

This could be the most important guide for local authority maintained schools

Know your options for protecting your school, whilst delivering value for money.

[Get started here](#)



When it comes to schools insurance, we wrote the handbook...

We know you are under increasing pressure to make your money work harder, and this includes getting maximum value from your insurance. The Department for Education's Risk Protection Arrangement (RPA) offers you cost savings, but how will your service and cover differ? For this, it is necessary to consider value for money.

Who are we?

- Zurich Municipal has 30 years' experience protecting the public sector and insures thousands of maintained schools, academies and independent schools as well as further and higher education institutions.
- We provide insurance cover for local authority maintained schools through the wider cover provided to your local authority, enabling package discounts, economies of scale, and the ability to spread the cost of risk. We work hand-in-hand with your local authority to collectively deliver both specialist risk and local expertise to schools.
- We have a team supporting your local authority, including their own dedicated Risk and Insurance Consultants who can access our expert underwriters, claims specialists, and strategic and operational risk specialists. These specialists can help you to understand emerging risks, as well as provide you with risk improvement advice and solutions.
- We also provide our Safer Schools Ecosystem and App exclusively to Zurich Municipal customers, at no additional cost, to help keep children and young people safer online.
- We believe the best value for money comes from the combined expertise and experience of a commercial insurer and your local authority.

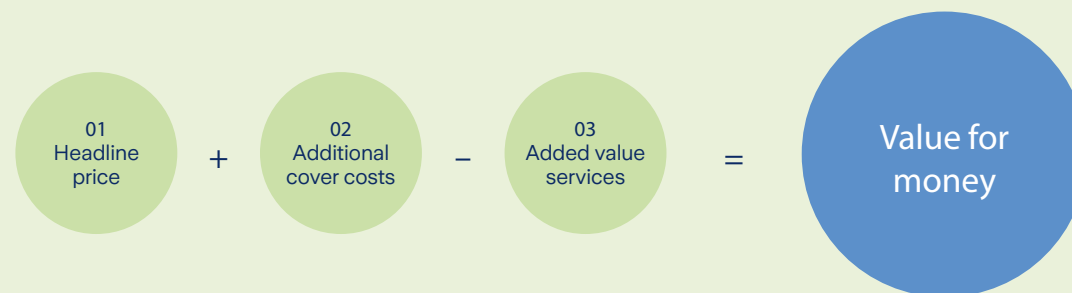
Assessing value for money

The National Audit Office (NAO) uses three criteria to assess value for money in the public sector:

- **Economy:** minimising the cost of resources used or required (inputs) – spending less;
- **Efficiency:** the relationship between the output from goods or services and the resources to produce them – spending well;
- **Effectiveness:** the relationship between the intended and actual results of public spending (outcomes) – spending wisely.

In the insurance context, we understand that value for money goes beyond a simple comparison of each 'per pupil' rate (economy). You ultimately need to provide the right protection (effectiveness) for your school and pupils with a provider who understands your needs and has the resource to get you back up and running when it counts (efficiency).

The following formula demonstrates how you can compare covers and achieve **value for money**:



1. What is the headline price?

The **headline price** is the 'per pupil' cost that your school will be charged by the RPA scheme, or the equivalent cost you are recharged by your authority for commercial insurance, via your buy-back arrangement. This will not necessarily be the full price you pay, since your local authority will also reflect the cost of their services to you. This will usually include an element of self-insurance, whereby the local authority is providing cover themselves, within the limits of their excess.

2. Additional cover costs explained

Beyond the headline price, schools must consider other 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 and this is what we call '**additional cover costs**'.

Here, you will need to pay an additional premium to procure this additional cover.

When a school obtains their insurance via their local authority, the recharge amount will already cater for many of these costs – for example, it will cover claims below your local authority's excess at an affordable rate due to the economies of scale. Your local authority will be able to advise you on the additional cover provided within the amount they charge.

The difference between your recharge amount (divided by the number of pupils) and the headline price, can be considered an appropriate comparison for this section.

Your local authority may arrange covers with various providers following a compliant procurement exercise, or a package with Zurich Municipal. The following table compares the Zurich Municipal, via your local authority offering against the RPA covers, and highlights areas where you may need to source additional policies depending on which provider you choose to pursue.

For example your local authority may provide both motor and engineering policies, which may be purchased via Zurich Municipal or an alternative insurer, but it is not currently covered by the RPA.



Zurich Municipal & RPA Scheme Policy and Limit Comparison Table

Inside the RPA cover

Line of Cover	RPA	Zurich Municipal, via your local authority
Material damage 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 available to the value of the sum insured (Day One cover allows for an increase to the sum insured, to allow for inflation)
Business interruption (BI) 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)	No fixed limit – cover will be provided up to the required sum insured, as specified by your local authority
BI – Loss of revenue Insures your school's income streams, following a building claim	Not included	No fixed limit – cover is provided up to the required sum insured, as specified by your local authority
BI – Loss of data The expense associated with reinstating data from back-up servers	Not included	We can offer as an optional extra
Works in progress Will cover properties which are undergoing repair, renovation or major rebuilding work	£250,000 (fixed) Unavailable in joint names, a common requirement for building contracts	No fixed limit – cover is provided up to the required sum insured, as specified by your local authority
Money Loss of money whilst in transit or elsewhere	Various, including cash on premises or in transit £5,000	No fixed limit – cover is provided up to the required sum insured, as specified by your local authority
Public liability 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	Our typical limit of indemnity is £25m, however this can be increased where required
Professional negligence Actual or alleged breach of professional duty. For example, required for members of staff who perform OFSTED inspections	Unlimited	Cover provided for both officials indemnity (i.e. financial loss whilst performing a statutory duty, such as failure to educate) and professional negligence (financial loss whilst performing a statutory power), up to an appropriate agreed limit



