

## 23.0 INSURANCE

### 23.1 Overview and Description of the Service

23.1.1 The Insurance and Risk Management Service is a Traded Service which is administered by the Insurance and Risk management Section. The section provides a responsive and reliable service to schools for all their Insurance, Insurance Broking and Claims Handling requirements.

The services available are as follows:-

i. Insurance Broking

We will liaise on your behalf with the insurance broker and insurers. This will include:-

- Discussing with you the risks associated with schools;
- Providing advice on how to reduce and manage these risks;
- Keeping a database of all claims to assist in the fair allocation of premiums and for management purposes;
- Deciding which of these risks need insurance cover;
- Providing insurance cover for those risks; and
- Processing your insurance claims & reimbursing your costs covered by insurance.

ii. Insurance Provision

Obtaining the correct insurance cover at the right price with the right insurer is important. This includes:-

- Arranging appropriate policy wordings for insurance cover designed to protect schools;
- Providing insurance cover using a combination of external insurers and the Council's Insurance Fund (as part of this, we seek tenders for external insurance on a regular basis, and use Consultants to secure the best overall deal for the Council); and
- Achieving economies of scale by providing block policies for all schools and, where applicable, all County Council services.
- Administering the Balance of Risks Insurance Scheme

iii. Claims Handling

With the introduction of the revised Civil Procedure Rules, it is even more important to deal with liability claims in a fast and efficient way. Our services include:-

- The provision of efficient arrangements to deal with claims, including the provision of external claims handlers and Solicitors as appropriate (as part of this, we seek tenders for claims handlers on a regular basis in consultation with our insurers);
- Agreement with insurers for auditing of claims handled by claims handlers;
- Specifying performance indicators to measure that correspondence, telephone calls and legal protocols are dealt with within appropriate deadlines; and
- Making prompt payments in respect of claims.

### 23.2 Benefits of Buying into the Service

- i. The cover arranged by the Council is as wide, if not wider, than any package offered by external insurers.
- ii. The Council is in a position to offer significantly higher limits of indemnity than schools can arrange under separate policies.
- iii. The Council achieves economies of scale in purchasing higher limits of cover with the benefits of discounted rates by virtue of the combined sums insured. Bulk purchasing also lessens the changes of 'average' being applied to a claim by insurers, which if applied could substantially reduce a claim.
- iv. Schools not covered by a blanket policy could suffer large premium increases if their claims experience suddenly deteriorates. The Council's blanket policy arrangement does not prevent market based premium increases, but it does mitigate against excessive increases impacting on individual schools.
- v. The Council has a dedicated team in the Insurance and Risk Management Section providing advice, arranging one off insurance cover and handling claims.
- vi. The Insurance and Risk Management section has intimate knowledge of the Council and its schools. This can be particularly relevant when providing advice on risk.
- vii. Schools who arrange their insurance via the Council may also have the benefit of being included in risk management initiatives which helps to reduce long term insurance costs, i.e. risk ranking surveys.

### 23.3 Service Standards

- i. Prompt and accurate payment of insured claims.
- ii. Liability claims protocols dealt with within the appropriate timescales.
- iii. Queries to be dealt with within 10 working days.
- iv. Staff to be available between 8.30 am and 5.00 pm (4.30 pm Fridays).
- v. Full compliance with the Strategic Resources Complaints Procedure.

### 23.4 What is Expected from Schools?

- i. Details of activities out of the ordinary i.e. firework displays, use of bouncy castles, helicopters landing in the playing field.
- ii. Schools must advise the Insurance and Risk Management Section if they require Travel cover for employees, (separate from School Journeys) as additional information regarding the activity is required, particularly if the activity involves manual work.
- iii. Details of equipment that requires statutory engineering inspections.

### 23.5 Service Options

23.5.1 Schools and Governing Bodies have the option to purchase insurances either direct from an insurer or via an insurance broker or continue to have insurances arranged by the County Council.

23.5.2 There is a legal requirement on schools and Governing Bodies to take out the insurances listed under Section 1 of Appendix 1.

