



Independent Schools Insurance Specialists

WHILE YOU CAN'T ALWAYS PREDICT THE FUTURE,
YOU CAN PROTECT AGAINST IT



SOLUTIONS...DEFINED, DESIGNED, AND DELIVERED.



In a continually-changing education environment, having confidence that your independent school can predict, adapt, and recover from circumstances that might disrupt operations allows you to plan for the future with confidence.

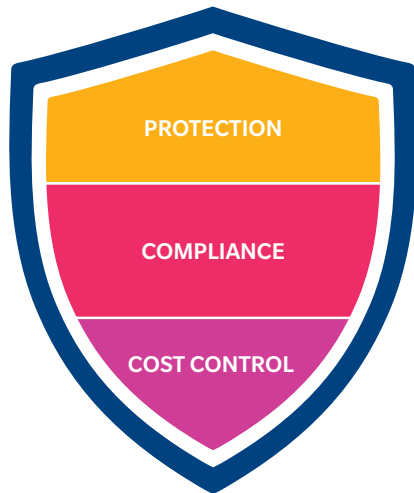
Marsh has provided insurance and risk management solutions to independent schools for almost 100 years. Our role is to help you build this confidence. Working with one in two independent schools, we understand your key issues include:

- A challenging economic environment, with increased competition and the potential for school mergers and acquisitions.
- Compliance with an ever-increasing range of legislation and regulation, including the General Data Protection Regulations, and the Insurance Distribution Directive which could affect any pupil and parent insurance schemes you offer.
- The long-standing matter of the safety and well-being of pupils and staff, now including the potential for claims alleging historic abuse or asbestos-related illness.
- The need for good financial governance to control costs and avoid unbudgeted expense, including establishing what is a fair price to pay for your insurance protection.



SCHOOL RISK AND INSURANCE SOLUTIONS FROM MARSH

Marsh has sourced and developed a suite of risk and insurance services to help you address your challenges and protect the future of the school. Bringing together the best of Marsh and a range of insurers who compete for your business in terms of price, cover options, and additional services, we deliver a flexible range of solutions to help governors and trustees discharge their responsibilities:



PROTECTION
People, assets, reputation, income streams.

COMPLIANCE
Health and safety, data protection, insurance schemes, legal advice.

COST CONTROL
Risk reduction, benchmarking price, claims management, getting the right cover.

WHETHER YOU ARE A SPECIAL NEEDS SCHOOL, A DAY OR BOARDING SCHOOL, A SMALL PREP SCHOOL, OR A LARGE GROUP, OUR SOLUTIONS HAVE THE FLEXIBILITY TO RESPOND TO YOUR RISK MANAGEMENT AND INSURANCE NEEDS.

SOME OF THE RISK SOLUTIONS AVAILABLE TO YOU



PROTECTION

SCHOOL FEES AND OTHER REVENUE STREAMS

- Business interruption insurance to cover loss of revenue and the increased cost of operation after a major loss.
- Specially negotiated crisis management guidance and public relations support that can be called upon in the event of a major loss.
- Pupil and fees insurance schemes which can add value to your school's offering.

PUPILS

- Insurance schemes for accidents, death of a fee payer, private medical care, and loss of belongings. These reflect the additional support required for pupils when boarding or on a school trip.
- Protection for schools and governors relating to claims of abuse or asbestos exposure, research to identify historic insurers, and sourcing protection where there are gaps in cover.





STAFF

- Insurance solutions to protect against long-term staff absenteeism.
- A well-being counselling hotline.
- Help with asbestos exposures.

ASSETS

- Insurance for buildings and contents, including special provision for listed status and fine art.
- Owner controlled insurance programmes to provide cost-effective protection for construction projects.
- Specially negotiated facilities that can provide a free buildings insurance valuation or risk management survey.
- Insurance due diligence and warranty and indemnity insurance, should you merge with or acquire another school.

CYBER CRIME RISKS

- Specialist cyber insurance protection including loss of data, cyber extortion, and liability for breach of privacy.

Not all solutions are available from every insurer/provider and terms and conditions apply. Full details are available on request.



