

# THE INDEPENDENT LEADER



With the annual cost of flood damage in the UK estimated to be in excess of £1 billion, it is well worth ensuring your school is prepared for the worst, even if there are no obvious sources of floodwater nearby.

When considering the flood risks facing your school, 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 can happen far from established watercourses, including areas with no prior history of flooding problems.

The effects of surface water flooding are, however, all too familiar and include — damage to property, disruption, and even danger to life in extreme cases. With that in mind, it is becoming more and more important that schools protect themselves from possible surface water flooding — through effective risk assessment, planning, and risk management.

## Assess the Risk

The first step is to determine the risk of surface water, or pluvial flooding at the school site. 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.

*Continued overleaf*



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

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

I would particularly like to draw your attention to our lead article, which looks at a growing flood risk issue. Surface water flooding is caused when heavy downpours overwhelm drainage systems — it can cause serious flooding far from watercourses and in areas with no flood risk history. This article offers some useful tips on ways to assess and manage what is an often overlooked risk.

We also look at the insurance schemes you can use to enhance your school's offering to parents and pupils, and at the issues affecting independent schools' art collection assets. Finally, we have a Q&A with Gina Thomas, head of client servicing for Marsh's schemes offerings to schools. Gina talks about and highlights the role that pupil insurance schemes play in a school's proposition, and why Munich is a preferred holiday destination.

I hope you find *The Independent 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 school'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](mailto:development.team@marsh.com)

Given how difficult it can be to predict surface water flooding, risk assessment is not always straightforward — so it may be necessary to get support and input from your insurer.

### Have a Plan

With the risk of surface flooding understood, it is important to set out a plan detailing how the school will respond to a flood event. An effective plan should include:

- Key contacts in the event of a flood — 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 vulnerable property, or high-risk areas where action will be required.
- Details of the controls and procedures that should be adopted, and under what circumstances, 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

Given the nature of surface water flooding, it is possible to take steps to reduce its likelihood — in essence, by doing everything possible to ensure that surface water can drain away quickly and effectively.

That could include regularly inspecting drains, culverts, and other drainage channels to ensure they are clear of any blockages — in the case of drainage channels that extend into neighbouring sites, that includes ensuring they are kept clear, both up and down stream.

Equally, where buildings are at risk of “run-off” from surrounding public roads, it is important to liaise with the local authority to ensure roadside drains are subject to planned inspection and maintenance.

### Manage the Risk

These steps cannot completely eliminate the risk, so it is important to consider the measures you could put in place to prevent flood water from entering the property, or to protect property if water does get in. They could include:

- Flood barriers — flood boards that can be installed across doorways and windows.
- Sandbags — used in conjunction with plastic sheeting to create flood barriers.
- Airbrick covers — a plastic cover clipped to framework surrounding airbricks to prevent the entry of water.
- Moving valuable or at-risk contents above ground-floor level.
- Raising items on blocks or plinths 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](http://www.ecclesiastical.com/educationhub).

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

## DID YOU KNOW?

**FAST  
FACT**

**The Fees Refund Scheme has been enhanced for 2015-16, including accidental death of fee payer benefit extended from three to five terms.**

## MAKE PEACE OF MIND PART OF YOUR SCHOOL'S PROPOSITION

In a competitive independent education sector, the breadth of a school's proposition, including the range of value-added services it offers, can make all the difference.

First and foremost, of course, parents want access to a first class education, but a school's ability to provide exceptional care for their children is also a potential point of difference. That is why private healthcare and personal accident schemes are proving attractive for an increasing number of schools.

Already, almost one in four UK boarding schools provide pupils with access to affordable private healthcare via Marsh. Quite simply, this is because the scheme has proven so popular with parents, especially those of overseas students and boarders. The knowledge that a child who falls ill or is injured at school is protected by rapid access to high-quality healthcare provision is about more than insurance — it is peace of mind.

Meanwhile, a pupils' personal accident scheme offers the comfort of knowing that a child will be looked after should the worst happen — providing vital financial support of up to £2 million in the event that a child suffers a serious accident at school.

So, when you're putting together your school's 2015 prospectus, remember that private health and personal accident schemes can be cost-effective, as well as highly advantageous additions.

To ensure you have your schemes offering in place for the September enrollment, call 01444 313174 today.

## WHAT'S THE STATE OF YOUR ART?

An art collection may not be the first thing that springs to mind when considering which of your school's assets need protecting, but a surprising number of independent schools are home to art collections — and they need proper protection.