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- 23.5.3 It is strongly recommended that a school or Governing Body take out the insurances listed under Section 2 of Appendix 1.
- 23.5.4 It is discretionary for a school and Governing Body to take out the insurances listed under Section 3 and 4 of Appendix 1.
- 23.5.5 Please refer to Appendices 2 and 3 for a complete list of all the insurances that are available through the County Council Insurance and Risk Management Service. Please note that when you elect to join the County Insurance Scheme you will be electing to purchase all of the insurances outlined in Appendix 2. Insurances outlined in Appendix 3 are open for schools and Governors to take out with the County Council, but separate premiums may be payable.

23.6 Annual Insurance Charges

23.6.1 *County Insurance Scheme*

The cost of this insurance scheme is determined by market forces and claims experience. It will nevertheless be very competitive due to the economies of scale achieved in buying insurance and handling claims by the Council. The Council renegotiates its insurance premiums in October each year, however, the costs for schools will be charged the following April. Any refunds (or increased charges) arising from the October review will be reflected in premium charges in the following financial year.

23.6.2 *Balance of Risks, School Journey and Personal Accident for Pupils on Site Insurance Schemes*

The costs of these insurances are based on FTE pupil numbers.

Premiums are calculated on an individual school basis and based on building values and employee costs. Details are provided to schools in the schedule of individual school contract options and associated charges. This is distributed on an annual basis in the Spring term.

23.6.3 Premiums for Motor Insurance, All Risks, Work Experience and Contractors Top Up are calculated on an individual basis.

23.6.4 Charges to schools are included in Part 13 of the Section 251 budget statement. Insurance charges are made by journal. In summary, the CFR information for Insurance charges is:

<b>Insurance</b>	<b>CFR</b>	<b>Subjective</b>
Material Damage - Buildings and Contents (Non VA Schools)	E23	4891
Material Damage - Buildings and Contents (VA Schools)	E23	4891
Business Interruption (Additional Expenses)	E23	4891
Contents (PFI)	E23	4891
Work in Progress	E23	4891
Liability	E11	4890
Other (including money, Fidelity & Statutory Engineering Inspections)	E11	4894
Personal Accident	E11	4894
School Journey	E11	4894
Balance of Risks	E23	4504
Admin, Insurance Brokerage and Claims Handling	E28	3826

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#### 23.7 Notice Periods

##### 23.7.1 *County Insurance Scheme*

If a school wants to opt out of purchasing insurance covered under the County Insurance Scheme via the Council, they will need to inform the Insurance and Risk Officer by 31st March prior to the Authority's insurance renewal negotiations. This will allow the necessary amendments to blanket policies and any contractual problems to be carried out. Schools will then be free to make their own insurance arrangements; however, the Risk and Insurance Manager will require documentary evidence of insurance policy cover.

##### 23.7.2 *Balance of Risks, School Journey and Personal Accident for Pupils on Site*

These Insurance Schemes are offered to schools on an annual basis in the Spring Term prior to the commencement of the financial year. At that point in time schools will have the option to decide whether or not they want to be part of each Insurance Scheme for the forthcoming year.

##### 23.7.3 *Motor Insurance, All Risks, Work Experience and Contractors Top Up*

The Insurances Scheme can be arranged for schools as and when they are required

#### 23.8 What to do in the Event of a Claim

##### 23.8.1 *County Insurance Scheme, School Journey Insurance Scheme, Personal Accident for Pupils on Site Insurance Scheme, Motor Insurance, All Risks, Work Experience and Contractors Top Up*

The school should contact the Insurance and Risk Management Section in the event of a claim falling under any of the above Insurance Schemes. Any subsequent claim forms should be accurately completed and submitted as soon after the incident as possible.

Any letters indicating or submitting claims from third parties, (i.e. pupils or their Solicitors), should be sent to the Insurance and Risk Management Section immediately upon receipt, and followed by a report on any allegations or incidents referred to therein.

