

Insurance Guidance Notes for Schools

Author: Finance

Contact: Insurance & Risk Management

Version: 1.0 (published)

Last updated: August 2016

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The Council is continuing to provide insurance for your school and this booklet gives brief details of the insurance cover and advice on the procedures to be followed when a claim or a potential claim arises.

In addition, the policies on pages 9-10 may also be purchased by the school from their own budget. The Insurance & Risk Management Section will contact the school annually to obtain confirmation of their requirements for these policies.

There are no excess charges on the centrally provided policies for the schools, apart from £200 on the Balance of Risks policy, although the Council has chosen to self insure much of the risk.

All of Luton Borough Council's policies are covered by one policy which is shown below. The following information may be quoted when requests are received but all contact with the insurers should normally be made through the council's Insurance & Risk Management Section. (01582 546123).

The Council's insurer is:

**Zurich Municipal
Zurich House
2 Gladiator Way
Farnborough
Hampshire GU14 6GB**

Policy Number: QLA 18U008 0013

Period of Cover: 1 April 2016 to 31 March 2017

Insurance Provided Centrally

1. Material damage

This policy provides cover against damage to buildings and their contents by the perils of fire, lightning, explosion, aircraft, and riot and civil commotion. This cover is a new for old, otherwise known as reinstatement basis. The council has set up a central insurance reserve which carries a £50,000 excess for each claim, however in the event of a claim your school does not have to fund this excess

In addition to this policy Luton Borough Council also has a business interruption (otherwise called an additional expenses) policy. This policy covers expenses incurred after a major incident e.g. fire when it becomes necessary to hire in temporary buildings, transport pupils to another site etc. in order to carry on the work of the school.

You should list all items lost/damaged in a fire as soon as possible after its occurrence. This information will enable you to complete the insurance claim form with accuracy.

Recommended:- Retaining a duplicate asset register off site may facilitate this.

Claims over £5000 should be notified to the Insurance and Risk Management Section immediately so a loss adjuster may visit before repair work or clearing up commences.

Terrorism cover has also been obtained for all properties.

2. Balance of risks insurance

This policy provides cover on a reinstatement basis (i.e. new for old) for the school's buildings and contents for which the governing body is responsible, against loss or damage as a result of the following perils:

- Malicious Damage
- Storm
- Flood
- Burst Pipes
- Impact
- Accidental Damage
- Theft

All the school's contents are covered by this insurance so there is no need to provide details of each piece of equipment to be insured. There is **no cover** for items stolen from vehicles.

The excess on this policy is £200 i.e. the school is responsible for the first £200 of each and every loss.

Other cover includes:

- Items whilst temporarily removed from the premises (max. value £25,000) but the claim is limited to £2,500 for any one item.
- Replacement of locks following the theft of keys from the home of an employee or from the school up to a maximum of £500.
- Items on loan to the school not exceeding £5000
- Loss of metered water supplies (max. of five times the normal charge)
- The clearing of drains and sewers following damage where consent has been obtained from the insurer before work commences.
- Personal effects of an employee or a governor up to £500 if not insured elsewhere but excluding money and credit cards. **Note:** this must also be in line with the perils stated on the insurance policy documents.

All claims must be notified to the Insurance and Risk Management Section (Telephone No. 01582 546123) and a completed signed claim form **must be returned within 30 days** of the incident occurring even though some paperwork may not be available at that time. Failure results in a breach of the policy conditions and the insurers will not handle the claim.

Whilst it is understood that the school may wish to undertake some repairs outside term time, the insurers reserve the right to close the file without payment if unnecessary delays occur. This action will always be preceded by two reminder letters.

Claims that are thought likely to exceed £5,000 must be notified to the Insurance and Risk Management Section immediately in order that loss adjusters may be appointed.

3. Public liability/third party insurance - limited to £40m

If Luton Borough Council or a member of its staff should cause a third party e.g. a member of the public, a school pupil etc. to suffer a personal injury or damage to their personal property any claim that arose would be dealt with under this policy. In order for a successful claim to be

made it is necessary for the third party to prove that the Council or its staff have been negligent.

In addition to paying damages, claimants costs and expenses the policy also covers all legal costs and expenses incurred in defending the claim.

The liabilities of **official volunteers** are covered under this policy. You may find it useful to keep a volunteer record book in each classroom noting down the date on which the volunteers worked and the nature of their activities.

This insurance also extends to cover the liabilities of **school governors** when they are carrying out about their official governor's duties. The policy covers any negligent act which is committed in good faith.

As soon as you receive a letter of claim you should forward it to the Insurance and Risk Management Section (not to the Health & Safety Unit or the Legal Section) together with a report on the incident which has given rise to the claim. Under no circumstances should you admit liability or enter into discussions or correspondence with the claimant or their solicitor.