Line of Cover	RPA	Zurich Municipal, via your local authority
Employers' liability 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	Our typical limit of indemnity is £25m, however this can be increased where required
Governors' liability (including trustees)	£10,000,000	Included under officials indemnity
Libel and slander In the event you are sued for comments made verbally or in writing including via social media	Included in public liability	No fixed limit – cover will be provided up to the required sum insured, as specified by your local authority
Deterioration of stock Loss of stock including frozen and refrigerated food	£3,000 any one loss	No fixed limit – cover will be provided up to the required sum insured, as specified by your local authority
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	Up to £10,000,000 which can be extended to provide cover on a full crime basis
Personal accident Compensation for accidental bodily injury to employees, governors, trustees, volunteers and pupils of the school whilst on the business of the school in the UK	£100,000	No fixed limit for employers, governors, trustees and volunteers, with cover provided up to the required sum insured, as specified by your local authority £10k limit for individual pupils
School journey (winter sports included) 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	£10,000,000 medical expenses cover	Included when requested via your local authority
Legal expenses Reimbursement of legal expenses relating to employment disputes, contractual disputes, tax investigations and civil actions in relation to school expulsions	£100,000	Typically provided via local authority's in-house legal team



Line of Cover	RPA	Zurich Municipal, via your local authority
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	No fixed limit – cover is provided up to the required sum insured, as specified by your local authority
Terrorism Damage caused as a result of a terrorist act	Included	Included as standard within public liability and employers' liability cover up to £5m For property we can provide additional cover that mirrors underlying policy
Cyber insurance Cyber insurance provides protection against external threats and internal mistakes that impact a firm's information technology and computer systems. Covers may include: cyber-terrorism, cyber extortion, civil fines and penalties (GDPR), privacy breach and reputational rebuild costs, security and privacy liability, digital asset replacement expenses	£250,000 any one loss and any one membership* *Exclusions apply. Please see RPA cover for more details	We cover GDPR with a limit of £1,000,000 under public liability



Outside the RPA cover

Line of Cover	RPA	Zurich Municipal, via your local authority
Engineering inspection Inspection of equipment requiring a statutory inspection (for example: lifts, boilers)	Not included and not available as an additional cover	Included when requested via your local authority
Engineering insurance Insurance of equipment requiring a statutory inspection (for example: lifts, boilers)	Not included and not available as an additional cover	Included when requested via your local authority
Motor Motor insurance cover for employees and volunteers to use insured vehicles	Not included and not available as an additional cover	Included when requested via your local authority
Motor occasional business use (OBU) Covers employees and volunteers using their personal vehicles during the course of school business on an occasional basis	Not included and not available as an additional cover	Included when requested via your local authority



3. Added value services, included at no additional cost to you

Added value services are additional benefits of being a customer which can help to reduce costs and provide greater risk protection for your school.

Safer Schools - Digital Safeguarding Ecosystem

Schools face a myriad of safeguarding challenges, our Zurich Safer Schools ecosystem and app helps professionals, parents and pupils become educated and empowered, and embeds safeguarding practices into the school community – regardless of which type of cover you hold with us.

Exclusive to Zurich Municipal customers
www.zurich.co.uk/saferschools

Risk Management Support

We 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 and hotworks).

Our risk management advice line, has been designed specifically to help you proactively identify and manage issues before they impact your school.

The Zurich Risk Advisor App enables you to understand and identify risks across all schools, and learn how to improve your risks profile.

ARAG Legal Services

This provides a range of legal services and helplines which are staffed by legal school experts that can assist. This often means that expensive lawyers do not need to be retained or engaged.

Fire and Security Survey

Fire and security surveys are designed to help identify risk improvement measures and are critical to help prevent a major fire loss.

Public Relations Support

When an incident occurs that may attract media attention, damage reputation or require sensitive handling, Zurich Municipal can provide support to your press office. We can offer advice and guidance, which may avoid the need to hire a PR agency.

Zurich Support Services

Our confidential health and wellbeing service, provided via Workplace Options, at no additional charge, offers impartial help and support on a wide range of issues including legal support, financial services, emotional issues, bereavement, relationships, work concerns, mental health and more. We can provide our customers with access to short-term counselling, with fully qualified and experienced professionals.

Communication Medium

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.

Portakabin Survey

Portakabin specialise in prefabricated, modular and temporary building solutions.

Our partnership with Portakabin assists in supporting customers following major property incidents. As well as the benefit of their expertise after an incident, Portakabin can offer a building contingency plan survey which schools can build into their business continuity plan – this could reduce the time needed to implement alternative accommodation.

Zurich Risk Advisor

This app is designed to help you protect assets, limit liability exposures, and safeguard employee wellbeing. Risk Advisor starts with self-assessment, allows you to see your risks in one place and takes you through improvement actions and monitoring. It covers property, liability, and more, allowing you to build resilience and help reduce losses.

Available to download on iOS and Android.



For more information on the choices available to you,
please contact your local authority.

Or, visit our website at zurich.co.uk/municipal/education-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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