

Making the right choice for your school

A guide to risk and insurance

Critical support

Each and every academy is unique, and needs to have confidence that it will get the support it requires to minimise disruption in the event of an incident.

Critical decision

The provision of risk and insurance is a critical decision, with some schools basing their choices purely on cost, to the detriment of other factors.

Critical features

While price is a key determinant, schools need to consider other critical features of risk transfer, including support, scope of cover and how this is applied in the policy.



Building strong relationships

Hands-on support from an experienced insurer is important and can help minimise disruption and get classrooms open as quickly as possible after an event. Schools should work closely and build strong relationships with their insurer or risk provider to improve their resilience against possible threats.

Clear policies and support

Companies such as Zurich Municipal provide customers with bespoke risk and insurance arrangements for schools, with clear policies on support in the event of an incident and how they operate a claim. Zurich Municipal truly engages with its customers to understand the risks faced and ensure the right bespoke support is in place. Schools can have peace of mind that insurance providers have to abide by contracts and are regulated by the Financial Conduct Agency.

Choosing the right protection

Five aspects to consider when choosing risk and insurance:

1. Value for money
2. Scope of cover and provision of extra cover such as for subsidiary operations or additional activities
3. Quality of support in a crisis
4. Risk support such as business continuity planning and surveys
5. Expert named contacts and dedicated teams

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When we reviewed our insurance provision the added value Zurich Municipal offer in terms of claims management, cashflow, incident management and project support made Zurich Municipal the right choice for us and was clearly best value. „

Alastair Dixon-Patterson,
Academy Business Manager,
Lydiard Park Academy



Tailored cover

Total cover in one place

With the need to constantly build an environment of enrichment, schools have a whole range of offsite activities and subsidiary operations which need to be covered by your insurance provision.

Cover such as subsidiary, motor, travel and engineering can be provided as part of a total package in one place.

Longer term pressures

Budgets are under pressure. We can offer cover up to five years not a year by year approach.



Managing risk

Practical Guidance

We provide practical guidance to help you eliminate or reduce risk. We have a range of support tools that schools can access and use to help prevent incidents from occurring.

Access to specialists

We offer access to specialists around media, technology and crisis management even when there are no claims. We also offer risk engineering surveys.



Quality claims service

Support in a crisis

We have a team of major incident experts who will be with you every step of the way, to support you and protect your income and reputation and to ensure that your school gets back up and running as soon as possible. We offer porta cabin-free contingency survey around major loss and have a genuine track record that stands up to scrutiny.

Interim payments

In the event of a claim, to mitigate cash flow issues we provide interim payments.

Rehabilitation service

We offer access to a rehabilitation service as part of our package to ensure your valued employees get the genuine support they need and can return sooner to the work environment.

Supporting you every step of the way

At Zurich Municipal we offer face to face working relationships with our academy experts, enabling a better understanding of your academy and tailored protection.

What can we offer you?

Material Damage (Buildings and Contents)	Full 'all risks' cover based on your sums insured
Business Interruption	This covers additional expenditure and loss of revenue in the event of a loss under the material damage section
Works in Progress Money	'All risks' cover for any refurbishments or building works
Public Liability	This is where we provide cover for injury to third parties i.e. students, damage to third party property and failure to educate claims
Employers' Liability	This provides cover for injury to employees suffered as a result of negligence by the school
Hirers' Liability	This provides public liability to third party hirers who do not have their own cover whilst hiring your premises
Libel and Slander	This provides cover for employees and governors
Governor's Liability	This covers defence costs and damages for governors against alleged maladministration
Computer	This provides cover for material damage to computer equipment, costs and expenses for replacing or restoring data and information, additional expenditure and additional interest, and loss of revenue
Motor	Comprehensive cover for any vehicle owned and operated by the school. We can also provide occasional business use cover for employees and/or governors for infrequent or unplanned business use of their own vehicles
Risk Engineering	We can provide inspections to ensure compliance with statutory health and safety requirements
Deterioration of Stock	This covers loss of or damage by deterioration or putrefaction to goods stored in any cold storage space
Fidelity Guarantee	This covers theft by employees
Personal Accident	We can provide cover for pupils, governors, volunteers and employees. You can choose between assault only, or accident and assault
School Journey	This provides worldwide travel cover for school trips or excursions and for winter sports
Commercial Legal Expenses	This is provided by DAS Legal Expenses Insurance Company Limited. You will also have access to their legal advice helpline and counselling services free of charge
Business Travel	We can offer business travel insurance for staff trips
Professional Negligence	We can offer professional negligence
Terrorism	We can offer terrorism insurance

Going that extra mile

Additional key features

Other key benefits to help minimise disruption of teaching and learning due to an incident include:



Minibus Breakdown cover	AA Minibus Breakdown hire Provision of minibus breakdown support including pickup and transfer on of students if the vehicle cannot be fixed at the roadside. (Independently bought via AA with a Zurich Municipal discount)
DAS Business Law	www.dasbusinesslaw.co.uk Provision of legal documentation templates which will aid schools in providing and meeting required terms of contracts etc for employees
Our Risk Engineering team	Building Resilience Helping customers identify the potential risks facing key building(s) and providing effective an economic solutions to eliminate or reduce these risks. Entails full vulnerability assessment completed by a member of our risk engineering team
Health and Safety Resource	Our Riskline Helpline to offer practical guidance on a range of risk topics such as – property, security and business continuity aspects, health and safety queries including food hygiene, water, asbestos and environmental issues

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Speaking as a school Governor, insurance is not just about price but about peace of mind that your school will receive real professional support from a regulated insurance firm in the event of a crisis. „

Tilden Watson, Head of Education Zurich Municipal/ Vice Chair School Governors

How can we help you?

Don't let risk and insurance worries get in the way of running your academy, speak to us, as experts in our fields we are as passionate about education as you are.

For more information



zurichmunicipal.co.uk



Zurich Municipal



@ZurichMunicipal



newsandviews.zurich.co.uk

Contact us on



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* Lines are open Monday to Friday, 8am to 6pm. To maintain a quality service we may monitor or record phone calls.