

THE ACADEMY LEADER



RISK PROTECTION ARRANGEMENT? MIND THE GAPS

If your academy has chosen to manage its risks via the government's risk protection arrangement (RPA), it is worth asking yourself if it is adequately protected.

Academies are subject to a wide range of risks — a range that extends well beyond the “obvious” property and liability risks covered via the RPA.

Clearly then, any risks that fall outside of the protection afforded by the RPA will not be insured against, and it's an unfortunate fact that such “gaps” in protection may only come to light when it is too late, that is, when the time comes to make a claim.

The trick to avoiding such a nasty surprise, particularly if your academy is part of the RPA, is to spot those gaps now and ensure the academy is properly protected by taking out additional insurance cover.

So, where are these gaps likely to occur? Even though the full range of risks is likely to be specific to an individual academy, it is possible to identify common areas for concern, which range from overseas travel and occasional business use (OBU) motor insurance covers, to engineering insurance and inspection services — as well as policies designed to help academies financially manage staff illness and absence.

Travelling Overseas?



More than ever before, 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 academy is not left exposed to unforeseen problems and liabilities, and that appropriate travel insurance is in place.

Continued overleaf



EDITORIAL BY
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Welcome to this autumn edition of *The Academy Leader*. As ever, we explore a series of topical issues and offer an interesting and practical commentary on each.

In particular, I would like to draw your attention to our lead article, which looks at the government's risk protection arrangement (RPA), with a focus on risks that are not or may not be protected against, and how academies can go about filling these “gaps” in cover.

You will also find an article assessing the heightened flood risk academies may face as we head towards what is expected to be a wet winter this year — and the all-important steps you can take to mitigate those risks.

In addition, we review findings from the 2014 *Britain's Healthiest Company* report — the biggest study of employee health and wellbeing in the UK — and ask how schools can protect against disruption caused by staff absence.

Finally, for those academies planning an overseas ski-trip, please take a look at our travel guidance adviser on the Marsh UK Education Forum on LinkedIn®, which looks at the key risk management concerns an academy may face.

As ever, if you do have any comments, questions, or suggestions for future *Leader* articles, please contact me at jon.taylor@marsh.com

Overseas travel insurance should include cover for personal injury, medical expenses, personal belongings and money, and the disruption or cancellation of trips, as well as protection against personal liability and legal expenses.

Do You Use Volunteer Drivers?



The community nature of an academy means that, on occasions, employees or authorised voluntary helpers (like parents or guardians), can be required to use their own cars on academy 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 occasional business use (OBU) motor insurance policy is simple and straightforward to set up, providing essential peace of mind from as little as £100 per annum.

Equally, it is important that academy-owned vehicles, such as coaches, minibuses, and trailers, are not overlooked. Check they are properly insured and consider whether it would be wise to take out breakdown cover too.

Are the Academy iPads in Safe Hands?



The use of tablet devices in academies is on the rise, but putting iPads and tablet PCs in the hands of pupils and staff is not without risk. So, if you have invested in tablet devices, or are planning to do so, make sure comprehensive insurance (and a protective case) is part of that investment.

Is Your Plant and Machinery in Good Working Order?



Plant and machinery at academies 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 inspections which Marsh can arrange for you.

Healthy Staff?



Private health insurance is among 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 an academy, since 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 to the running of an academy.

Overspent on the Supply Teacher Budget?



Staff absence insurance can be an important tool 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.

If you would like any more information about these classes of insurance protection, or need help dealing with other risks specific to your academy, please call 01444 313100 or visit uk.marsh.com/academyschools.

ACCIDENT SKIING?

Make sure you always call your insurer before any repatriation.

FAST FACT

HOW MUCH IS AN UNHEALTHY WORKFORCE COSTING YOUR ACADEMY?

Sick leave and working while unwell costs companies, on average, 7.78% of their yearly wage bill, according to the 2014 *Britain's Healthiest Company* report, the biggest study of employee health and wellbeing in the UK*.

What's more, the study found that nearly two thirds (62%) of respondents had at least two bad lifestyle habits that put them at serious risk of future ill health and, with that, future absence from work.

Those are worrying statistics — illness, injury, and stress do not discriminate on the basis of seniority and losing key members of staff for long periods is likely to be particularly serious. Therefore, looking after the well-being of those key staff members such as the head teacher or school business manager, and protecting the school against costs related to staff absence, should form part of an academy's risk management and continuity planning.

As it happens, doing just that is surprisingly straightforward thanks to two specialist insurance covers available from Marsh:

- The key staff private medical insurance scheme can be operated for as few as three members of staff, and offers the rapid access to specialist care required to get key members of staff back to health, and back to work, quickly.
- Staff absence insurance provides a safeguard against the substantial costs that can be incurred in engaging supply teachers during the absence of regular staff.

To discuss how Marsh can assist you in the management of your staff absence costs, call 01444 313174 today.

*www.britainshealthiestcompany.co.uk/media/sunday_telegraph_bhc.pdf

STORM WARNINGS: THERE MAY BE TROUBLE AHEAD

Recent advice from the Met Office suggests now might be a good time to start thinking about potential flood risks facing your academy — from assessing the risk to putting in place business continuity plans to help you cope if the worse should happen.

According to the Met Office's three-month outlook for October to December, there is a 25%-30% probability that the UK will see "well-above-average" rainfall of 430mm or more this winter. Overall, the forecaster warns of an increased risk of unsettled, mild, and wet weather over the three-month period and into the New Year.

Clearly, such a prolonged period of wet weather would significantly heighten the risk of flooding. Given the impact a flood can have on an academy, it is worth ensuring you are fully prepared, just in case.

In essence, the steps you can take now break down across three broad areas – awareness, resistance, and resilience.

