

| Main Cover                 |   |                                |        |                            |   |             |        |
|----------------------------|---|--------------------------------|--------|----------------------------|---|-------------|--------|
| Council Insurance          |   |                                |        | RPA                        |   |             |        |
| Cover                      | Insured Perils  | Sum Insured                    | Excess | Cover                      | Insured Perils  | Sum Insured | Excess |
| <b>Employers Liability</b> | <p>The insurer agrees to indemnify the insured for all sums that the insured will become legally liable to pay as damages or compensation, including claimant costs recoverable from the insured, arising out of bodily injury caused during the period of insurance to an employee who, at the time of the cause, was working in the course of employment by the public authority in the business<br/>Employer's Defence Costs</p> <p><b>Extensions:</b></p> <ol style="list-style-type: none"> <li>1. Health and Safety at Work Act etc.</li> <li>2. Unsatisfied Court Judgments</li> <li>3. Indemnity to other parties</li> <li>4. Corporate Manslaughter and Corporate Homicide Act</li> <li>5. Data Protection Legislation (incorporating General Data Protection Regulations (GDPR) and compensation</li> <li>6. Medical Treatment</li> <li>7. Compensation for Court Attendance</li> <li>8. TUPE</li> <li>9. Asbestos</li> </ol> | £50 million any one occurrence | Nil    | <b>Employers Liability</b> | <p>All sums the Member or Local Authority may become legally liable to pay (including claimants' costs and expenses) following death, injury or disease sustained by Employees and arising out of and in the course of their employment by the Member caused during the Membership year in connection with the business</p> <p><b>Extensions:</b></p> <ol style="list-style-type: none"> <li>1. Health and Safety at Work Act etc.</li> <li>2. Unsatisfied Court Judgments</li> <li>3. Indemnity to others</li> <li>4. Corporate Manslaughter and Corporate Homicide Act</li> <li>5. Data Protection Legislation (incorporating General Data Protection Regulations (GDPR)</li> <li>6. Data Protection Legislation (incorporating General Data Protection Regulations (GDPR) Compensation</li> <li>7. Compensation for Court Attendance</li> <li>8. Asbestos</li> </ol> | Unlimited   | Nil    |

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| <p><b>Public Liability and Products Liability</b></p> | <p>Legally liable to pay for damages or compensation (including claimants' costs and expenses) in respect of or arising out of</p> <p>i) Personal Injury (including abuse)</p> <p>ii) property damage</p> <p>iii) nuisance, trespass or interference with any easement right of air, light, water or way</p> <p><b>Extensions:</b></p> <p>1) Additional Legal Costs</p> <p>2) Defective Premises Act</p> <p>3) Legal Defence costs in respect of various Acts including Corp. Mansalughter and Data Protection Legislation</p> <p>4. Data Protection Legislation (incorporating General Data Protection Regulations (GDPR) Compensation</p> <p>5) Contingent Motor Liability</p> <p>6) Cross Liability</p> <p>7) Indemnity to others</p> <p>8) Obstructing Vehilces</p> <p>9) Pollution Clean Up</p> <p>10) Legionella and Airbourne Pathogen</p> <p>11) Reputational Damage - Mitigation Costs</p> <p>12) Court Attendance: £250</p> <p>13) Medical Procedures</p> <p>14) Hirers Liability - £5 million</p> | <p>£50 million any one occurrence (Including Hirers Liability)</p> <p>Includes: Corporate Manslaughter, Terrorism and Legionella</p> <p><b>No cover</b> for asbestos related claims</p>   | <p>Nil</p> | <p><b>Third Party Liability</b></p>                                   | <p>For all sums that the Member or the Local Authority shall become legally liable to pay for damages or compensation (including claimants' costs and expenses) in respect of or arising out of</p> <p>i) Personal Injury</p> <p>ii) property damage</p> <p>iii) nuisance, trespass or interference with any easement right of air, light, water or way</p> <p><b>Extensions:</b></p> <p>1) Additional Legal Costs</p> <p>2) Defective Premises Act</p> <p>3) Legal Defence costs in respect of various Acts including Corp. Mansalughter and Data Protection Legislation</p> <p>4. Data Protection Legislation (incorporating General Data Protection Regulations (GDPR) Compensation</p> <p>5) Contingent Motor Liability</p> <p>6) Cross Liability</p> <p>7) Indemnity to others</p> <p>8) Obstructing Vehilces</p> <p>9) Pollution Clean Up</p> <p>10) Legionella and Airbourne Pathogen</p> <p>11) Asbestos</p> <p>12) Advertising Liability - Libel &amp; Slander</p> <p>13) Absue</p> <p>14) Court Attendance: £250</p> <p>15) Medical Procedures</p> <p>16) Hirers Liability</p> | <p><b>Unlimited</b></p> | <p>Nil</p> |
| <p><b>Libel and Slander</b></p>                       |  | <p>£2 million any one occurrence and per insurance year</p>   | <p>Nil</p> |   | <p>Included under Third Party Liability extension 12</p>   |                         |            |