There are many reasons why a school might house an art collection, whether it has been collected by a particular individual, given as a bequest by a former pupil, or simply accumulated either by accident or design over the years. If your school is lucky enough to possess an art collection, the question is "what can you do to ensure it is effectively protected?"

Clearly, it is important to minimise the risk of theft or damage by ensuring that items are hung or stored securely, and in the right climatic conditions — in the absence of a school curator or archivist, it is worth seeking professional help to do this. However, even the best efforts provide no absolute guarantee, so proper insurance protection is also very important — and this will be guided by a number of considerations.

First, decide what would need to be done in the event of partial damage or a total loss. This specifically relates to whether particular items could be restored or replaced — and these items of particular value should be itemised in an insurance policy.

Valuations are crucial. They will determine the level of insurance cover required and should be carried out, on a regular basis, by a professional valuer with a good understanding of the various bases of valuation — auction house estimates, retail, and insurance valuations.

The next step is to consider display and storage. Displaying art in busy areas with easy access will increase accidental damage and theft risks, and therefore the need for effective security protection. Storing art in a basement or a room below a bathroom or water tank clearly increases the risk of water damage. There are many potential pitfalls here which will be specific to individual schools, so advice from a specialist may be required.

Should the worst happen, insurance claims require specialist advice and handling, and this should inform the choice of insurer or broker. Working with a provider with access to appropriate conservators and framers or, in the case of theft, loss adjusters and investigators with knowledge of art, the art market, and all the relevant recovery organisations, can substantially increase the chances of recovery.

Whether your school has collected art by accident or design, protect it: don't wait for the worst to happen.

### What constitutes "art"?

Art can include paintings, works on paper, furniture, sculpture, ceramics, metalware, collectibles, glass, clocks and barometers, coins, stamps and medals, trophies, and antiques. If in doubt, speak to your client executive or call 01444 313100.

*For further information on how to protect your art collection, please visit [www.ecclesiastical.com/educationhub](http://www.ecclesiastical.com/educationhub).*

## NEWS IN BRIEF

**New for 2015/16:** The school fees refund scheme includes a host of enhancements from September, these include claims for boarders who are treated at school are now commensurate with those absences where pupils are away from the school's premises. The fees refund scheme insures a school for a loss of refundable fees when pupils are absent through illness or accident, enabling a school that chooses to be part of the scheme to protect parent goodwill without impacting on the school's finances. To find out more about the fees refund scheme, call 01444 313174.

**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 a school'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](http://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 schools and colleges? To find out more, download our adviser document from [uk.marsh.com/education](http://uk.marsh.com/education).

## UPCOMING EVENTS

- 23 April** – SCIS Annual Conference — Hilton Grosvenor, Edinburgh
- 5-7 May** – BSA Annual Conference for Heads — Victoria Park Plaza, London
- 13-14 May** – ISBA Annual Conference — The Celtic Manor Resort, Newport



## 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 ever 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 accident and health products that provide cover for pupils and staff within schools.

*Tell us about the different insurance schemes Marsh offers to independent schools?* We have a portfolio of schemes which a school can select to suit their needs. These include a fees refund scheme, which primarily provides a refund of fees if a pupil is unable to attend school due to an accident or illness; and a personal accident scheme, which provides a lump sum payment in the event of permanent disability or death. We also have private medical insurance schemes for both staff and pupils.

*Why should an independent school consider adding schemes to its proposition to parents?* Insurance schemes provide additional services to parents which are relevant to the time their child is a pupil at the school. It enables them to access specialist cover for their children at a cost far less than they would pay if they purchased it individually themselves.

*When it comes to insurance schemes, if you could convince independent schools to do one thing differently, what would it be?* Take the highest level of personal accident cover possible and cover all pupils and staff.

In the 34 years I have been working for the practice, I have seen so many claims where pupils have been involved in life changing events that have left them severely disabled. In most cases, no one was to blame — it was simply an accident. The monetary benefit payment has, however, given financial assistance to help with costs such as the adaption of a home, purchase of a wheelchair or other equipment. It allows the pupil to not only continue as much as possible with their life as it was before, pursuing the activities and sports that they enjoyed; but also to give them the financial freedom to pursue other options, choices, and possibilities.

*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.

*First ever car?* A 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 60mph (just)!

*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. And not to forget Oktoberfest of course!

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

### For further information, please contact:

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