##### 23.8.2 *Balance of Risks Insurance Scheme*

Full details of the claims procedure are included in the Balance of Risks Insurance Scheme wording. However, on the happening of any event which could give rise to a claim or on receiving verbal or written notice of any claim the school should initially:

- i. Complete and return a claim form to the Insurance and Risk Management Section within 7 days of the incident. Claims forms can be obtained from <http://cyps.northyorks.gov.uk/index.aspx?articleid=16212> or the Insurance and Risk Management Section. Please DO NOT delay returning the claim form due to lack of supporting evidence, i.e. invoices. The prompt return of the claim form is to enable the Insurance and Risk Management Section to make a preliminary assessment of likely costs etc. and provide any further advice or guidance.
- ii. Contact the Insurance and Risk Management Section on 01609 534187, 01609 532833 or 01609 537618 as soon as possible and within one working day of the incident taking place and/or being discovered if the claim involves:
  - Fire
  - Closure or partial closure of the school
  - Costs which may exceed £20,000
- iii. As soon as possible notify the Police in respect of any loss or DAMAGE caused by theft or malicious persons.

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- iv. Carry out and permit to be taken any action which may be reasonably practicable to prevent further DAMAGE.
- v. Obtain an agreement from the Insurance and Risk Management Section that repair work can proceed and/or that equipment can be replaced at the earliest opportunity. However, it is recognised that in certain circumstances immediate action may be required for the purposes of ensuring either the security or weather-proofing of the building(s) and that in these circumstances you should arrange for the repair work to be undertaken as quickly as possible.

23.9 Complaints and Commendations

23.9.1 The Insurance & Risk Management Section complies with Corporate Customer Feedback Procedure, which is the mechanism for dealing with complaints, commendations and other comments.

23.9.2 The Insurance and Risk Management Section expect that the issue can be resolved between the school concerned and the Insurance and Risk Management Section. However, in the unusual event of this matter not being achieved, the matter will be referred to Rachel Wright, the Traded Services Manager (tel.: 01609 532182, e-mail [rachel.wright@northyorks.gov.uk](mailto:rachel.wright@northyorks.gov.uk)) who will liaise between the school, the service concerned and, as necessary, the JDP Traded Services Panel.

23.10 Equalities Statement

23.10.1 The Insurance & Risk Management Section, along with all of the Traded Services, is fully committed to the County Council's Equality Policy. This includes a commitment to:-

- i. Promoting equality
- ii. Challenging and eradicating discrimination both in employment and service delivery
- iii. Providing responsive and accessible services for all customers
- iv. Working towards the Equalities Standards and ensuring that all officers consider equalities issues in their work and make the promotion of equal opportunities a systematic process throughout the organisation.

For full text please refer to the Equality Policy Statement available on the Intranet.

23.11 Contact Points

23.11.1 The Insurance and Risk Management Section is based at County Hall, Northallerton and the contacts are:-

General Insurance Matter and Policy Issues

Louise Gigante	<a href="mailto:louise.gigante@northyorks.gov.uk">louise.gigante@northyorks.gov.uk</a>	(01609) 532466
Frank Herring	<a href="mailto:frank.herring@northyorks.gov.uk">frank.herring@northyorks.gov.uk</a>	(01609) 532721
Ralph Clothier	<a href="mailto:ralph.clothier@northyorks.gov.uk">ralph.clothier@northyorks.gov.uk</a>	(01609) 533279

General Insurance Matters, Insurance of Equipment Scheme & School Journey / Work Experience Claims

David Robson	<a href="mailto:dave.robson@northyorks.gov.uk">dave.robson@northyorks.gov.uk</a>	(01609) 532833
Helen Darbyshire	<a href="mailto:helen.darbyshire@northyorks.gov.uk">helen.darbyshire@northyorks.gov.uk</a>	(01609) 534187

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#### General Insurance Matters & Work Experience (European & UK) Cover / Work Experience Claims

Caroline Thomas                      [caroline.thomas@northyorks.gov.uk](mailto:caroline.thomas@northyorks.gov.uk)                      (01609) 537618

Office Fax No: (01609) 532202

Office E-mail: [insurance@northyorks.gov.uk](mailto:insurance@northyorks.gov.uk)

#### 23.12 Staff Absence Scheme

23.12.1 The Staff Absence Insurance Scheme is an "in house" not for profit scheme. It offers insurance cover for sickness and some other listed absences for both teaching and non-teaching staff. The Scheme operates on a "cooperative" basis and is available to schools from both North Yorkshire and the City of York.