COMPLIANCE

INSURANCE SCHEMES

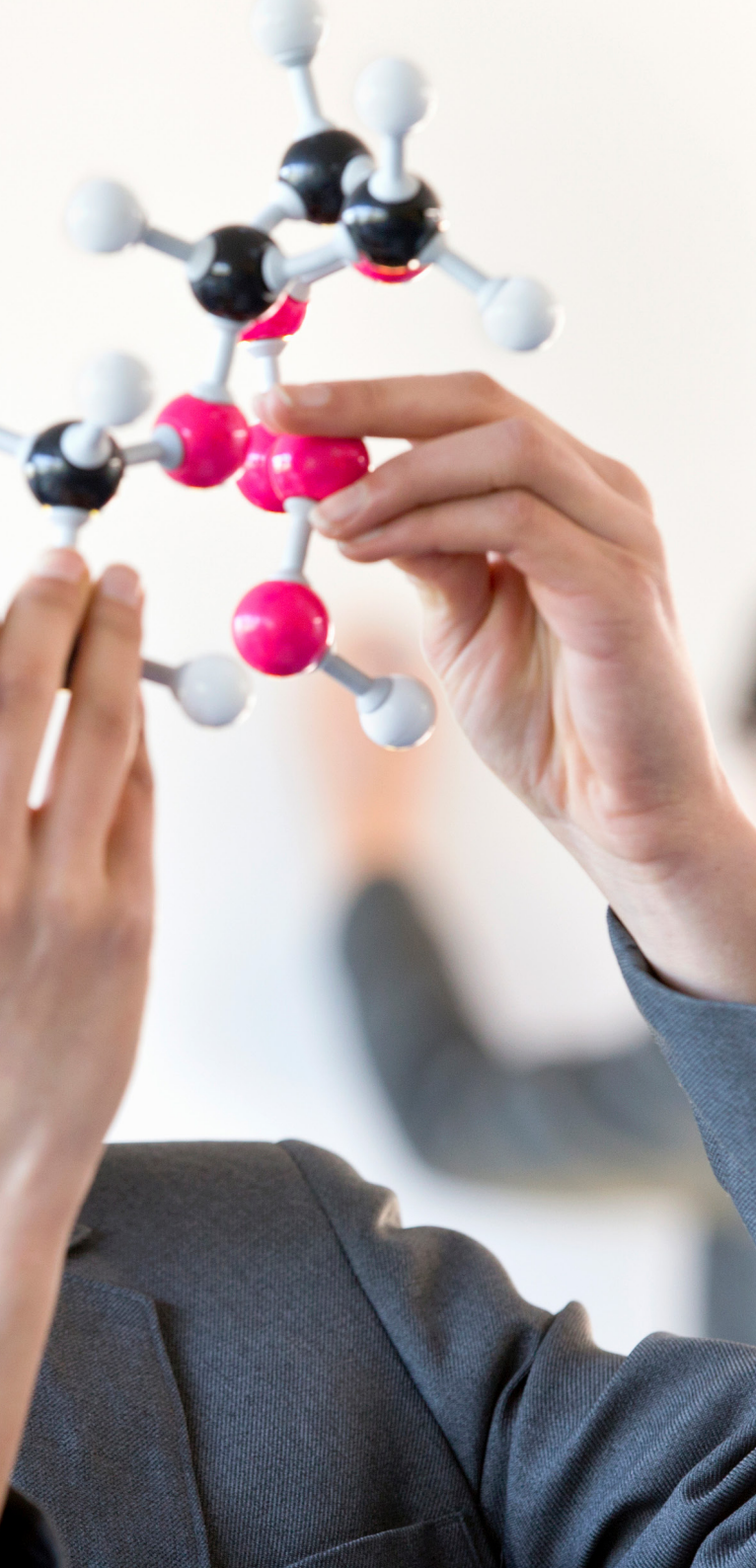
Some schools offer insurance schemes to provide their pupils with access to private healthcare, protect against loss of belongings, or to refund school fees if a pupil is absent through illness or accident.

The Insurance Distribution Directive could bring new requirements for schools who offer insurance schemes. Marsh has a specialist compliance team who provide us with guidance on how these schemes should operate in light of the new requirements.

DATA PROTECTION

Marsh can provide guidance on the risk and insurance implications of the General Data Protection Regulations and the protection available through cyber insurance policies.





LEGAL ASSISTANCE

Legal expenses insurance provides access to a telephone helpline for advice on any commercial legal matter under UK or EU law, and legal costs cover including representation for employment disputes, contract disputes, charity commission investigations, tax protection, boundary disputes, and intellectual property protection.

HEALTH AND SAFETY

The safety of pupils, staff, and visitors is a key concern for any school. We have an in-house team of health and safety consultants who can provide guidance documents on a range of topics and, as an additional service, undertake health and safety audits to help you identify any areas for improvement.

