The Chartered Institute for Personnel and Development's *Absence Management Survey 2014* found that the average person working in education is absent through illness for more than a full working week per year — six days to be precise.

That is a worrying statistic in its own right, for a host of reasons — with lesson disruption and staff well-being chief amongst them. The costs associated with staff absence are also a big issue.

Big Budgets

Given the statutory requirement for supervision of students in lessons, bringing in supply staff is more often than not, unavoidable — and, given the average daily cost of a supply teacher runs to £150-£200 per day, the costs can be significant. Multiply the average six days per year by your academy's total teaching headcount, and then by the daily cost of supply staff, and you end up with an unpleasantly large figure.

No two schools, and no two teaching staff, are the same, of course — so some will experience much higher rates of absence than others, purely thanks to the vagaries of chance.

That word — "chance" — highlights one of the big issues inherent in setting annual supply teaching budgets. To a significant extent, those budgets will be informed by past experience, but when it comes to illness and injury, the past is not always a reliable guide to the future.

Continued overleaf



EDITORIAL BY
JON TAYLOR

☎ 01444 313224

✉ jon.taylor@marsh.com

Welcome to this spring 2015 edition of *The Academy Leader*.

As ever, we have endeavoured to offer an interesting and practical commentary on a range of topics relevant to academy schools.

I would particularly like to draw your attention to our lead article, which looks at a new kind of staff absence or "stop-loss" insurance cover, designed to protect academies against the effects of underestimating supply teacher staffing budgets.

We also look again at the increasing use of iPads and tablet devices in education and the importance of securing specialist insurance designed to cover the cost of repair and replacement when the inevitable "butter-fingers" moment occurs.

In addition, we look at a growing flood risk issue. Surface water flooding is caused when heavy downpours overwhelm drainage systems and can cause serious flooding in areas with no flood risk history. This article offers some useful tips on ways to assess and manage what is often an overlooked risk.

I hope you find *The Academy Leader* an interesting and useful read and, as ever, we want to hear your comments, questions, and suggestions for future articles.

In the meantime, if the time to review your academy's insurance arrangements is looming, we'd be delighted to explain how Marsh could help ensure you have the right protection in place — so please do get in touch on 01444 313100 or development.team@marsh.com

It only takes one unusual or unprecedented event to leave cost projections looking woefully inadequate, and your academy with a “flu-sized hole” in its supply teaching budget.

A Bad Year

This year may already be a case in point. The 2014-15 flu season is already looking like a bad one, potentially the worst since 1999-2000, according to the Office for National Statistics. The cause has been a particularly disruptive flu variety, created by a late-in-the-day mutation to the expected dominant strain. That has rendered this year’s flu jab inadequate — effective in just 3% of cases, rather than the usual 50% — and seen cases soar, according to Public Health England.

The chances are that many schools have been affected, and staff absences are likely to be higher than expected. The burning questions then are: “Can your supply teacher budget cope with the increased level of staff absences caused by flu?” and “How many days of unexpected staff absence does it take to put your supply teacher budget under pressure?”

A Budget Safety Net

Fortunately there is now a solution that can take the pressure off; one which adds a safety net for those years when sheer bad luck dictates that absence will be higher than expected, and protects against problematic budget shortfalls.

In contrast to “traditional” staff absence insurance cover, supply teacher budget protection insurance provides peace of mind by allowing academies to set reasonable annual budgets for their supply teacher requirements, then simply pay annual insurance premiums to protect against costs in excess of this. In effect, should an academy exceed its projected annual budget, it can claim up to £50,000 of further supply teacher costs.

It’s an elegant solution to a complex and unpredictable problem, bringing both peace of mind and the budget certainty that comes with known costs rather than contingencies.

Supply Teacher Budget Protection Insurance.

What Do You Get?

- Covers supply teacher costs incurred due to a staff absence caused by temporary illness or disablement — including absence due to stress.
- Injuries sustained playing sport, such as rugby or skiing, are covered under the scheme.
- Pregnancy related illnesses included.
- Pre-existing medical conditions covered.
- No waiting periods or per-day spend limits.
- No minimum supply teacher budget amount.
- Cover includes teaching assistants, provided they form part of the staff numbers to be insured.
- No need to submit details of each and every staff absence until a claim is made.
- Should replacement teaching staff join the academy during the financial year, they will automatically be covered by the policy.
- Simple application process — no need to submit previous supply teacher invoices.