23.12.2 The Staff Absence and School Insurance Board have oversight of the Scheme, determining the rules of operation. The Board is made up of representatives from schools from both the Local Authorities involved.

23.12.3 The Scheme has "stop:loss" insurance cover with the commercial sector. This cover provides some underwriting protection in the event of a particularly bad claims year so providing financial stability to the Scheme and ensuring that there are no major fluctuations in premium levels from year to year.

23.12.4 There are a range of cover options for both teaching and non-teaching staff. The basic arrangement is that sickness cover is available from:-

- the first working day of absence, or;
- the fourth working day of absence, or;
- the sixth working day of absence, or;
- the eleventh working day of absence, or;
- the sixteenth working day of absence.

23.12.5 The cover arrangements chosen for sickness also apply to maternity, adoption and paternity leave. However, the cover for suspensions, public duties, council duty, Territorial Army and jury service all apply from the first working day of absence irrespective of the sickness cover option chosen.

23.12.6 A specialist "Relief Bursar" option is also available. Instead of a monetary reimbursement this option provides the services of an experienced supply bursar in the event of a qualifying absence of the establishment's nominated Finance Officer

23.12.7 In addition to choices about the period of cover required, there are also choices available to schools about the levels of reimbursements required.

23.12.8 The staff absence insurance is offered to schools on an annual basis in the spring term prior to the commencement of the financial year. At that point in time, schools will have the option to decide whether or not they want to be part of the scheme for the following year.

23.12.9 The scheme is administered by the FMS Team.

23.12.10 Further information can be found at the cyps.info website:

<http://cyps.northyorks.gov.uk/index.aspx?articleid=13736>.

**LIST OF INSURANCES THAT ARE AVAILABLE THROUGH THE COUNTY COUNCIL SERVICE**

Section 1

There is a **legal requirement** on Schools and Governing Bodies to take out the following:-

- a. **Employers Liability Insurance**
- b. **Third Party Motor Insurance** - If a vehicle is owned/used by the School
- c. **Engineering Inspections** - This is a statutory requirement

All of the above insurances except Third Party Motor Insurance are included under the County Insurance Scheme. Please contact the Insurance & Risk Management Section to arrange Motor Insurance.

Section 2

It is **strongly recommended** that a School and Governing Body take out the following:-

- a. **Public Liability Insurance**
- b. **Material Damage (Buildings and Contents)**
- c. **Personal Accident/Assault Insurance**
- d. **Motor Insurance (including Third Party cover)**

All of the above insurances except Motor Insurance are included under the County Insurance Scheme. Please contact the Insurance & Risk Management Section to arrange Motor Insurance.

Section 3

It is **discretionary** for a School and Governing Body to take out the following:-

- a. **Officials Indemnity Insurance**
- b. **Professional Indemnity Insurance**
- c. **Libel and Slander Insurance**
- d. **Material Damage Insurance – Additional Expenses**
- e. **Work in Progress (except Voluntary Aided Schools)**
- f. **Money Insurance**
- g. **Fidelity Guarantee Insurance**
- h. **Travel Insurance**

All of the above insurances are included under the County Insurance Scheme.

Section 4

It is **discretionary** for a School and Governing Body to take out the following:-

- a. **Balance of Risks Insurance**
- b. **School Journey Insurance**
- c. **Personal Accident for Pupils on Site**
- d. **Personal Accident - Work Experience UK and Abroad Insurance**
- e. **All Risks Insurance**
- f. **Contractors Liability Top Up Cover Insurance**

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List of Insurances that are Available through the County Council Service

The Balance of Risks, School Journey and Personal Accident for Pupils on Site Insurance Schemes are offered to schools on an annual basis in the Spring Term prior to the commencement of the financial year. At that point in time schools will have the option to decide whether or not they want to be part of each Insurance Scheme for the forthcoming year.