| <p><b>Medical Malpractice Liability</b></p>           |  | <p>£5 million any one occurrence and per insurance year</p>   | <p>Nil</p> |   | <p>Included under Third Party Liability extension 15) Medical Procedures providing the Member complies with statutory guidance on supporting pupils at schools with medical conditions</p>   |                         |            |
| <p><b>Officials Indemnity</b></p>                     | <p>Third party financial loss due to negligence/error/omission in statutory duty</p>   | <p>£5 million any one occurrence and per insurance year including Sub-Limits for:</p> <p>Consumer Protection Act 1987 £250,000</p> <p>Data Protection £250,000</p> <p>Food Stafey Act 1990 £250,000</p> <p>Land charges £5 Million</p> <p>Public Health Act £250,000 each and every claim or series of claims and for all claims in the aggregate during the insurance period</p> | <p>Nil</p> | <p><b>To be confirmed if included under Third Party Liability</b></p> |  |                         |            |

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| <b>Professional Indemnity</b>                   | Third party financial loss due to negligence/error/omission in professional service that isn't a statutory duty  | £5 million any one occurrence and per insurance year   | Nil | <b>Professional Indemnity</b> | Indemnity for damages the Member is legally liable to pay against:<br>Professional duty including failure to teach Libel and Slander up to an annual limit of £500,000<br>Physical damage, destruction, loss or mislaying of any document in the care of the Member up to an annual limit of £500,000 | Unlimited   | £1,000 each and every loss |
| <b>Governors Liability</b>                      |  | Included under Employer's Liability and Public Liability   |     | <b>Governors Liability</b>    | Governors' liability expense  | £10,000,000 any one loss and any one membership year  | Nil                        |
| <b>Material Damage - Buildings and Contents</b> | Fire, Lightning, Explosion, Aircraft, Riot, Civil Commotion Strikers, Locked out Employees, Storm or Flood, Escape of Water from any Tank, Apparatus or Pipe | Reinstatement Buildings as valued by Align Property Partners, contents 15% of the value of the building and as recorded under the school's inventory.<br>Covers losses over £1,000 contents and £5,000 for buildings, which are covered under the Balance of Risks |     | <b>Material Damage</b>        |   | Reinstatement. value of the property at the time of damage or at the RPA Administrators option reinstate or replace such property or any part of it (but only with the consent of the Local Authority, in the case of the property belonging to the Local Authority). |                            |
|   | Fire, Lightning, Explosion, Aircraft, Riot, Civil Commotion Strikers, Locked out Employees, Storm or Flood, Escape of Water from any Tank, Apparatus or Pipe | Buildings Reinstatement and Contents New for Old. £1,000 contents and £5,000 for buildings.<br>Balance covered by Material Damage policy   |     | <b>Buildings Contents</b>     | <b>Loss or damage to buildings, contents, computers and stock owned by or the responsibility of the Member.</b>   | <b>Buildings:</b> including landlord's fixtures and fittings and unless Insured buildings<br><b>Contents:</b> Machinery, plant and all other contents the property of a Member or for which the Member is responsible for   |                            |

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| <b>Balance of Risks Insurance</b>                  | Theft, accidental damage and malicious damage/vandalism  | Reinstatement Buildings as valued by Align Property Partners, contents 15% of the value of the building and as recorded under the school's inventory.<br>Buildings Reinstatement and Contents New for Old. | £150   | <b>Goods in Transit Deterioration of Stock</b>  | Fire, lightning, explosion, aircraft or other aerial devices or articles falling from them, riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances, malicious persons, earthquake, storm, flood, escape of water from any tank apparatus or pipe or of oil from any fixed domestic heating installation, sprinkler leakage or impact by any mechanically propelled vehicle or rail rolling stock or animal, subsidence, ground heave or landslip, theft following forceful and violent entry or exit to the Premises. | <b>Goods in Transit:</b> Damage to Property up to a limit of £50,000 for any one loss<br><b>Deterioration Of Stock</b> Loss or Damage by deterioration or putrefaction of Stock in a freezer or refrigerator that is less than fifteen years old: up to a limit of £3,000 any one loss | Subsidence: £1,000<br>All other losses: Primary:£250<br>All Other: £500  |
