



## C23: INSURANCE POLICY

Last reviewed: January 2009

Next Review: January 2011

Approved by Governors F&F

Date: 22.1.09

### 1 Insurance

The Headteacher will liaise with the Authority or their agent to effect and review insurance arrangements. All risks should be reviewed annually to ensure adequate cover. The Governing Body will regularly consider whether or not to insure risks not covered by the Authority. The cost of premiums should be met from the school's delegated budget. The school will notify its insurers, the Authority or their agent as appropriate, of all new risks, property, equipment and vehicles which require insurance or any other alteration affecting existing insurances. Schools will not give any indemnity to a third party without the written consent of their insurers, the Authority or their agent. The school will immediately inform its insurers, the Authority or their agent of all accidents, losses and other incidents which give rise to an insurance claim. Insurance arrangements will cover the use of school property, e.g. musical instruments or computers, when off the premises.

*Current Insurance Provisions we buy from the Authority*

#### 1.1 Material Damage

To buildings and contents, on a reinstatement basis, caused by fire, lightning, explosion, riot and civil commotion or aircraft

#### 1.2 Public Liability

Protecting the council, school employees and governors against legal liability for accidental bodily injury, illness or disease to third parties, or accidental loss of or damage to third party property arising out of the council's or school's usual activities.

#### 1.3 Employer's Liability

Protects the council and governors against their legal liability for bodily injury, illness or disease suffered by any employees, arising in the course of their employment.

#### 1.4 Personal Accident - Students

Arranged on an optional basis, for death and injury. The cost of this cover is met by students' parents.

#### 1.5 Personal Accident - Volunteers

For accidental bodily injury to volunteers engaged in school activities.

#### 1.6 Personal Accident - Employees - Assault

For death or bodily injury to employees as a result of assault.

#### 1.7 Personal Accident - Students on Work Experience

For death or injury to students engaged in work experience placements.

#### 1.8 Engineering

Covers items such as pressure vessels, lifts, lifting equipment and machinery.

#### 1.9 Motor vehicles

Comprehensive cover for all vehicles and trailers belonging to, or leased or on permanent hire to, the authority, in respect of:

- damage to the insured vehicle or trailer;
- legal liability for death or injury to third parties;
- legal liability for damage to third party property.

A blanket school's minibus policy offers similar cover.



### **1.10 Motor Contingent Liability**

Covers liability of the authority, school and governors for death and bodily injury to third parties, or damage to third party property, arising from the use by governors and employees of their own cars.

### **1.11 Fidelity Guarantee**

Covering loss of money or property belonging to or in the custody of the school, resulting from fraud or dishonesty on the part of the school's employees.

### **1.12 Money**

Covering loss of money, vouchers etc. from school premises or employee's private residence or whilst in transit.

### **1.13 Libel and Slander**

To protect schools and governors against liability for libels in publications normal in the school's business by employees or governors, or slanders by employees and governors in the course of their official business.

The School also has insurance for:

1. "Balance of Risks" - Buildings and Contents
2. Third Party Hirers Liability
3. Travel and School Journeys

## **2. INSURANCE COVER FOR GOVERNORS**

### **2.1 Contracts**

Where Governors enter into contracts they do so on behalf of the County Council and they will have statutory protection against personal liability provided the contracts are entered into in good faith, i.e. honestly, with no ulterior motive, and in accordance with the requirement of the Scheme.

### **2.2 Notices served by the Health and Safety Executive**

Failure to comply with statutory duties under the Health and Safety at Work Act could, as now, lead to service of Notices of the Health and Safety Executives which, if not complied with, attract criminal liability, resulting in a fine. Such Notices could be served on members of the Governing Body.

### **2.3 Negligence**

The County Council's Public and Employers Liability Policies have been specifically extended to cover school governors and no further amendments need to be made to these policies to take into account the provisions of the Education Reform Act 1988.

Liability for negligence could arise, for example, if a faulty piece of equipment were purchased resulting in personal injury. Governors will be covered under the County Council's insurance policies for claims arising from alleged negligence resulting in a legal liability

### **2.4 Libel and Slander**

The County council maintains a policy covering members of governing bodies in the event of claims being made against them for libel or slander.