Flood Awareness: Understand the Risks

First, it is important to understand the extent to which your property is at risk from flooding. Start by visiting online postcode search tools provided by the Environment Agency (EA — England and Wales) to see if your local area is at risk.

It is also worth finding out what flood prevention schemes are available or are planned in your area, familiarising yourself with the flood warning schemes available from EA, and signing up to Flood Warnings Direct from EA to receive warnings by phone, text, or email.

Flood Resistance: Keeping Flood Waters Out

If you discover that your academy buildings are subject to a flood risk, the next step is to work out what you can do to protect your academy if flood waters start to threaten.

For instance, consider installing flood barriers and defences over doors and other openings where water can get in — and make sure the academy has access to emergency protection, such as sandbags.

Similarly, it may be worth investing in air brick covers, which can be fitted to prevent water entering the property and then removed when flood waters have receded, or fitting non-return valves to drainage systems to prevent water backing up into the property.

Flood Resilience: Reduce the Impact of a Flood

Unfortunately, some academies will find themselves at serious risk of flooding. In these cases, the focus should be on mitigating damage when water gets in, alongside efforts to keep the water out.

There is no substitute for specialist advice, but precautions are likely to include raising electrical sockets, fuse boxes, controls, and wiring above likely flood levels and relocating vulnerable items to upper floors.

For further flood guidance visit:

www.fcc-environment-agency.metoffice.gov.uk / www.gov.uk / www.metoffice.gov.uk / uk.marsh.com/education / www.ecclesiastical.com/educationhub / or join the Marsh UK Education Forum on LinkedIn®.

NEWS IN BRIEF



How to Fight Supplier Fraud: Instances of attempted supplier fraud are on the increase and, as the fraudsters are becoming increasingly skilled in their ability to misappropriate funds from academies, a review of internal procurement policies and procedures could prevent a major loss. To understand how to protect your academy against supplier fraud, please read our new adviser guide *Supplier Fraud — The Key to Prevention is Education* on uk.marsh.com/education or join the Marsh UK Education Forum on LinkedIn®.

Are you LinkedIn® yet? Thank you to everyone who has joined Marsh UK Education Forum on LinkedIn®. The response from all those who have joined the Forum has been really positive and topics such as crisis communications, Ebola preparedness, overseas travel guidance, and cyber risks have already been covered. As with any group of this type, the Forum's success will depend on its members — the more of you that get involved, the better, and the more useful it will be for everyone. So why not take a few minutes and visit www.linkedin.com to join today.

Have you Visited the Education Hub? At www.ecclesiastical.com/educationhub Marsh clients will find a comprehensive website of useful information for you and your academy, ranging from staff training and health and safety advice, to instructional videos on topics such as cold weather advice and risk management, a library of guidance notes, plus easy-to-use forms and templates to help with the running of your academy.

UPCOMING EVENTS



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

26 November — The Academies Show
NEC Birmingham



DEBORAH LEEK-BAILEY OBE **DIRECTOR OF DLB LEADERSHIP ASSOCIATES LTD**

Chair of the Independent State School Partnership (ISSP); Trustee of Child Bereavement UK; Vice President of the Independent Schools Association; Adjudicator for the Independent Teaching School Awards.



Where were you born? North London.

Where did you study? I started my education at St Joan of Arc London and completed my formal education at the University of Kent, where I majored in English and American Literature, followed by a PGCE.

How did you become involved in the education sector? Working with young children in Spain, where I have family. I took a gap year after university and it was there that I was told by others that I had a natural affinity for working with young people. Many of my father's family teach, so I guess it was only a matter of time!

What is your role with the Independent State Schools Partnership (ISSP)? Lord Nash requested that I chair the forum once my predecessor, Pat Langham, completed her term of office. I have held the position for the last year and during that time we have set new terms of reference, revised the membership, accessed funding for the first time since 2008, and held a conference. We are currently devolving funds to new partnerships, which will commence by January 2015. The funded ISSPs will have to impact on attainment within state primaries and the schools will need to have devised a means for quantifying their success. They can be partnered with primary or senior independent schools and anyone interested should contact tracey.shield@education.gsi.gov.uk. The membership of the forum consists of chief executives of academy chains, professional association leadership, head teachers of successful partnerships, the independent schools inspectorate, and other professional bodies such as the Sutton Trust. Our aim is to raise attainment, impact on social mobility, and enhance aspirations.

Tell us about this year's conference? We hosted the inaugural conference at Westminster, Church House, and invited school leaders from both sectors. For me, the most memorable contributions were from pupils that spoke articulately and with passion about how ISSPs have transformed their lives.

If you could convince schools to do one thing differently, what would it be? To become more outward facing. I have no doubt that most school leaders would wish to engage in an ISSP. We all lead such busy lives and the prospect of yet another initiative can be daunting but the benefits far outweigh the administrative commitment.

What is the most important challenge the education sector faces right now? To embrace yet another new tranche of qualifications for students, ensuring that they are fit for purpose and that the first cohorts do not become the victims of a new initiative!

What is the best bit of professional advice you've ever been given? "Treat people how you wish to be treated yourself, retain a sense of humour, decide with integrity, and never lose your sense of moral purpose."

What book are you currently reading? *Shadow of the Wind* by Carlos Ruiz Zafón, it is the second time that I have read this book and I am enjoying it every bit as much as several years ago.

Favourite films? *Breakfast at Tiffany's*, *Cry Freedom*.

First ever car? Black mini cooper, complete with tinted windows and Aston Martin seats. It was forever breaking down and leaked oil over my parents' drive, but I loved that car!

Deborah Leek-Bailey OBE received the Order of the British Empire in 2012 for her services to education. She can be contacted at info@dlbleadership.com.

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