

Insurance summary for DCC Schools

Buildings and Contents

As a result of continued risk management procedures, the County Council has recently been able to increase the scope of cover under its buildings policy. From 01/01/2008 County and Controlled school buildings are insured by the Local Authority for the full cost of reinstatement against the perils of fire, lightning, explosion, aircraft, storm, flood, burst water pipes, impact, sprinkler leakage, theft, subsidence and accidental damage. Aided schools are separately insured as they are owned by Trustees rather than the Local Authority.

Cover for contents, however, remains to be restricted to the perils of fire, lightning, explosion and aircraft. However, schools still have the option to take out cover for additional perils on contents direct, should they wish, using their delegated budgets to pay the premium. Specialist Local Authority insurers, such as Zurich Municipal, will provide such cover but schools are free to approach any broker or company they wish, in order to obtain the best possible terms..

Additional Expenses

Cover is provided in respect of additional expenditure incurred in order to continue operations at the school, or elsewhere, following damage by an uninsured peril. Expenses relating to the hire of temporary classrooms, additional travelling costs and similar expenditures are covered by this policy.

Employers Liability

Currently the Local Authority provides cover up to £50 million for any one incident, in respect of its legal liability for injury to persons under a contract of service with the Local Authority. Both full and part-time employees are similarly covered. Cover also extends to include any person under a contract of service to Aided School Governors, whilst engaged in duties relating to educational activities.

Public Liability

This covers any claims made against the Local Authority, the school, its Governors, employees or volunteer helpers by a third party, in respect of any physical injury or damage to property arising as a result of the negligence of any of the above parties. The policy has been specifically extended to cover school Governors, including Governors of aided schools in respect of claims arising out of the use of school premises for educational purposes. Currently the Local Authority provides cover of £50 million for any one incident.

Officials & Professional Indemnity

Similar to Public Liability insurance but covering the legal liability of the Local Authority, its employees and Governors for any legal liability to pay compensation for financial loss (as distinct from physical injury or damage) sustained by a third party as a result of negligent advice, acts, errors or omissions on the part of any insured person. Cover in this instance is up to £5 million for any one incident.

Libel and Slander

Cover applies to all employees and school Governors in respect of claims made by third parties. Governors are no longer required to make any contribution towards the cost of settlement.

Personal Accident - Assault

The Local Authority has taken out a policy providing cover for both employees and Governors who suffer serious assault in the course of their duties. The policy covers death, permanent or partial disablement, loss of limbs or sight. The maximum payable on death or permanent total disablement is £50,000 (or three times annual salary in the case of staff) and this reduces in line with the Standard European Scale, according to the degree of disability.

Personal Accident - Teachers Out of School Activities

Again the maximum benefit payable is £50,000 or three times salary, whichever is the greater. Cover is for teachers engaged in activities considered to be outside the scope of their contract of service but complementary to their employment.