Not all solutions are available from every insurer/provider and terms and conditions apply. Full details are available on request.



COST CONTROL

RISK REDUCTION

Controlling risk can reduce volatility in your day-to-day operations, and cut costs. We can often negotiate financial contributions from insurers to help you reduce risk, manage claims costs, and get the best possible insurance price.

We can provide you with a range of guidance documents on many areas of risk management, and we have negotiated facilities that can undertake a free risk management survey to help you understand where you might be able to improve.

BENCHMARKING PREMIUMS

As a leading provider of insurance to the education sector, we can analyse the level of premium you pay compared to other similar institutions (on an anonymised basis), and your level of claims. If you are not paying the benchmark price, we can help you understand what you need to do to improve your risk profile and reduce your level of claims, to help make you more attractive to insurers.





CLAIMS MANAGEMENT

If you have a claim, you want to know it will be handled quickly so you can maintain the delivery of education and protect your cash flow.

Marsh manages over 2,500 claims a year for education clients, and we have a team of claims experts who can provide on the ground support if you suffer a major loss. We can also help you identify any patterns of similar claims, so you can look to reduce the cause and cut costs.

GETTING THE RIGHT COVER

It is critical your insurance protects you as you expect it to, so you are not left with unexpected costs. Your Marsh client executive will help you understand what is and is not covered, and how to avoid issues such as losing protection for historic abuse claims through choosing the wrong basis of cover.