To find out how to protect your 2015-16 staff absence budget, call 01444 313174 or email termly.schemes@marsh.com today.

DID YOU KNOW?

**FAST
FACT**

Did you know Marsh can arrange an Occasional Business Use (OBU) motor policy from as little as £100 per annum?

A CURE FOR TABLET HEADACHES

The use of iPads and tablet computers in schools across the country is growing. For instance, a study commissioned by the charity Tablets for Schools last year found that almost 70% of primary and secondary schools in the UK now use tablet computers.

The educational benefits, it seems, are well established — but so too are the potential downsides of providing young people with easy access to what remain expensive and delicate devices. The cost of accidental damage repairs can quickly mount up, and can even lead to conflict with parents when disputes arise over who should foot the bill.

A Door-to-Door Solution

All this is precisely why the growing use of tablet devices in education has been matched by increased adoption of specialist insurance policies designed to cover the cost of repair.

Tablet PC insurance for schools provides cover for physical loss or damage including accidental damage and screen cover, with no excess to pay on claims. It is applicable to tablet PCs owned by the academy of any age, and provides 24-hour protection whether they are in or out of school premises.

Most convenient of all, the repair and replacement service also includes a free collection and delivery service to ensure that damaged devices are out of action for as short a time as possible.

With premiums of 4% of the tablet purchase price inclusive of insurance premium tax (IPT), an iPad costing £400 will have an insurance premium of £16. And because there’s no restriction on the age of devices to be insured, you can cover existing tablets as well as new. To find out how to insure your academy’s devices, please visit uk.marsh.com/tabletPC.

SURFACE WATER RUN-OFF: UNDERSTAND YOUR HIDDEN FLOOD RISKS

When considering the flood risks facing your academy, it is completely natural to think first and foremost about the risk from nearby watercourses. Unfortunately, however, flood risk is not confined to the swollen rivers and overflowing streams we see on the television news — it is now estimated that some 2.8 million properties are at risk from surface water flooding*.

This flooding from surface water run-off occurs when heavy rainfall overwhelms drainage systems, and its effects are all too familiar: damage to property, disruption, even danger to life in extreme cases.

With that in mind, it is becoming increasingly important that academies protect themselves from possible surface water flooding through effective risk assessment, planning, and risk management.

Assess the Risk

To assist, guidance and support is available from the Environment Agency (for England and Wales) and the Scottish Environment Protection Agency (SEPA), including standard templates for capturing the relevant risk information.

In addition, the risk of surface water flooding can be reviewed according to postcode, using interactive maps available on both the Environment Agency and SEPA websites.

Have a Plan

With the risk of surface flooding understood, it is important to establish a plan setting out:

- Key contacts — including emergency services, insurers, electricians, gas safe registered contractors, security providers, and plumbers.
- A site plan showing the location of gas and electricity cut-off points and high-risk areas where action will be required.
- Details of the procedures that should be adopted to mitigate flood damage to the site.
- Safe evacuation procedures to be followed in the face of imminent flood risk.

A copy of the flood plan should be kept off-site and relevant staff should be trained in the procedures it sets out.

Reduce the Risk

It is possible to take steps to prevent surface water flooding – by doing everything possible to ensure that surface water can drain away quickly.

Regularly inspect drains, culverts, and other drainage channels to check they are clear of blockages, and work with the local authority to ensure nearby roadside drains are regularly maintained.

Manage the Risk

It is also important to consider the measures you could put in place to prevent floodwater from entering the property, or to protect property if water does get in:

- Install flood barriers across doorways and windows.
- Use sandbags and plastic sheeting to create flood barriers.
- Install airbrick covers to prevent the entry of water.
- Move at-risk contents above ground-floor level, or raise items above anticipated flood water levels.

The message here is simple. Don't let your school fall victim to this "hidden" flooding. Understand the risks and plan ahead.

For further information, please visit www.ecclesiastical.com/educationhub.