| <b>Business Interruption - Additional Expenses</b> | Fire, Lightning, Explosion, Aircraft, Riot, Civil Commotion Strikers, Locked out Employees, Storm or Flood, Escape of Water from any Tank, Apparatus or Pipe | £7.5 million (first loss) Indemnity period varies as required for each property, Current longest period is 48 months.  |  | <b>Business Interruption - Additional Expenses</b>  | Compensation for increase in cost of working shall be the additional expenditure reasonably incurred in order to minimise any interruption or interference with the business following a material damage loss  | £10,000,000 any one loss. The period beginning when an Incident occurs and ending when the results of the Business cease to be affected in consequence of the Incident but not exceeding 36 months.  | Primary £250<br>All Other: £500  |
| <b>Business Interruption - Loss of Revenue</b>     | Fire, Lightning, Explosion, Aircraft, Riot, Civil Commotion Strikers, Locked out Employees, Storm or Flood, Escape of Water from any Tank, Apparatus or Pipe | Sum insured and indemnity period as requested by individual schools  | £150   |   |  |  |  |
| <b>Building Works In Progress</b>                  | All Risks  | £1.5 million any one contract  | Various from £100 to £1,000 depending on insured peril | <b>Included within Material Damage Extension 24. Construction Work at Existing Premises</b> | Under the Material Damage Section - The permanent works and temporary works erected or in the course of erection and the materials and all other property of whatsoever nature or description for incorporation therein in respect of contract works being carried out at any of the existing Premises.  | Insured under the Material Damage Section - Construction Work at Existing Premises up to £250,000  | Insured under the Material Damage Section<br>Subsidence: £1,000<br>All other losses: Primary:£250<br>Secondary: £500 |
| <b>Money</b>                                       | Cover for various situations from in custody of employee to locked in a safe   | Cheques £200,000; cash £250 to £40,000 depending on circumstances and safe limit depends of type of safe.  | £100   | <b>Money</b>  | Loss of money whilst in transit or elsewhere   | RPA limits in respect of cheques £250,000; Upto £5,000 depending on circumstances; money in a safe £10,000 and money in authorised residences £500   | Primary: £50<br>All other: £100  |

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| <b>Works of Art</b>                                | All Risks   | Declared Sum Insured   | £100                                  | <b>Cultural Assets</b>                     | Loss or damage to Cultural Assets (including works of art) owned by or the responsibility of the Member  | £10,000 per item to a maximum of £250,000 any one loss of multiple cultural Assets  | Primary: £50<br>All other: £100  |
| <b>Crime/Fidelity Guarantee</b>                    | Covers:<br>Employee Dishonesty<br>Computer Fraud and funds transfer fraud<br>Forgery and counterfeiting   | £3 million   | £5,000                                | <b>Employee and Third Party Dishonesty</b> | Direct pecuniary loss due to the dishonesty of Member Employees and/or theft of money by computer fraud  | £500,000 in any one loss and insurance year   | Primary: £250<br>All other: £500 |
| <b>Engineering Inspection</b>                      | Covers periodic and statutory inspection of various items of plant and machinery located at County Council and the Company                                | Inspection only  | N/A                                   | <b>Engineering Inspection</b>              | Cover Not Provided - Where required, the service will continue to be provided by NYCC's Property Service   |   |                                  |
| <b>Motor Insurance</b>                             | Comprehensive   | Third Party Injury - Unlimited<br>£20 million in respect of third party property                               | Nil                                   | <b>Motor Insurance</b>                     | Cover Not Provided - Where required the insurance can continue to be provided by NYCC's Insurance and Risk Management Service                        |   |                                  |
| <b>Personal Accident and Assault for Employees</b> | Assault cover for employees and Personal Accident cover for teachers and education advisors undertaking voluntary out of school activities and volunteers | Various benefits up to 5 times annual salary (max £1.2 million) for employees and up to £25,000 for volunteers | Nil                                   | <b>Personal Accident</b>                   | Compensation for accidental bodily injury to Employees, governors, volunteer and pupils of the Member whilst on the business of the Member in the UK | Death and Capital Benefits upto:<br>Accidental Death:£100,000<br>Permanent Total Disablement: £100,000<br>Loss of Limb or eye: £100,000 | Nil                              |
| <b>Personal Accident for Pupils on Site</b>        | Compensation for accidental bodily injury to pupils whilst on the school site   | Various benefits up to: Capital Sum £20,000 TTD and TPD £5pw (104weeks)  | Nil                                   |  |  |   |                                  |