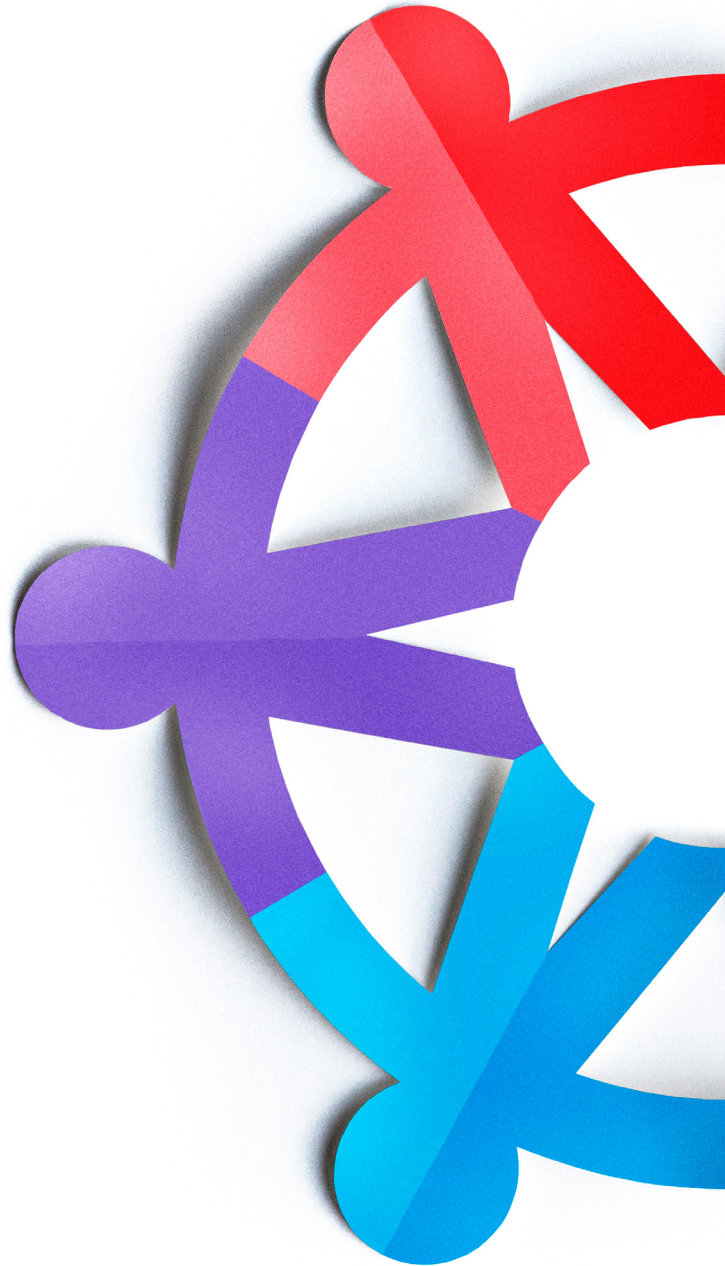
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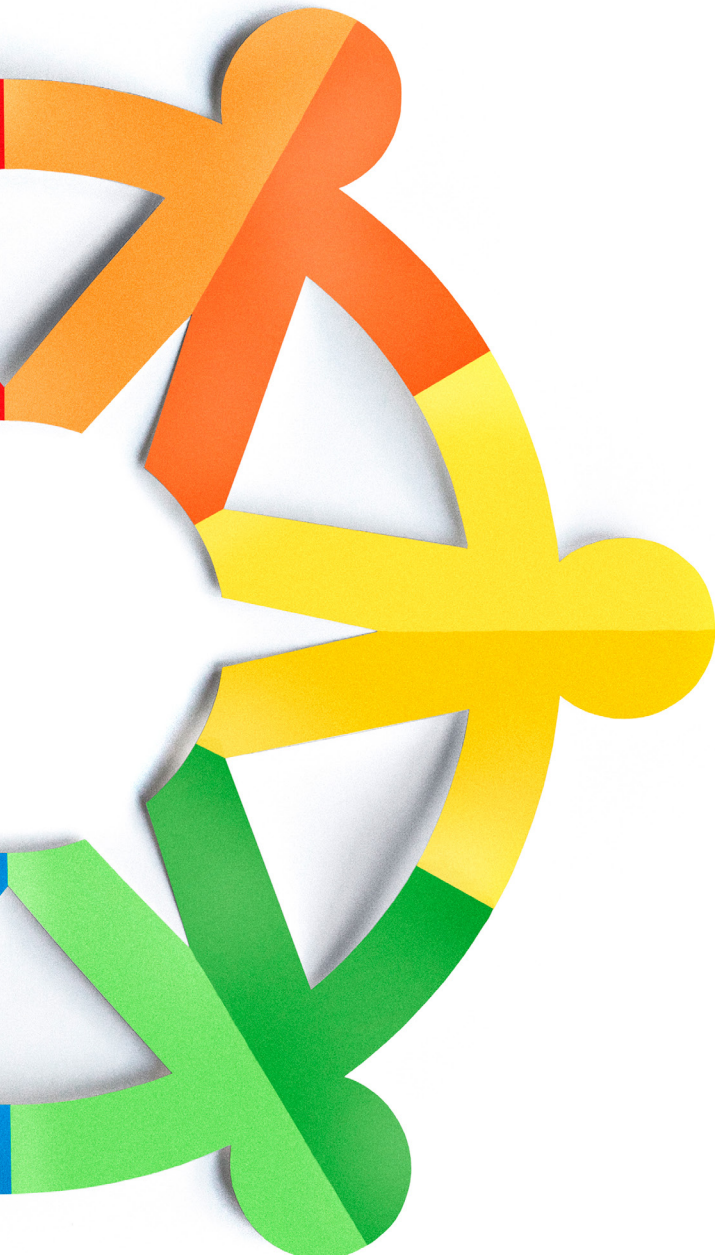
OUR FOCUS ON EDUCATION

Marsh is a global leader in insurance broking and innovative risk management solutions with specialist education teams in the UK and around the world, so wherever your activities take you, and whatever risk or insurance problem you face, we can find an expert to help you.

We work with over 1500 schools and colleges across the UK and typically manage over 2,500 insurance claims a year. Our products and services are tried and tested – we have been delivering risk and insurance solutions to your sector for almost 100 years.

We have a range of specially designed insurance facilities for your sector and in-house experts who can help you with issues as diverse as construction projects, historic abuse claims, mergers and acquisitions, and cyber risk.





HOW WE WORK WITH YOU

Whether you are part of large group, a dedicated boarding or day school, an independent special education needs (SEN) school, or an independent college, we will shape an insurance programme that suits you and defends against your vulnerabilities.

Your account will be managed by a dedicated education client executive, who is charged with finding the solutions you need from throughout Marsh and our insurance providers. You also have direct access by telephone to our experienced team of client advisers in our education centre of excellence in Haywards Heath. And if you suffer a claim, your dedicated claims adviser is on hand to guide you. In the event of a major loss, our specialist team can provide on-the-ground support.

We will also provide regular guidance documents, webinars, and events profiling key risk and insurance issues affecting the education sector.



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Chartered

The information contained herein is based on sources we believe reliable and should be understood to be general risk management and insurance information only.

The information is not intended to be taken as advice with respect to any individual situation and cannot be relied upon as such.

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