

Finance

LEA Support For School Insurance Cover

Contact

General Insurance Matters

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Risk Management

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Introduction

In the event that the Council's central scheme for insurance is selected, the officers within the Insurance Section will provide:

- Day to day advice relating to any school insurance issue, including meetings with the Headteacher and/or Bursar as and when required.
- Full details of the level of cover provided
- Comprehensive claims handling service
- Personal attendance, when required, at Governors' meetings or staff meetings in order to assist and advise on insurance related matters
- Assistance and guidance on Risk Management

Core Service (Centrally Funded)

Details of available policy cover for the financial year 2008-2009

Since April 2000, the budget for the general school premises and liability insurance has been delegated to each school, with each school having the option to remain within or to join the Council's central scheme. The insurance options provided, which are maintained by the central fund, are summarised as follows:

- **Liability insurance (all schools except Voluntary Aided schools)**

The Council's central policy provides cover for the school's governing body, head teacher, staff and the LEA generally.

- **Premises (all schools except Voluntary Aided schools)**

The Council's central policy provides cover for buildings against fire, lightning, explosion, aircraft, riot, malicious damage, earthquake, storm, flood, escape of water and impact (third party only). It also includes statutory inspections of pressure plant and lifting equipment.

- **Contents Insurance**

Insurance cover in respect of contents is restricted to fire, lightning, explosion and theft through forcible entry. There is a £1,000 excess in respect of theft cover. Computer theft is not covered under this policy, but can be purchased separately.

- **Liability insurance (Voluntary Aided schools)**

As VA governing bodies employ most of the school staff, liabilities rest with them. Insurance arrangements must therefore reflect this and an appropriate Employers' Liability certificate must be issued in the name of the school and displayed at the premises. The Council's central policy has a provision for this and an individual limit of liability in addition to an individual certificate of insurance is available.

- **Premises (Voluntary Aided schools)**

Ideally the premises insurance for a VA school would be provided through a single insurance policy. However, with effect from April 2002, the VA school governing bodies took over responsibility for most capital expenditure that was previously their LEA's (with the exception of the playing fields and buildings on them). Governors are responsible for buildings, both inside and out, together with furniture, fixtures and fittings. However if losses are less than £2,000, they are the responsibility of the LEA. With effect from 24 July

2007, contingency cover in respect of VA schools insured through the Council's central policy is extended to 90% of the grant funding.

- **Contents (Voluntary Aided schools)**

Contents, excluding furniture, fixtures and fittings are also the responsibility of the LEA, irrespective of value. The Council's central policy covers those losses falling to the LEA rather than the Governors. Please see paragraph above, Contents Insurance, for full cover details

- **Statutory inspections of pressure plant and lifting equipment**

Statutory inspections of pressure plant and lifting equipment are also included.

- **Risk Management**

For further information, please follow this link on the Council's intranet:
[Risk Management](#)

Service Available To Purchase

In addition to the insurance arranged above that is centrally funded, there is also further cover available at extra cost:

- **Balance of Perils Top up Cover**

This option provides cover in respect of contents, fixtures, fittings, internal decorations and glazing against additional perils excluded under the school premises policy.

The perils insured against are malicious damage, storm, flood, escape of water, impact and accidental damage. There is a £200 excess which applies to each and every claim.

- **Computer Extension**

Theft, accidental and malicious damage are all covered under this policy. In the event of theft, there is a £500 excess whilst accidental or malicious damage to computer equipment attracts a £100 excess.

How to Purchase a Service

If you wish to purchase any of these services, please contact Marian Ellis, the Council's Insurance Manager on 020 8547 5624 or e-mail at marian.ellis@rbk.kingston.gov.uk

Payment Arrangements

All schools wishing to remain in the Council's central policy will have a sum included in their budget specifically for insurance cover, based upon the size of each school and the number of pupils on roll. The charge for premises insurance will be based on the allocation specifically given to each school. The premium for liability insurance will be equal to, or at worst, marginally higher than the premiums recovered last year.

The premium rate for computer insurance will remain the same but the amount charged will increase pro rata in respect of those schools that have declared increased sums insured.

Terms of Contract

All schools who have bought into the Council's policy for premises and liability insurance in the current year will continue to be covered by this next year **unless** a school advises Marian Ellis in the Finance Directorate by **28th February 2008** (as required by the Council's insurers) that they intend to arrange their own insurance cover for the first time.

Any school that wishes to do this must take out their separate policy in the joint names of the school and the LEA and copies of the policy documents must be sent to the Finance Directorate to ensure that the LEA's responsibilities are properly covered.

Any school that wishes to buy into the Council's policy for the first time is asked to notify Marian Ellis by **28th February 2008**.