*Flooding in England: A National Assessment of Flood Risk, Environment Agency, 2009

NEWS IN BRIEF

People News: We are delighted to announce that Paula Cook, head of Client Services (General Insurance) at the Education Practice, has been awarded the prestigious title of Chartered Individual of the Year at the Chartered Insurance Institute (CII) Public Interest Awards 2015. Naturally, everyone at Marsh is proud and delighted to see Paula's application, energy, and enthusiasm recognised and rewarded by the CII — it is truly well deserved. The deciding factors, the CII pointed out, were Paula's "drive to work for customers and to spread the word on professionalism with her colleagues and the wider industry". Well done Paula!

Cyber Risk Explained: Recent press coverage of data breaches and other cyber attacks has highlighted that any business using IT can be exposed to cyber risks that have the potential to cause significant financial loss and damage to an academy's reputation. Our new adviser document is designed to help you expand your understanding of cyber risk, and the insurance and risk management options available. If you believe you have a cyber risk exposure, we recommend you complete our short cyber risk assessment tool on uk.marsh.com, which will help you evaluate your exposure.

Driving Licence Changes: From 8 June 2015, the paper counterpart that currently accompanies the photocard driving licence will not be valid and will no longer be issued by the Driver and Vehicle Licensing Agency (DVLA) in Great Britain. Older, paper-only licences (that is, those issued prior to 1998) will remain valid, but will be replaced with a photocard-only licence when they are next renewed or amended. But what are the implications for academies? To find out more, download our adviser document from uk.marsh.com/education.



GINA THOMAS — HEAD OF SCHEMES MARSH



Where were you born? I was born in the beautiful city of Brighton.

Where did you study? Oakmeeds School in Burgess Hill, West Sussex. I then studied in the evenings to become an Associate of the Chartered Insurance Institute (ACII) while working.

What was your first job? My first job was working as an administrator for the General Practitioner Committee, which held information about GPs and their patients. I saved enough money to do what I really wanted to, which was to work abroad for a year. That was in the time before the term “gap year” was even invented, so I like to think I helped to start the trend!

What is your role with Marsh? I am head of schemes and responsible for the staff absence and health products that provide cover for pupils and staff within schools, colleges, and academies. I communicate and negotiate with insurers to ensure our scheme products remain market-leading and operate in accordance with all regulatory principles and requirements. I lead two teams who are dedicated to ensuring a high level of service is provided to our scheme clients at all times.

Tell us about the different insurance schemes Marsh offers to academies? We have a portfolio of schemes from which an academy can select to suit its needs. These include staff absence and supply teacher budget protection schemes that are designed to protect an academy against unforeseen and unbudgeted staff absence costs.

We also offer a private health insurance scheme for academy key staff; a scheme that has been arranged to provide insurance cover for iPad and tablet PC devices; and an overseas travel and personal accident scheme to cover both pupils and staff.

When it comes to insurance schemes, if you could convince academies to do one thing differently, what would it be?

Always budget for the insurance premiums rather than for costs — even if they are costs as diverse as employing supply teachers or the costs of repairing broken iPads, it’s always better to be prepared.

What is the best bit of professional advice you’ve ever been given? “Do unto others as you would have them do to you.”

What book are you currently reading? *Gone Girl* by Gillian Flynn. I need to finish it before I see the film.

Favourite film: *A Few Good Men* (With Tom Cruise, Demi Moore, and Jack Nicholson).

First ever car? A second-hand Fiat 600. It got me and my friends where we wanted to go and I loved it. The engine was 633cc and its top speed was around 60mph (just). I have fond memories of it and it is most likely why I love the look of the current Fiat 500, although I think mine probably performed better!

Preferred weekend getaway destination? Munich. It is where I spent my “gap year” and it is still a beautiful and vibrant city. It is appealing at any time of the year — Christmas markets, snow and the aroma of gluhwein, to “Fasching”, the carnival season with its endless themed evening balls, to warm summer evenings, beer gardens, and swimming in the river Isar. Not to forget Oktoberfest of course!

To find out more about the insurance schemes available to academy schools, please call 01444 313100.

For further information, please contact:

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



01444 313100



01444 415088



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