|  | Personal Accident   | Various benefits up to: Capital Sum £30,000  | Nil                                   |  | Personal Accident (Non UK)   | Death and Capital Benefits upto:<br>Accidental Death:£100,000<br>Permanent Total Disablement: £100,000<br>Loss of Limb or eye: £100,000 | Nil                              |
|  | Medical, Hospitalisation and Emergency Travel Expenses  | Unlimited  | Nil                                   |  | Medical Expenses, Repatriation and Emergency Travel (Non UK)   | £10,000,000 per person  | Nil                              |
|  | Ongoing Medical Treatment   | £10,000  | Nil                                   |  | Search and Rescue (Non UK)   | £100,000 per event (non UK)   | Nil                              |
|  | Emergency Assistance  | Unlimited  | Nil                                   |  | Hospital Confinement (Non UK)  | £75 per day upto 12 weeks   | Nil                              |
|  | Rescue Expenses   | Unlimited  | Nil                                   |  | Legal Expenses (Non UK)  | £50,000 per person  | Nil                              |
|  | Search & Rescue   | £25,000  | Nil                                   |  | Personal Liability (Non UK)  | £5 Million per person   | Nil                              |
|  | Hospital Confinement  | £50 per day for 365 days   | Nil                                   |  |  |   |                                  |
|  | Legal Expenses  | £50,000  | Nil                                   |  |  |   |                                  |
|  | Personal Liability  | £5 million   | Nil                                   |  |  |   |                                  |
|  | Personal Property   | £5,000   | 25% of any amount in excess of £2,000 |  |  |   |                                  |

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| <b>School Journey</b> | Money   | £5,000   | 25% of any amount in excess of £2,000 | <b>UK and Overseas Travel (including winter sports)</b> | Baggage and Money   | UK: £2,000 per Person for loss of money or cost of baggage<br>Outside the UK:<br>Various Baggage up to £2,000<br>Money £750 per person upto £5,000 per event | Baggage Non UK<br>Baggage: £50 each and every loss<br>Money: £50 each and every loss |
|                       | Travel Documents  | £1,000   | Nil                                   |   | Travel Documents (Non UK)   | £2,000 per person and/or per trip  | £50  |
|                       | Cancellation, Curtailment, Travel Disruption, Replacement and Travel Delay  | £10,000 (£50 per hour in excess of 4 hours delay up to £500) | Nil                                   |   | Cancellation, Curtailment, Replacement, Rearrangement and Change of Itinerary   | UK: £1,000 per person<br>Outside UK:<br>£4,000 per person<br>£250,000 in total per trip  | Nil  |
|                       | Missed Departure  | Included in above  | Nil                                   |   | Missed Connection or Departure (Non UK)   | £1,000   | Nil  |
|                       | Emergency Helpline  | Yes  |                                       |   | Emergency Helpline (Non UK)   | Yes  |  |
|                       | Disruptive Pupil  | Included in above  | Nil                                   |   | Disruptive Pupils (Non UK)  | £5,000 per event   | £500   |
|                       | Winter Sports - Piste Closure   | Upto £250  | Nil                                   |   | Piste Closure (Non UK)  | £35 per full day of closure upto £350 per person   | Nil  |
|                       | Winter Sports - Ski Hire  | Upto £250  | Nil                                   |   | Kidnap Consultant (Non UK)  | £250,000   | Nil  |
|                       | Winter Sports - Ski Pass  | Upto £250  | Nil                                   |   | Political and Natural Disaster  | £10,000 per person up to £80,000 per trip (Non UK)   | Nil  |
|                       | Hi-jack, kidnap or hostage  | £25,000  | Nil                                   |   | Not covered   |  |  |
|                       | Political Evacuation  | £50,000  | Nil                                   |   |   |  |  |
|                       | Crisis Containment Management   | £50,000  | Nil                                   |   |   |  |  |
| <b>Legal Expenses</b> | Covered by Legal Services   |  |                                       | <b>Legal Expenses</b>                                   | Reimbursement of reasonable and necessary costs to defend the Member's Legal rights.<br>Legal expenses relating to employment disputes, contractual disputes, tax investigations, civil actions in relation to expulsions by the Member | £100,000 any one loss and in any one insurance year  | Primary: £250<br>Other Members: £500   |
| <b>Claims</b>         | Claims occurring during in the membership year, except Official's Indemnity, Professional Indemnity and Crime which operate on a claims made basis where the claims must be notified during the Insurance Year. |  |                                       | <b>Claims</b>   | Claims occurring during in the membership year, except Governors Liability and Professional Indemnity which operate on a claims made basis where the claims must be notified during the Membership Year.                                |  |  |