Personal Accident- Work Experience UK and Abroad Insurance; All Risks Insurance and Contractors Liability Top Up Cover Insurance can be arranged for schools as and when they are required.



**SUMMARY OF INSURANCES THAT ARE COVERED UNDER THE COUNTY INSURANCE SCHEME****INTRODUCTION**

The purpose of this document is to itemise the various insurance policies that are cover under the County Insurance Scheme and their levels of cover. Please note that all cover is subject to the terms, conditions and exclusions applicable to each particular policy. The descriptions provided in this manual are a summary and should only be used as guidance. For full details please contact the Insurance and Risk Management Section - see page 6 for list of contacts.

Voluntary Aided schools will be covered under the employer's liability, official's indemnity and libel and slander policies for educational activities only.

Voluntary Aided school buildings will be covered under the Material Damage Policy for 100%, 90% and 25%, depending on their insurance arrangements with the Diocese and, therefore, what percentage they have elected to insure through the Local Authority.

PFI school buildings only will not be covered under the Material Damage Policy.

The employer's liability, public/products liability, official's indemnity and libel and slander policies will cover governors of community and voluntary controlled schools provided they are acting as a body and in good faith.

**Governors of voluntary aided and foundation (formerly grant maintained) schools need to either check with the Diocese for cover or arrange separate cover.**

**1. EMPLOYERS LIABILITY**

**Cover:** This policy covers legal liability following death of, or bodily injury or disease suffered by, any Employee whilst in the course of their employment with the Local Authority.

The policy also covers consequential legal costs (i.e. all reasonable costs, fees and expenses) incurred in defending or settling claims and for representation arising out of alleged breach of statutory duty or inquest or inquiry relating to possible claims.

**For example** - teacher injured as a result of falling down defective stairs.

**Limit of Indemnity:** £50m any one occurrence

**2. PUBLIC/PRODUCTS LIABILITY**

**Cover:** This policy covers legal liability for any one occurrence in respect of:

(a) loss of or damage to property not owned by or in the custody or control of the Local Authority.

(If the property is owned or in the custody or control of the County Council this may be covered by a Fire and Perils policy or a motor policy).

(b) death of or injury or disease to persons other than Employees (see Employers Liability for that cover).

(c) liability arising out of goods sold or supplied and happening in connection with Local Authority business.

Under this policy the Local Authority is also covered for costs, fees and expenses incurred in defending or settling a claim and for being represented at proceedings in any Court arising from alleged breach of statutory duty or inquest or inquiry relating to a possible claim.

**For example** - pupil injured as a result of defective PE equipment

**Limit of Indemnity:** Public Liability - £50m any one occurrence  
Products Liability - £50m accumulatively for the period

## Summary of Insurances that are covered under the County Insurance Scheme

**3. OFFICIALS INDEMNITY**

**Cover:** This policy indemnifies the Local Authority, or its employees, in respect of legal liability for financial loss suffered by a third party due to any negligent act or accidental error or omission in pursuance of their statutory duties.

This policy also covers claimant's costs and defence costs incurred, subject to prior agreement with the Insurer.

**Limit of Indemnity:** £5m any one occurrence and accumulatively for the period.

**4. PROFESSIONAL INDEMNITY**

**Cover:** This policy indemnifies the Local Authority in respect of the legal liability for financial loss due to a breach of professional duty by reason of negligent act or accidental error or omission committed or alleged to have been committed by an Employee of the Local Authority. This relates to additional services provided (i.e. income earning) rather than statutory duties (see Officials Indemnity).

The cover includes claimant's costs, fees and expenses and defence costs incurred by the Local Authority subject to prior agreement with the Insurer.

