

INSURANCE & RISK MANAGEMENT SERVICE LEVEL AGREEMENT

Package B
(Applicable to Catholic VA Schools only)

**Money, Motor, Travel & Engineering
Insurances**
1st April 2024 – 31st March 2025

Please read this document carefully and if you have any questions on either the cover or services provided then, in the first instance please contact insurance@southampton.gov.uk, noting that schools are required to confirm their intentions by no later than **31st January 2024**.

Please also note Paragraph 2.10 which refers to the '**Risk Protection Arrangement**' which is an alternative to conventional insurance that is available to maintained schools via the DfE.

B. INSURANCE SERVICE SPECIFICATION (Money, Motor, Travel & Engineering Insurances)

1. Introduction

- 1.1 This Service Level Agreement (SLA) describes the service available from the council's Risk and Insurance Services to Catholic Voluntary Aided schools. **This SLA should be read in conjunction with the SERVICE SPECIFICATION (Package A - Liability Insurances).**
- 1.2 The scope of cover provided under this SLA recognises that insurance in respect of property, contents, business interruption costs and contract works is arranged and provided via Catholic Church Insurance Association ("CCIA"). Schools should obtain evidence of the insurance policies and scope of cover direct from the CCIA together with information on claims reporting arrangements, etc. Copies of these document should be made available to the council on request. Any concerns regarding potential gaps in cover should be raised with the CCIA in the first instance.
- 1.3 **The scope of cover provided under this SLA is intended to reflect the residual elements of cover not provided via the CCIA. Schools will need to select both Insurance SLAs (Packages A & B) in order to benefit from the widest cover available under the council's corporate insurance programme.**
- 1.4 The following services are provided by the council's Risk and Insurance Services section in respect of the cover provided under this SLA:
- 1.4.1 Access to an experienced in-house team who take pride in delivering a professional and approachable service that provides both helpful and pragmatic advice, support and guidance on all risk and insurance related matters;
- 1.4.2 A responsive and reliable service that operates the following service standards:
- General Claims Correspondence - within 5 working days;
 - New Claims - Set up and acknowledged - within 2 working days;
 - Telephone calls - returned within 1 working day.
- 1.4.3 Access to a dedicated 'Insurance for Schools' intranet page that provides all relevant insurance information and including a suite of best practice 'RMI Guides' covering a range of risk and insurance issues specific to schools, such as: school journeys, volunteers, minibuses, money on school sites, hire of premises, etc. The information is also available via the Schools Extranet.
- 1.4.4 Access to specialist technical risk and insurance information, advice and guidance through either insurers or the council's insurance brokers
- 1.4.5 Provision of a comprehensive and supportive insurance claims handling service in respect of claims that a school may need to make following loss or damage to property or claims in respect of other perils covered under the insurance programme.

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- 1.4.6 Co-ordination of the claims process on behalf of schools including communication with claims handlers, insurers, loss adjusters and other internal service areas.
 - 1.4.7 Appointment of external loss adjusters where required, which is provided at no additional cost and forms part of the overall claims handling service.
 - 1.4.8 Provision of an appropriate and cost effective insurance programme developed in consultation with the council's appointed Risk and Insurance Advisors;
 - 1.4.9 Periodic tender of the insurance programme, in accordance with both EU procurement legislation and the council's Contract Procedure Rules, in order to ensure that 'best value' is maintained.
 - 1.4.10 Placement of cover with external insurers including the negotiation of premium rates and policy terms together with completion of an annual insurance renewal declaration;
- 1.5 The services specified are provided under the terms of and at the prices detailed in the Response Sheet.

2. Service Options

- 2.1 The delegated option applies in respect of the suite of insurance covers detailed in **Table 1**.
- 2.2 **Please note that there is no facility for school to select individual elements of the package.**
- 2.3 It is recognised however that not all schools operate a minibus and therefore a separate charge is made to those schools where motor insurance cover is required.
- 2.4 **Table 1** provides a summary of the delegated insurance option offered to schools under Package B. It does not include the full terms and conditions of the cover and any query regarding cover should be directed to the Risk and Insurance Services Section (see service contact details in paragraph 3).
- 2.5 **Table 1** reflects the cover currently provided under the 2023-24 insurance programme noting that no changes in the scope of cover are expected, and that 2024-25 is the last year of the current contract with insurers.

Table 1.

Cover provided	Insurer	What's covered	Notes and observations
Money – Official School Funds	Zurich Municipal	Theft of cash, bank notes including crossed cheques, crossed money order. Cover includes damage to safes caused by theft or attempted theft and any incidental damage to clothing or personal effects of any employee up to a maximum of £500 any one employee	<p>Limit - various, including cash on premises or in transit</p> <p>Excess - £ nil</p> <p>Note: The 'insurance cash limit' in respect of a safe is subject to basic security criteria being met. Cover for money held in other locked receptacles - up to £150 per location.</p>
Money – Unofficial School Funds	Zurich Municipal	Unofficial school funds including Book Tokens up to £500.	<p>Excess - £ nil (subject to monies being held in a safe as per the above and the lower limit applying in respect of other locked receptacles).</p>
Motor - School Minibuses	Travelers Insurance Company	<p>Comprehensive insurance in respect of loss or damage caused by:</p> <ul style="list-style-type: none"> • Accidental means including malicious damage; • Fire; and • Theft or attempted theft. <p>Unlimited limit of indemnity in respect of death or injury to third parties and a limit of £5m in respect of damage to third party property.</p>	<p>Excess - £ nil (except in respect of own damage where a £100 excess applies).</p> <p>Note: Authorised persons driving the vehicle are expected to be MiDAS trained.</p>

