

Main Cover							
Council Insurance				RPA			
Cover	Insured Perils	Sum Insured	Excess	Cover	Insured Perils	Sum Insured	Excess
Employers Liability	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 Employer's Defence Costs Extensions: 1. Health and Safety at Work Act etc. 2. Unsatisfied Court Judgments 3. Indemnity to other parties 4. Corporate Manslaughter and Corporate Homicide Act 5. Data Protection Legislation (incorporating General Data Protection Regulations (GDPR) and compensation 6. Medical Treatment 7. Compensation for Court Attendance 8. TUPE 9. Asbestos	£50 million any one occurrence	Nil	Employers Liability	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 Extensions: 1. Health and Safety at Work Act etc. 2. Unsatisfied Court Judgments 3. Indemnity to others 4. Corporate Manslaughter and Corporate Homicide Act 5. Data Protection Legislation (incorporating General Data Protection Regulations (GDPR) 6. Data Protection Legislation (incorporating General Data Protection Regulations (GDPR) Compensation 7. Compensation for Court Attendance 8. Asbestos	Unlimited	Nil
Public Liability and Products Liability	Legally liable to pay for damages or compensation (including claimants' costs and expenses) in respect of or arising out of i) Personal Injury (including abuse) ii) property damage iii) nuisance, trespass or interference with any easement right of air, light, water or way Extensions: 1) Additional Legal Costs 2) Defective Premises Act 3) Legal Defence costs in respect of various Acts including Corp. Manslaughter and Data Protection Legislation 4. Data Protection Legislation (incorporating General Data Protection Regulations (GDPR) Compensation 5) Contingent Motor Liability 6) Cross Liability 7) Indemnity to others 8) Obstructing Vehicles 9) Pollution Clean Up 10) Legionella and Airborne Pathogen 11) Reputational Damage - Mitigation Costs 12) Court Attendance: £250 13) Medical Procedures 14) Hirers Liability - £5 million	£50 million any one occurrence (including Hirers Liability) Includes: Corporate Manslaughter, Terrorism and Legionella No cover for asbestos related claims	Nil	Third Party Liability	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 i) Third party Injury ii) Third party property damage iii) nuisance, trespass or interference with any easement right of air, light, water or way Extensions: 1) Additional Legal Costs 2) Defective Premises Act 3) Legal Defence costs in respect of various Acts including Corp. Manslaughter and Data Protection Legislation 4. Data Protection Legislation (incorporating General Data Protection Regulations (GDPR) Compensation 5) Contingent Motor Liability 6) Cross Liability 7) Indemnity to others 8) Obstructing Vehicles 9) Pollution Clean Up 10) Legionella and Airborne Pathogen 11) Asbestos 12) Advertising Liability - Libel & Slander 13) Abuse 14) Court Attendance: £250 15) Medical Procedures 16) Hirers Liability	Unlimited	Nil
Libel and Slander		£2 million any one occurrence and per insurance year	Nil		Included under Third Party Liability extension 12		
Medical Malpractice Liability		£5 million any one occurrence and per insurance year	Nil		Included under Third Party Liability extension 15) Medical Procedures providing the Member complies with statutory guidance on supporting pupils at schools with medical conditions		
Officials Indemnity	Third party financial loss due to negligence/error/omission in statutory duty	£5 million any one occurrence and per insurance year including Sub-Limits for: Consumer Protection Act 1987 £250,000 Data Protection £250,000 Food Safety Act 1990 £250,000 Land charges £5 Million Public Health Act £250,000 each and every claim or series of claims and for all claims in the aggregate during the insurance period	Nil	To be confirmed if included under Third Party Liability			
Professional Indemnity	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	Professional Indemnity	Actual or alleged breach of professional duty. Indemnity for damages the Member is legally liable to pay against: Professional duty including failure to teach Libel and Slander up to an annual limit of £500,000 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
Governors Liability		Included under Employer's Liability and Public Liability		Governors Liability	Governors' liability expense	£10,000,000 any one loss and any one membership year	Nil
Material Damage - Buildings and Contents	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. Covers losses over £1,000 contents and £5,000 for buildings, which are covered under the Balance of Risks		Material Damage		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. Balance covered by Material Damage policy		Buildings Contents	Loss or damage to buildings, contents, computers and stock owned by or the responsibility of the Member. Fire, lightning, explosion, aircraft or other	Buildings: including landlord's fixtures and fittings and unless Insured buildings Contents: Machinery, plant and all other contents the property of a Member or for which the Member is responsible for	