**Limit of Indemnity:** £5m any one occurrence and accumulatively for the period

**Schools must advise the Insurance and Risk Management Section if they require this cover, as additional information regarding the activity is required.**

**5. LIBEL AND SLANDER**

**Cover:** This policy indemnifies the Local Authority in respect of libel and slander by the Governing Body or Employees.

The cover includes:

- (a) a libel appearing in any publication of the Local Authority written by a Governing Body or an Employee provided the Local Authority has authorised the publication.

"Publication" means any notice, agenda, minutes and reports of meetings, correspondence, other written or recorded matter and statements broadcast television or radio.

- (b) a slander or utterance made by a Governing Body or an Employee during the discharge of official duties.

**Limit of Indemnity:** £2m any one utterance or publication and accumulatively for the period

**6. MATERIAL DAMAGE - BUILDINGS AND CONTENTS**

**Cover:** This insurance covers buildings and contents owned, occupied or leased by the Local Authority against certain perils as follows:-

Fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out employees, storm, flood, escape of water from any tank apparatus or pipe.

Insurance cover for buildings and contents is on a reinstatement basis, provided the sum insured is adequate.

There is also insurance cover for contents under the Insurance of Equipment Scheme if the loss is not as a result of the perils mentioned here.

## Summary of Insurances that are covered under the County Insurance Scheme

**7. MATERIAL DAMAGE – ADDITIONAL EXPENSES**

- Cover:** This insurance covers properties against additional expenditure (i.e. the cost of moving to alternative premises) as a result of the following perils:-  
Fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out employees, storm, flood, escape of water from any tank apparatus or pipe.
- Indemnity Period:** Various depending on the size and value of the building.

**8. WORK IN PROGRESS**

- Cover:** This insurance covers the schools responsibility if the school is having building works undertaken and the contract between the school as the Employer and the Contractor stipulates that it is the school that is responsible for insuring the contract works. This insurance covers damage to the contract works and the part of the building that is the part of the contract works and is being worked upon.
- Schools must advise the Insurance and Risk Management Section of any building works with a contract sum in excess of £1 million.

**9. ENGINEERING INSPECTION AND FRAGMENTATION**

- Cover:** This policy covers periodic and statutory inspection of various items of plant and machinery located at schools.

The cover includes damage to the Local Authority's own surrounding plant or property for which the Local Authority is responsible arising from fragmentation of any part of the plant described in the specification agreed with the Local Authority.

- Categories of Plant & Machinery:** Air receivers, auto claves, café boilers, gully emptiers, halon fire suppression systems, model steam engines, pressure paint pots, pressurisation vessels, refrigeration units, sludge tankers, steamers, valves, gauges and traps and pipework.

Ambulift, chain blocks (powered), cranes (manual and powered), excavators, gantries, hoists, homelifts, jacks and jacking beams, lifting tackle, loading shovels, passenger/goods lifts, runway tracks, runway trolleys, runway beams, service lifts, sheerlegs and tripods, stage safety curtain gear, stage scenery and lights, lifting equipment, stairlifts, spiarlifts, step lifts, tail lifts, vehicle lifts, winches (powered and manual) and working platforms.

**Schools must update the Insurance and Risk Management Section if there are amendments to the above equipment in the school.**

**10. MONEY**

- Cover:** This policy covers loss of money, either on the Local Authority's premises, in transit or in an employee's private residence. Certain limits apply depending upon circumstances of the loss. Cover is extended to include governors.
- Excess:** £100 each and every claim plus maximum limits.

**11. FIDELITY GUARANTEE**

- Cover:** This policy covers the Local Authority in respect of loss of money or property as a direct result of fraud or dishonesty by any person in the services of the Local Authority.
- Persons & Sums Guaranteed:** Teachers & School based non-teaching staff - £600,000  
Volunteers - £1,000
- Excess:** £100 each and every claim

## Summary of Insurances that are covered under the County Insurance Scheme

**12. PERSONAL ACCIDENT**

**Cover:** In the event of accidental bodily injury incurred during the performance of the business of the Local Authority the categories of personnel covered are detailed below.

