

## APPENDIX 1 – RPA COVER COMPARISON

<u>Insurance Type/Description of cover</u>	<u>RPA Cover</u>	<u>Council's Insurance</u>	<u>Recommended Minimum Levels of Cover</u>
<p>Material Damage Loss/damage to buildings, contents computers and stock.</p>	<p>Limit: Reinstatement value of the property.</p> <p>Perils covered: Fire, Lightning, Explosion, Aircraft, Riot/Civil Commotion, Malicious Persons, Earthquake, Storm, Flood, Escape of Water, Sprinkler Leakage, Subsidence, Impact, Theft, Accidental Damage, and Terrorism.</p> <p>Member retention: £250 (Primary schools), £500 (All other members) other than subsidence (£1,000)</p> <p>Note: Work in progress is covered but excludes such works where the school is responsible for insuring in joint names</p>	<p>Limit: Reinstatement value of the property.</p> <p>Perils covered: Fire, Lightning, Explosion, Aircraft, Riot/Civil Commotion, Malicious Persons, Earthquake, Storm, Flood, Escape of Water, Sprinkler Leakage, Subsidence, Impact, Theft, Accidental Damage and Terrorism.</p> <p>Excess: £nil for Fire, Lightning, Explosion &amp; £200 for all other perils</p> <p>Note 1: Some perils are only covered where schools that have opted to take out Balance of Perils insurance.</p> <p>Note 2: Work in progress is covered under specific Work In Progress insurance and includes work where the school is responsible for insuring in joint names.</p>	<p>Limit: Reinstatement value of the property.</p> <p>Perils: Fire, Lightning, Explosion, Aircraft, Riot/Civil Commotion, Malicious Persons, Earthquake, Storm, Flood, Escape of Water, Subsidence, Impact, Theft, Accidental Damage.</p> <p>Consideration should be given to add Work in Progress insurance.</p>
<p>Business Interruption Compensation for increase in cost of working, resulting from interruption or interference with the business following a material damage loss (e.g. hire of temporary classrooms, etc.).</p>	<p>Limit: £10 million Indemnity Period: 36 months</p> <p>Perils covered: As per Material Damage section.</p>	<p>Limit: £7 million Indemnity Period: 36 months</p> <p>Perils covered: Fire, Lightning, Explosion, Aircraft, Riot/Civil Commotion &amp; Storm</p> <p>Note: Losses caused by other perils would be considered depending on the circumstances.</p>	<p>Limit: £7 million Indemnity Period: 36 months</p> <p>Perils: As per Material Damage section.</p>
<p>Employers Liability Indemnifies the school for sums that it may be legally liable to pay arising from employee death, injury or disease sustained during the course of their employment.</p>	<p>Limit: Unlimited Member retention: £nil</p>	<p>Limit: £50 million Excess: £nil</p>	<p>Limit: £10 million</p>

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Third Party Liability Indemnifies the school for sums that it may be legally liable to pay arising from third-party injury and third-party property damage.	Limit: Unlimited Member retention: £nil	Limit: £50 million Excess: £nil	Limit: £10 million
Governors' Liability Indemnifies the school governor against third-party claims arising from breach of conduct.	Limit: £10 million Member retention: £nil	Limit: £5 million Excess: £nil  Note: Standard cover is limited to performing statutory duties.	Limit: £5 million
Professional Indemnity Indemnifies the school against third-party claims arising from breach of professional conduct.	Limit: Unlimited Member retention: £1,000	Limit: £5 million Excess: £nil  Note: Standard cover is limited to schools performing statutory duties.	Limit: £5 million
Employee and third party dishonesty Compensation for losses arising from employee dishonesty	Limit: £500,000 any one loss and any one membership year.  Member retention: £250 (Primary schools), £500 (All other members)	Limit: £500,000  Excess: £nil	Optional – school should consider the need for this cover type
Money Loss of money on school premises and in transit	Limits: Various including: - £5,000 in transit and on premises  Member retention: £50 (Primary schools), £100 (All other members)	Limits: Various including: - £20,000 in transit and on premises whilst under the supervision of employees  Excess: £250	Limits: In accordance with the schools specific requirements

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<p>Personal Accident Death/serious injury to insured persons (ie staff)</p>	<p>Person Insured: Any Employee, Governor, Volunteer or Pupil Benefits: Accident Death: ) Permanent Total Disablement: ) £100,000 Loss of Limb or Eye: )</p> <p>Member retention: £50 in respect of loss of baggage for overseas travel, £nil all other claims</p>	<p>Person Insured: Any Employee or Volunteer Benefits: Accidental Death: ) Permanent Total Disablement: ) 5 times Loss of Limb or Eye: ) annual salary Total loss of Hearing: ) (minimum £50,000) Total loss of Speech: ) Permanent Partial Disablement: Up to 5 times annual salary Paraplegia: £75,000 Quadriplegia: £125,000</p> <p>Excess: £nil</p> <p>Note: Personal accident for Pupils can be covered under the school journey insurance as an optional extra.</p>	<p>Optional – school should consider the need for this cover type</p>
<p>UK and Overseas Travel (i.e. School Journey) Travel cover for educational visits within the UK and abroad</p>	<p>Limits - UK Travel Baggage and money £2,000 per person Cancellation £1,000 per person</p> <p>Limits - Overseas Travel Medical expenses £10 million per person Baggage and money £2,000 per person Cancellation £4,000 per person (£250,000 per trip) Personal accident death and capital benefits £100,000 per person Personal liability - £5 million Overseas legal expenses - £50,000</p> <p>Member retention: £nil</p>	<p>Limits Medical expenses - Unlimited Baggage - £5,000 Money - £3,000 Cancellation - £10,000 per person Personal accident death and capital benefits £25,000 (£20,000 for persons under 16 years old) Personal liability - £5 million Overseas legal expenses - £50,000</p> <p>Excess: £nil</p> <p>Note: This cover is only provided for schools that have opted to take out the Council's School Journey insurance.</p>	<p>Limits: In accordance with the schools specific requirements.</p> <p>Cover should include</p> <ul style="list-style-type: none"> <li>- Medical expenses</li> <li>- Personal accident</li> <li>- Loss of baggage/money</li> <li>- Cancellation/curtailment</li> <li>- Personal liability</li> <li>- Overseas legal expenses</li> </ul>

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<p>Legal Expenses Reimbursement of legal expenses relating to employment disputes, contractual disputes, tax investigations, civil actions in relation to expulsions</p>	<p>Limit: £100,000 any one loss and any one membership year</p> <p>Member retention: £250 (Primary schools), £500 (All other members)</p>	<p>Not provided. Schools have the option of buying legal services from the Council's in-house legal team, under a service level agreement.</p>	<p>Optional – school should consider the need for this cover type</p>
<p>Cultural Assets Loss or damage to Cultural Assets (including works of art)</p>	<p>Limit: Up to £10,000 per item and £250,000 maximum any one loss</p> <p>Member retention: £50 (Primary schools), £100 (All other members)</p>	<p>Not specifically insured however wider 'All Risks' cover can be arranged up to the value of the asset where required and usually on a UK wide basis. The insurer will consider providing cover for other specific assets also</p> <p>Excess: Typically £100</p>	<p>Optional – school should consider the need for this cover type</p>