Balance of Risks Insurance	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. Buildings Reinstatement and Contents New for Old.	£150	Goods in Transit Deterioration of Stock	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.	Goods in Transit: Damage to Property up to a limit of £50,000 for any one loss Deterioration Of Stock 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 All other losses: Primary:£250 All Other: £500	
Business Interruption - Additional Expenses	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.		Business Interruption - Additional Expenses	Compensation for increase in cost of working resulting from 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 All Other: £500	
Business Interruption - Loss of Revenue	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	Business Interruption - Loss of Revenue	Not covered			
Building Works In Progress	All Risks	£1.5 million any one contract	Various from £100 to £1,000 depending on insured peril	Included within Material Damage Extension 24. Construction Work at Existing Premises	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 - Subsidence: £1,000 All other losses: Primary:£250 Secondary: £500	
Money	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	Money	Loss of money whilst in transit or elsewhere	RPA limits in respect of cheques £250,000; Up to £5,000 depending on circumstances; money in a safe £10,000 and money in authorised residences £500	Primary: £50 All other: £100	
Works of Art	All Risks	Declared Sum Insured	£100	Cultural Assets	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 All other: £100	
Crime/Fidelity Guarantee	Covers: Employee Dishonesty Computer Fraud and funds transfer fraud Forgery and counterfeiting	£3 million	£5,000	Employee and Third Party Dishonesty	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 All other: £500	
Engineering Inspection	Covers periodic and statutory inspection of various items of plant and machinery located at County Council and the Company	Inspection only	N/A	Engineering Inspection	Cover Not Provided - Where required, the service will continue to be provided by NYCC's Property Service			
Motor Insurance	Comprehensive	Third Party Injury - Unlimited £20 million in respect of third party property	Nil	Motor Insurance	Cover Not Provided - Where required the insurance can continue to be provided by NYCC's Insurance and Risk Management Service			
Personal Accident and Assault for Employees	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	Personal Accident	Compensation for accidental bodily injury to Employees, governors, volunteers and pupils of the Member whilst on the business of the Member in the UK	UK Death and Capital Benefits up to: Accidental Death:£100,000 Permanent Total Disablement: £100,000 Loss of Limb or eye: £100,000	Nil	
Personal Accident for Pupils on Site	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					
School Journey	Personal Accident	Various benefits up to: Capital Sum £30,000	Nil		Personal Accident (Non UK)	(Non UK) Death and Capital Benefits up to: Accidental Death:£100,000 Permanent Total Disablement: £100,000 Loss of Limb or eye: £100,000	Nil	
	Medical, Hospitalisation and Emergency Travel Expenses	Unlimited	Nil		Medical Expenses, Repatriation and Emergency Travel (Non UK)	Non UK £10,000,000 per person	Nil	
	Ongoing Medical Treatment	£10,000	Nil		Search and Rescue (Non UK)	Non UK £100,000 per event	Nil	
	Emergency Assistance	Unlimited	Nil		Hospital Confinement (Non UK)	Non UK £75 per day up to 12 weeks	Nil	
	Rescue Expenses	Unlimited	Nil		Legal Expenses (Non UK)	Non UK £50,000 per person	Nil	
	Search & Rescue	£25,000	Nil		Personal Liability (Non UK)	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		UK and Overseas Travel (including winter sports)	Baggage and Money	UK £2,000 per Person for loss of money or cost of baggage Outside the UK: Various Baggage up to £2,000 Money £750 per person up to £5,000 per event	UK: Nil Baggage Non UK Baggage: £50 each and every loss Money: £50 each and every loss
	Travel Documents	£1,000	Nil			Travel Documents (Non UK)	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 Outside UK: £4,000 per person £250,000 in total per trip	Nil
	Missed Departure	Included in above	Nil			Missed Connection or Departure (Non UK)	Non UK £1,000	Nil
Emergency Helpline	Yes				Emergency Helpline (Non UK)	Yes		

	Disruptive Pupil	Included in above	Nil		Disruptive Pupils (Non UK)	Non UK £5,000 per event	£500
	Winter Sports - Piste Closure	Up to £250	Nil		Piste Closure (Non UK)	Non UK £35 per full day of closure up to £350 per person	Nil
	Winter Sports - Ski Hire	Up to £250	Nil		Kidnap Consultant (Non UK)	Non UK £250,000	Nil
	Winter Sports - Ski Pass	Up to £250	Nil		Political and Natural Disaster	Non UK £10,000 per person up to £80,000 per trip	Nil
	Hi-jack, kidnap or hostage	£25,000	Nil		Not covered		
	Political Evacuation	£50,000	Nil				
	Crisis Containment Management	£50,000	Nil				
Legal Expenses	Covered by Legal Services			Legal Expenses	Reimbursement of reasonable and necessary costs to defend the Member's Legal rights. 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 Other Members: £500
Claims	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.			Claims	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.		