Employees not defined below are covered by the Personal Accident - Assault Policy.

**Categories of Personnel:**

**Volunteers:** This includes voluntary helpers of the Local Authority whilst carrying out duties with the permission of and behalf of the Local Authority.

**Age Limit:** Certain limits apply to insured persons under 18 years old or 23 years old if in full time education and over 80 years.

**Benefits:** Capital Sum - £25,000 scaled in accordance with the Scale of Compensation depending on the disablement.

**Weekly Benefit:** £100 temporary total disablement for up to 104 weeks, in respect of out of pocket expenses

**Teachers:** This includes Teachers, youth leaders, education advisors and community education officers of the Local Authority whilst carrying out duties involving out of school activities.

**Activities covered:** Voluntary organisation or supervision of games, athletics, other sporting activities, dramatic productions, clubs, camps, journeys and other similar activities which are complementary to but not part of the duties under the teacher's contract of service.

**Age limit:** Certain limits apply to insured persons under 18 years old or 23 years old if in full time education and over 75 years.

**Benefits:** Capital Sum - five times annual earnings (subject to a minimum of £35,000 and a maximum of £1 million) scaled in accordance with the Scale of Compensation depending on the disablement.

**13. PERSONAL ACCIDENT - ASSAULT**

**Cover:** This policy covers employees not covered by the Personal Accident policy above against accidental bodily injury caused by unprovoked malicious attack.

**Age Limit:** Certain limits apply to insured persons under 18 years old or 23 years old if in full time education and over 75 years.

**Benefits:** Capital Sum - five times the annual earnings (subject to a minimum of £35,000 and a maximum of £1.2 million) scaled in accordance with the Scale of Compensation depending on the disablement.

**14. TRAVEL**

This policy can cover employees in respect of any journey undertaken on the business of the Local Authority outside the UK or within the UK if air travel or overnight stay is involved.

Benefits not only relate to personal accident and medical expenses (where applicable) incurred, but also to losses incurred through cancellation and delay together with losses to personal property, passport and money.

**Schools must advise the Insurance and Risk Management Section if they require this cover, as additional information regarding the activity is required, particularly if the activity involves manual work.**

<b>POLICIES OUTSIDE THE COUNTY INSURANCE SCHEME FOR WHICH SCHOOLS PAY SEPARATE PREMIUMS</b>
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The purpose of this document is to itemise the various insurance policies that are available to schools as standalone Insurances Schemes or Insurance policies, where a separate premium is payable. Please note that all cover is subject to the terms, conditions and exclusions applicable to each particular policy. The descriptions provided in this manual are a summary and should only be used as guidance. For full details please contact the Insurance and Risk Management Section - see page 6 for list of contacts.

**1. MOTOR**

This policy covers any motor vehicle, (the property of/or leased, hired or loaned to the Local Authority), whilst deployed on the business of the Local Authority.

The cover is comprehensive namely:-

- a) Loss of or damage to the vehicle (including accessories and spare parts on the vehicle) up to the current market value.
- b) i) Legal liability to third parties for death, bodily injury or damage to property due to an accident involving a vehicle or trailer.  
ii) Legal costs incurred as a result of an accident with Insurers agreement.  
iii) Payment of Emergency Treatment bills as required by the Road Traffic Act.  
iv) Contingent liability in respect of motor vehicles being used by any Employees and Members whilst using any motor vehicle not owned by or hired to the Local Authority on the County Council's business.
- v) Passenger liability.
- vi) Legal liability for death of or bodily injury suffered by employees whilst in the course of their employment in a motor accident.

**2. BALANCE OF RISKS INSURANCE SCHEME**

This is an in-house scheme covering contents belonging to schools and other educational establishments and provides cover arising from theft and certain other 'perils'.

Full details of the Balance of Risks Insurance Scheme can be found in Chapter 6 of the Portfolio of the Traded Services for Schools or on the cyps.info internet site (cyps.northyorks.gov.uk)

**3. SCHOOL JOURNEY INSURANCE**

**Cover:** The policy is an annual blanket cover for all school journeys undertaken by the school Worldwide. The policy will cover all the pupils and adults involved in the journey.

