



Cover designed for
**Independent
Schools**

Comprehensive cover, genuine value, and
an insurer who truly understands schools.



Every school day starts with trust

Zurich Municipal has over 30 years' experience protecting the public sector, and works closely with independent schools to build long-term partnerships. Our insurance offering is:



Comprehensive



Tailored



Easy to manage

This allows you to concentrate on providing outstanding education, while we help keep your community safe and resilient.

We provide tailored insurance, protection, risk management, and expert claims handling to help keep the entire school environment safe, running smoothly, and thriving.



Cover built around the real life of a school

From the moment your children walk through the gate to the moment the last light goes off, our policy wraps around every part of it.



Buildings & Contents

Cover for premises, equipment and specialist school assets.



Employers' Liability

Protection against claims from staff injuries



Public Liability

Protection against third-party injury or property damage claims.



Legal Expenses

Funding for disputes so you can focus on running your school.



Motor Insurance

Cover for your school vehicles including small vans, minibuses or even lawnmowers.

All of this,
wrapped up in
one policy, at one
straightforward
price.



Insurance, risk-support and expertise for independent schools

We offer specialist insurance, safeguarding, risk management and expert claims handling to strengthen protection, continuity and wellbeing across the whole school environment.

 <h3>Independent Education Sector Expertise</h3> <p>Tailored cover for Schools</p> <ul style="list-style-type: none"> • Deep understanding of listed and historic buildings. • Support for specialist sports facilities and high-value equipment. • Knowledge of niche school activities and associated risks. • Tailored protection for assets and environments. 	 <h3>Safeguarding and Wellbeing Support</h3> <p>Safer School's app</p> <ul style="list-style-type: none"> • Digital tools and training that support staff, parents and pupils. • Continuing Professional Development (CPD) accredited safeguarding modules and up-to-date online safety guidance. • Strengthens compliance and aligns with educational safeguarding expectations. 	 <h3>Innovation and Technology</h3> <p>Digital tools that help reduce risk</p> <ul style="list-style-type: none"> • Previsico flood forecasting for advance warning. • Hot works Smart Permit to strengthen contractor and fire safety control. • Zurich Insite providing data driven insights on building condition and risk (available as an add-on). 	 <h3>Reputation and PR Support</h3> <p>Guidance in a crisis</p> <ul style="list-style-type: none"> • Consultancy when managing negative or unexpected media attention. • Input on deciding clear and consistent statements. • Discussion to stress test media strategy . 	 <h3>Rehabilitation and Staff Support</h3> <p>Early intervention for faster recovery</p> <ul style="list-style-type: none"> • Quick access to clinical expertise that may help injured staff recover more quickly. • Aims to reduce absence, long-term impact and claims costs. • Demonstrates a proactive commitment to staff welfare.
 <h3>Strengthened Resilience and Continuity</h3> <p>Preparing schools</p> <ul style="list-style-type: none"> • Business continuity support and incident planning. • Learning from major school incidents across the UK. • Helps maintain confidence and minimise disruption. 	 <h3>Specialist Claims Handling</h3> <p>Expert support</p> <ul style="list-style-type: none"> • Dedicated education claims teams with deep experience. • Quick mobilisation of Major Loss experts following incidents. • Safeguarding experts on hand to assist with sensitive claims. 	 <h3>Claims Experience</h3> <p>Excellent claim tracking</p> <ul style="list-style-type: none"> • Track Claims updates, upload documents and keep track of payments on the ZM Claims' Hub. • Transparent communication and support that keeps school leaders informed. 	 <h3>Long-term Partnership Approach</h3> <p>Focused on stability and trust</p> <ul style="list-style-type: none"> • Service from teams dedicated to the education sector. • A relationship-based approach that supports long-term goals. • A commitment to helping to protect the school's people, assets and reputation. 	 <h3>Risk Management Support</h3> <p>Proactive risk support</p> <ul style="list-style-type: none"> • On-site and digital risk assessments for property, cyber, liability and wellbeing. • Tools such as Zurich Risk Advisor to strengthen school-wide risk understanding. • Engineering specialists who understand the complexity of independent school sites.

For more information on the choices available, please contact us on:

info@zurichmunicipal.com

Or, visit our website at www.zurich.co.uk/municipal/independent-school-insurance



We are Chartered Insurers, publicly committed to a customer-first approach and values that align with a professional Code of Ethics. We'll provide solutions relevant to your needs, maintaining our knowledge through qualifications and ongoing professional development.

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