

## **Local Authority procured & RPA Scheme Policy and Limit Comparison Table**

### **Cover provided by the RPA**

<b>Type of cover</b>	<b>RPA scheme policy</b>	<b>Various insurers via the Local Authority</b>
<b>Material damage</b> Loss or damage to buildings, contents, computers and stock owned by or the responsibility of the school	Reinstatement value of the property	Reinstatement or Day One cover to the value of the sum insured (Day One cover allows for an increase to the sum insured, to allow for inflation)
<b>Business interruption (BI)</b> 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 (36 month indemnity period)	£15,000,000 any one loss (36 month indemnity period)
<b>BI – Loss of data</b> The expense associated with reinstating data from back-up servers	Not included	£500 - Loss of Data £750,000 - Additional Expenditure
<b>Works in progress (Contractors All Risks)</b> Will cover properties which are undergoing repair, renovation or major rebuilding work	£250,000 (fixed)	No fixed limit – cover will be provided up to the required sum insured, currently declared at £50,000,000 plus.  (Estimated contract works construction insurance costs £1,300 per £1mio cover)
<b>Money</b> Loss of money whilst in transit or elsewhere	Various, including cash on premises or in transit £5,000	Various including cash on premises or transit (up to £15,000)
<b>Employers' liability</b> All sums the school 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 school	Unlimited	£50,000,000 any one claim
<b>Public liability</b> For all sums the school may become legally liable to pay (including claimants' costs and expenses) as damages in respect of accidental third party injury	Unlimited	£50,000,000 any one occurrence
<b>Professional indemnity</b> Actual or alleged breach of professional duty. For example, required for members of staff who perform OFSTED inspections	Unlimited	Up to £5,000,000 any one claim (£2,000,000 for services provided for a fee and under a written contract/agreement; £5,000,000 for statutory services)
<b>Governors' liability (including trustees)</b>	£10,000,000 any one loss and any one membership year	Included under Employers' Liability cover

<b>Libel and slander</b> In the event you are sued for comments made verbally or in writing including via social media	Included under Public Liability	Included under Public Liability cover
<b>Hirers' Liability</b> Indemnity to third parties as a result of hire of the school premises.	Included under Public Liability	£5,000,000
<b>Employee and third party dishonesty</b> Direct pecuniary loss due to the dishonesty of Member Employees and/or theft of money by computer fraud Employee and third party dishonesty Direct pecuniary loss due to the dishonesty of school employees and/or theft of money by computer fraud	£500,000 any one loss and any one membership year	£1,000,000 any one loss and any one policy year
<b>School journey (winter sports included)</b> Compensation for travel related costs in the UK and overseas. Cover includes: medical expenses, loss of baggage, cancellation, curtailment, rearrangement, change of itinerary and accidental bodily injury to employees, governors, volunteers and pupils whilst on business of the school	Medical expenses £10,000,000 per person Baggage £2,000 per person Cancellation £4,000 per person (£250,000 per trip) Death and capital benefits £100,000 per person	Medical, Hospitalisation and Emergency Travel Expenses Unlimited Baggage £2,500 Cancellation £5,000 Death and capital benefits up to £60,000 per benefit
Legal expenses Reimbursement of legal expenses relating to employment disputes, contractual disputes, tax investigations and civil actions in relation to school expulsions	£100,000 any one loss and any one membership year	These are typically provided via the local authority's in-house legal team.  Included in relation to claims – Unlimited.
Works of art / cultural assets Loss or damage to cultural assets or works of art owned by or the responsibility of the school	£10,000 per item, maximum £250,000 any one loss of multiple cultural assets	Included under Material Damage for declared sum insured.
Terrorism Damage caused as a result of a terrorist act	Included	Included (First Loss up to £50,000,000)

## Outside the RPA cover

Type of cover	RPA scheme policy	Various insurers via the Local Authority
<b>Engineering inspection</b> Inspection of equipment requiring a statutory inspection (for example: lifts, boilers)	Not included and not available as an additional cover	Included (Average costs £180 per inspection, based on current equipment/premium)
<b>Engineering insurance</b> Insurance of equipment	Not included and not available as an additional cover	Included

requiring a statutory inspection (for example: lifts, boilers)		(Average costs £1.31 per item, based on current equipment/premium)
<b>Cyber insurance</b> Provides protection against external threats and internal mistakes that impact a firm's information technology and computer systems	Not included and not available as an additional cover	Elements of cyber cover are included within the Fidelity Guarantee Employee and third party dishonesty policy, e.g.

## Added value services

Additional benefits, which can help to reduce costs and provide greater risk protection for your school. The added value services below are included within your insurance cover through the local authority with an estimated "cost value" should you need to source each benefit independently.

	Average value per pupil*
<b>SAFER SCHOOLS APP</b> Schools face a myriad of safeguarding challenges, the Zurich Safer Schools App for professionals, parents and pupils (see your renewal pack for more details) educates, empowers and embeds safeguarding practices into the school community.	Exclusive to Zurich Municipal Customers.  £8.79  Based on a one-off cost of £3,500
<b>LEGAL SERVICES</b> The local authority enables access to our in-house legal department.	£ 4.55  Based on a cost of £1.811 a year, provided by DAS
<b>COMMUNICATION MEDIUM</b> Within the Safer Schools App (when rolled out to parents) is the ability to integrate the school website and send push notifications. This saves on other forms of communication and can be instantaneous e.g. snow days.	£1.26  Based on a cost of £500 a year
<b>RISK MANAGEMENT SUPPORT</b> Our insurers produce topical and relevant guidance and tools to support and meet the needs of schools for the everyday risks that they face (e.g. closing a school for summer, safeguarding, hotworks). The risk management advice line, which supports the local authority, has been designed specifically to help you proactively identify and manage issues before they impact your school. The Risk Advisor app supports the local authority by enabling them to undertake self-assessment of property risks and share best practice across all local schools.	£0.50  Based on a cost of £200 a year
<b>FIRE AND SECURITY SURVEY</b> Fire and security surveys are designed to help identify risk improvement measures and are critical to help prevent a major fire loss.	£0.50  Based on a cost of £200 a year
<b>PORTAKABIN SURVEY</b> Portakabin are UK industry leaders in prefabricated, modular and temporary building solutions. Our insurers' partnership with Portakabin assists in supporting the authority and schools following major property incidents.	£1.26  Based on a cost of £500 a year

As well as the benefit of their expertise after an incident, Portakabin can offer a building contingency plan survey which schools build into their business continuity plan and could reduce the time needed to implement alternative accommodation.	
<b>PUBLIC RELATIONS SUPPORT</b> When an incident occurs that may attract media attention, damage reputation or require sensitive handling, the local authority and our insurers can provide support advice and guidance, which may avoid the need for bought in external assistance.	£1.62  Based on a cost of £645 a year

Average figures\* have been calculated based on the Department for Education's 2019 'Schools, Pupils and their Characteristics' school census. There are on average 398 pupils in 20,217 primary and secondary schools across England. Based on this figure of '398 pupils', the combined predicted offering between our commercial insurers and the local authority can drive the value detailed above, on average per pupil.