

INSURANCE FOR SPECIAL NEEDS SCHOOLS

INDIVIDUAL SOLUTIONS FOR YOUR INDIVIDUAL NEEDS



COST EFFECTIVE INSURANCE SOLUTIONS FOR YOUR SCHOOLS SPECIFIC NEEDS

While the rewards and job satisfaction levels can be great, as a provider of care and education to children, young people, or adults with special education needs and disabilities (SEND) you will be all too familiar with the complex challenges that come from working in the sector. At Marsh, we know from experience that the risks and budget challenges facing SEND schools can be very demanding. We understand the crucial role we play in sourcing appropriate cover for you whilst keeping your insurance costs as low as possible.

As an education insurance specialist and trusted risk adviser, we use our expertise and experience to identify your individual risk needs, source competitive and specialist policy terms from a number of insurers that are tailored for your SEND school.

From the placement of cover and ongoing risk management support, through to a local client executive who will manage your account and dedicated in-house claims handling, we are available to provide you with the appropriate advice, service support, and peace of mind that you and your school need.

To find out how Marsh may improve on your current insurance premiums, source cost-effective covers for risks which may not be currently covered by your school's insurance policies, or support you through a comprehensive review of all your risks and insurances, please call 01444 335100 today.

DID YOU KNOW? Marsh can organise occasional business use (OBU) motor insurance which enables schools to cover those ad-hoc occasions when employees or authorised voluntary helpers (including parents or guardians of pupils attending the school) are required to use their own cars on school business. For further information, please call **01444 335142**.

"Marsh responds to crises well and its support is reassuring. The training seminars are also very good and are well worth attending and I particularly like the newsletters and the risk management information contained therein." School Bursar

MANAGING WORKPLACE STRESS

Workplace stress is often cited as the main cause of staff absence in SEND schools - with this affecting not only the individual concerned but also those colleagues called upon to fill-in during absences.

Did you know that as part of Marsh's offering, it includes access to counselling help-lines to assist with staff members concerns before they reach the point of stress thereby reducing staff absence?

THINGS TO CONSIDER WHEN CHOOSING YOUR INSURANCE PROVIDER?

We understand that as a SEND school you may have a number of options when it comes to choosing your insurance provider. However, as a leading risk adviser in the education sector, we'd like you to consider talking to Marsh about the following:

- Are you paying too much for your insurance cover?
- Have you checked the value for money of your current premiums by speaking to another insurance provider in the last three years?
- Is your insurance cover comprehensive and relevant to the current risks presented by your SEND school?
- Is your current premium level sustainable? Or is it subject to retrospective annual adjustments?
- Is your school looked after by a dedicated practice of education insurance specialists, with an in-house education specific claims team?
- Are you able to spread your insurance premium payments across the course of the year?
- Does your insurance cover come with a free pre-quote survey and risk management review?
- Are you able to access free risk management and safeguarding tools – including webinars, risk management guides, and seminars?

UNDERSTANDING YOUR INSURANCE AND RISK MANAGEMENT NEEDS

Your insurance programme will be designed to meet the unique needs of your school, its pupils, parents, and staff. As a leading global insurance broker, Marsh works within the insurance marketplace to identify the insurers and specialist covers that best protect your school.

Below is an overview of some of the covers available to you. However, if you are looking for information on a specific type of cover, even if you can't see it here, please don't hesitate to contact us today.

General Insurances	Pupil and Staff Insurances	Advisory Services
Abuse liability cover.	Key staff health insurance.	Free risk survey visit.
Business interruption.	Voluntary employee benefits.	Risk management advice.
Cyber liability.	Staff absence/supply teacher insurance.	Business continuity planning.
Employers liability.	Personal accident and assault cover for staff.	Health and safety advice.
Engineering insurance.	Travel insurance.	Dedicated and local account manager.
Governors/trustee liability.		Access to Marsh events, risk management seminars, and webinars.
Legal expenses.		Engineering inspection services.
Medical malpractice cover.		In-house claims support.
Motor and occasional business use (OBU) cover.		
Professional indemnity.		
Property.		
Public liability.		

CLAIMS AND 24-HOUR EMERGENCY SUPPORT

Claims management is an integral part of a broker's role, but this aspect of the service delivery only becomes tangible in the event of a loss. Over the years we have dealt with hundreds of significant claims in the education sector, as well as many thousands of claims where a speedy settlement is all that is required – such as travel and motor.

When claims occur, you will not be directed to a claims call centre or online reporting site, but will instead speak to someone who understands SEND schools and will deal with your claim professionally and sympathetically. The practice has been working with schools and colleges since the 1920s, so we have a wealth of experience to draw upon – it is very rare we are faced with a claim type we haven't helped resolve before.

- Our dedicated claims team is there to support you and will represent you in the event of a dispute. Providing efficient communications with insurers and external advisers such as loss adjusters and contractors.
- We run a 24/7 emergency service for larger and catastrophe claims including onsite representation and guidance.
- From large fires and floods, historic abuse and fraud, to employers liability and accidental damage claims, we will advise and help you with every step of the claims process.

WHY CHOOSE MARSH?

Marsh's Education Practice is a specialist team which only works with UK education establishments – including special SEND schools, English language centres, independent schools, colleges, academies, residential care facilities, and universities. We are dedicated to working closely with our clients to deliver outstanding, cost effective insurance cover and responsive, ongoing risk advice, and support – protecting them and their good name. That is why almost 9 out of 10 Marsh education clients would currently recommend us to other schools and colleges*.

WHAT TO DO NEXT

Whether you are looking for detailed risk advice or just an informal chat about your insurance needs why not get in touch today?



01444 335100



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uk.marsh.com/education



Marsh UK Education Forum

*2016-17 MEP Client Satisfaction



CONTACT US

For further information, please get in touch:

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ABOUT MARSH

Marsh is a global leader in insurance broking and risk management. In more than 130 countries, our experts help clients to anticipate, quantify, and more fully understand the range of risks they face. In today's increasingly uncertain global business environment, Marsh helps clients to thrive and survive.

We work with clients of all sizes to define, design, and deliver innovative solutions to better quantify and manage risk. To every client interaction we bring a powerful combination of deep intellectual capital, industry-specific expertise, global experience, and collaboration. We offer risk management, risk consulting, insurance broking, alternative risk financing, and insurance programme management services.

Since 1871 clients have relied on Marsh for trusted advice, to represent their interests in the marketplace, make sense of an increasingly complex world, and help turn risks into new opportunities for growth. Our more than 30,000 colleagues work on behalf of our clients, who are enterprises of all sizes in every industry, and include businesses, government entities, multinational organisations, and individuals around the world.

We are a wholly owned subsidiary of Marsh & McLennan Companies (NYSE: MMC), a global professional services firm offering clients advice and solutions in the areas of risk, strategy, and people. With 60,000 colleagues worldwide and annual revenue exceeding \$13 billion, Marsh & McLennan Companies also include global leaders Guy Carpenter, Mercer, and Oliver Wyman.

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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