
Waltham Forest Town Hall, Forest Road, Walthamstow, E17 4JF
Insurance & Risk Management Section

July 2020

Our Ref: AN/RPA1

Dear Business Manager

Re: RPA v Commercial insurance – Know your options

You are no doubt aware that effective 01 April 2020, the Department for Education has extended the Risk Protection Arrangement (RPA) to local authority maintained schools. The cover provided under the RPA is for a fixed fee of £18.00 per pupil per annum.

We wanted to provide you with further information and a comparison of cover between your current insurance provider, arranged by the authority with various commercial insurers, and the cover offered by the RPA. Hopefully this brief guide will assist you in making an informed choice about which route provides the right protection for your school, pupils and staff.

The headline price is the 'per pupil' cost that your school will be charged by the RPA scheme. Beyond the headline price, schools must consider other additional cover costs which may be incurred to ensure the right level of protection. It may be the case that your school requires additional insurance policies which are not covered within the headline price. Here, you will need to pay an additional premium to procure this additional cover.

As you obtain your insurance via the local authority, the recharge amount reflects the cost of all commercial insurances we place on your behalf plus including the cost of our services to you. This includes the contribution to an element of self-insurance, where we are providing cover ourselves within the limits of the policy excess; all legal expenses and loss adjusting services in relation to claims; all fire and security surveys designed to help identify risk improvement measures as well as safeguarding practices (Safer Schools App) and risk management practices support.

The following table compares your current cover via the Local Authority against the RPA covers, and highlights areas where you may need to source additional policies depending on which provider is chosen.

Yours sincerely,



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