Travel (UK & Overseas)	AIG UK Limited	<ul style="list-style-type: none"> • Medical and emergency travel expenses - Unlimited • Cancellation - £5k* • Money - £1k • Personal property/baggage - £2.5k • Personal accident - £30k • Personal liability £2m • Legal expenses £50k <p>The cover applies in respect of pupils, teachers, volunteers and helpers who are registered members of an educational trip party in the UK or elsewhere in the world and including winter sports. Note: Trips within the UK not involving an overnight stay are not covered.</p> <p><i>* With effect from 1st April 2021 cover in respect of cancellation of trips due to coronavirus or similar pandemics is now excluded under the policy.</i></p>	Excess - £ nil Note: A summary of cover is available via the Risk & Insurance intranet site and the schools extranet site.
Engineering Insurance	Zurich Municipal	Damage to surrounding plant or property as a result of sudden and unforeseen damage (including breakdown, explosion or collapse) in respect of plant or machinery that is included on schedule of plant and equipment that is subject to periodic statutory inspection (see below).	Limit of Indemnity - £100k - Damage to own plant £2m - Damage to own surrounding property
Statutory plant inspection services - Engineering Inspection	Zurich Risk Engineering	By law, statutory inspection of various plant and equipment must be undertaken on a periodic basis in order to comply with statutory and regulatory requirements. Type of plant and equipment requiring 'statutory' inspection includes boilers, lifts and lifting equipment, pressure plant, extraction systems (e.g. dust extraction systems and including fume cupboards)	Inspections are undertaken by Engineering Surveyors who provide reports that advise on the continued safe operation of plant and equipment. RMI Services hold a list of the items of plant or equipment for each site (details of which are available upon request)

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- 2.7 Schools are responsible for ensuring that all material facts are disclosed. A "material" fact is defined as one which would influence an underwriter when they were deciding whether to accept the risk. Non-disclosure of a material fact may give the insurer the right to cancel the cover. Please contact Risk and Insurance Services if you need advice as to whether something needs to be declared to insurers and/or whether it would constitute a material fact.
- 2.8 Should a school request delegation of the insurance budget then they will be required to provide evidence of an insurance programme that is comparable to the cover provided under the council's corporate insurance programme.
- 2.9 Any insurance programme arranged by a school must also include appropriate wording or clauses such that it provides a full indemnity to the council in respect of any claims received. The school will be required to assume full responsibility for all claims that may arise irrespective of the circumstances and/or amount claimed. Schools would therefore be expected to obtain independent advice on the type and scope of cover required.
- 2.10 It should be noted that an alternative scheme to insurance is available via the Department for Education (DfE). The Risk Protection Arrangement (RPA) is not an insurance scheme but is a mechanism through which the cost of risks are covered by government funds. Full details of the RPA Rules (cover) including the pricing and scheme details can be found on the RPA website: <https://www.gov.uk/guidance/the-risk-protection-arrangement-rpa-for-schools> Please however note the following:
- The RPA is not an insurance scheme but is a mechanism through which the cost of risks are covered by government funds noting that an insurance policy is a legally enforceable contract; under a risk transfer mechanism, payments are discretionary.
 - As per paragraph 1.2, insurance in respect of property, contents, business interruption costs and contract works is arranged and provided via the Catholic Church Insurance Association ("CCIA"). Any school considering opting into the RPA scheme will therefore also need to discuss any such proposal with the CCIA.
 - It should be noted that the core offering under the RPA scheme does not include cover in respect of 'Motor - School Minibus' nor 'Statutory plant inspection services - Engineering Inspection'.
 - Any questions regarding the scope of cover or operation of the RPA scheme will need to be referred directly to the DfE.
 - Any school choosing to opt into the RPA scheme will be required to manage their own insurance queries, risk management requirements and claims directly with the RPA.
 - As with any funded arrangement, the price may vary from year to year.
- 2.11 Any school intending to opt into the RPA Scheme, or otherwise arrange its own insurance programme must, by no later than **31st January 2024**, confirm their intentions and, if requested, submit full details of the proposed alternative insurance arrangements to Risk and Insurance Services.

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- 2.12 The council reserves the right to continue to arrange cover and charge a school for insurance under the council's corporate insurance programme if satisfactory evidence of alternative cover is not provided in sufficient time and/or it is considered that the alternative arrangements proposed by a school are inadequate in any way.
- 2.13 Should a school transfer to academy status during the period of this SLA then cover provided by the SLA will cease from the date of transfer and the Schools Finance Team will provide a premium rebate on a pro rata basis

3. Service Contacts and Performance Review

- 3.1 The key service contact is:
Peter Rogers, Risk and Insurance Manager
Tel: 023 8083 2835
E-mail: peter.rogers@southampton.gov.uk
- 3.2 In addition, any general insurance, risk and claims related enquiries or other comment relating to service may be sent to the following mailbox:
insurance@southampton.gov.uk