**Details of Cover and Sums Insured:**

<b>Insured</b>	<b>Sum</b>
<b>Personal Accident</b>	
Death:	
(The sum insured for Death is reduced to £10,000 in respect of any pupil or accompanying person under the age of 18 years	£30,000
Permanent Total Disablement or a percentage of the capital sum depending upon injury:	£30,000
Hospitalisation:	£25 per day up to £4,550

## Policies Outside the County Insurance Scheme

	Dental Treatment :	Up to £1,000
	Accidental medical expenses incurred with a valid claim not exceeding 15% of the amount paid under the capital sum, but subject to a maximum of £15,000 per person.	
<b>Travel</b>		
	Medical, Hospitalisation, Emergency Travel, Rescue Expenses and Assistance:	Unlimited
	On-going Medical Treatment:	£25,000
	Search and Rescue:	£25,000
	Cancellation, Curtailment, Disruption, Replacement, Travel Delay & Missed Departure:	£5,000
	Personal Property (per Insured Person per trip):	£1,500
	Money (per Insured Person per trip):	£1,000
	Winter Sports: Ski Hire	£200
	Winter Sports: Ski Pass	£200
	Winter Sports: Piste Closure:	£200
	Legal Expenses:	£50,000
	Personal Legal Liability (per insured person per trip):	£5,000,000
	Hijack and Kidnap:	£15,000
	Political Evacuation:	£50,000
	Crisis Management:	£50,000

**Note:**

Full details of the policy will be available on the cyps.info internet site (cyps.northyorks.gov.uk)

#### 4. SCHOOL/EDUCATIONAL PERSONAL ACCIDENT COVER FOR PUPILS WHILST ON SITE AND COMMUTING

**Cover:** The policy is an annual blanket cover for all pupils whilst on site and commuting to and from school or non-school educational establishment.

**Details of Cover and Sums Insured:**

The policy will cover pupils sustaining bodily injury by accident as a result of which death or disablement occurs independently of any other cause within 24 months (except dental treatment) of sustaining such injury.

<b>Insured</b>	<b>Sum</b>
Death:	£30,000
(The sum insured for Death is reduced to £10,000 in respect of any pupil or accompanying person under the age of 18 years)	
Permanent Total Disablement or a percentage of the capital sum depending upon injury:	£30,000
Hospitalisation:	£25 per day up to £4,550
Dental Treatment :	Up to £1,000
Accidental medical expenses incurred with a valid claim not exceeding 15% of the amount paid under the capital sum, but subject to a maximum of £15,000 per person.	

## Policies Outside the County Insurance Scheme

## Note:

- When more than one form of disablement results from one accident the percentages from each are added together, but the company will not pay more than £30,000.
- There are certain exclusions and special conditions that apply to the policy. Please refer to either the policy wording or the Insurance and Risk Management section.
- Full details of the policy will be available on the cyps.info internet site (cyps.northyorks.gov.uk).

**5. WORK EXPERIENCE UK & ABROAD**

This policy covers pupils whilst participating in any official work experience scheme organised by the Local Authority - see separate circular for details.

**6. ALL RISKS**

This policy covers accidental damage to selected items advised by a school including material loss, destruction or damage occurring in Great Britain, Northern Ireland, Isle of Man or Channel Islands in which event insurers will pay the value at the time or replace, reinstate or repair the item up to the sum insured of the item.

This can cover items which are not covered by the Balance of Risks Insurance Scheme.

**7. CONTRACTORS - LIABILITY TOP UP COVER**

This policy will cover contractors, in exceptional circumstances for legal liability between a minimum level of £2m and the required £5m. Contractors must carry a limit of indemnity of £2m on their Public Liability insurance.

**Limit of Indemnity:** £3m over £2m.

**Schools must advise the Insurance and Risk Management Section if they require this cover.**