In the event of a serious incident occurring you should inform the Insurance and Risk Management Section immediately as it may be necessary to arrange for a loss adjuster to inspect the accident location. An accident report form and brief witness statements should be completed. These steps should be taken immediately whilst the details of the incident are clear. Photographs are also useful before remedial work is undertaken. The Insurance Section can help if no camera is available.

Out of school activities may require additional cover (see page 10 under School Journey Insurance).

4. Employer's liability insurance - limited to £50 million

This policy covers any claim made against Luton Borough Council or a Governing Body which arise from staff being injured at work and alleging that their injury was caused by the negligence of Luton Borough Council, the Governing Body, an individual governor or another employee. In order to make a successful claim it is necessary for the claimant to prove the alleged negligence. **Do not enter into discussion or correspondence with the claimant or their solicitor.**

In the event of an accident involving a member of your staff or someone on work experience the advice previously provided in respect of public liability/third part claims should be followed.

Work Experience

Injuries to temporary employees and those on work experience schemes in our schools are included under this policy. Schools are frequently requested to provide the following information when accepting work experience students. There is no cover for the personal possessions of those on work experience.

Employers Liability Policy Number QLA 18U 0080013, Limit £50 million
Public Liability Policy Number QLA 18U 0080013, Limit £40 million

5. Libel and slander insurance - limited to £2 million

This policy protects the Council, its employees and governors against claims that arise out of their official business.

Please note that because of the very strict conditions under which cover is provided by the insurers, in respect of libel and slander, teachers and governors should not discuss any matters relating to a school or its activities with the press or media without first referring to Luton Borough Council's Press & Communications Officer for advice (01582 547322).

6. Officials' indemnity - limited to £5m

This policy covers the Council, its employees and governors for all sums which they become legally liable to pay as compensation for loss or damage caused to a third party through a negligent act, error or omission. This cover relates to financial losses only. Claims arising from injury, illness, physical loss or damage to property are dealt with under the Council's public liability/third party policy described earlier in this booklet.

7. Employees- personal accident and assault

Luton Borough Council provides personal accident cover assault for Members, Volunteers, Governors, Teachers and Foster Care (respite). This policy provides compensation for employees listed (under contract) who suffer a **permanent** injury as the result of an assault whilst they are going about their official duties or whilst commuting to and from their usual place of work. The compensation payable is related to the extent of any injury suffered and is based on the annual salary of the injured person.

There is a limited amount of cover given under this section for employees' possessions e.g. spectacles, clothing etc. that are damaged as the result of an assault.

8. Personal accident - Governors

This policy provides compensation to governors who suffer a **permanent** injury as the result of an accident or an assault whilst they are engaged on their official duties or for any injuries that are suffered by governors whilst they are commuting between their normal residence and the place where they pursue their governor's duties. The compensation payable is related to the extent of the injury suffered and based on a fixed capital sum.

Compensation of £50 per week for a period of up to 104 weeks is also payable in respect of temporary total disablement as the result of an accident or an assault. There is also a limited amount of cover under this policy for personal effects which are damaged during an accident or an assault.

9. Engineering insurance

This policy covers the insurance and statutory inspection of items such as pressure vessels, lifts, lifting equipment and machinery. A limited amount of insurance cover relating to damage to surrounding property is also provided.

A boiler will be inspected annually and a lift or hoist twice a year. An inspections report will be forwarded onto the school who are now responsible for any remedial action detailed in the report. These reports and the date of the remedial action needs to be retained for at least four years. If a subsequent report highlights unresolved problems from a previous visit the Council may undertake this and recharge the school.

10. Motor vehicle insurance

Luton Borough Council provides comprehensive motor insurance for all its vehicles and trailers whether they are owned, leased or on permanent hire to the Council. The insurance cover is only effective for the official business of the Council.

The school must ensure that every driver holds a current driving licence and a minibus driving permit where appropriate. Contact the Transport Section initially if you considering taking the vehicle abroad as new regulations make this very difficult.

Some schools allow private individuals or groups to make use of their minibus. The Council's insurance does not cover such use and in these instances an extension of the insurance cover **must be arranged** through the Insurance and Risk Management Section at least one week in advance of the booking. There is a charge for this cover and drivers must also be holders of a current driver/operator permit for minibuses from the Transport Division.

In the event of an accident or damage to the vehicle you should immediately complete an insurance claim form, obtainable from the Transport Division, who will advise you on the repairs to be done on the vehicle. An excess of £500 is payable on blameworthy accidents and vandalism.

Members of staff should ensure their own private vehicle insurance covers use on school business.

11. Money insurance

The Council has limited cover for loss of money from school premises. As little cash as possible should be kept in school and this will only be covered by insurance if it is kept in a locked safe or other acceptable locked receptacle. The limit is £500 for money in a locked receptacle or £5000 in a safe. The cash is not insured if the safe or receptacle is opened by a key which has been left on the premises at close of business.

Money is also covered when in transit with school employees. The policy does not cover theft or mis-appropriation by a member of staff.

12. Fidelity guarantee insurance

This policy provides cover for the loss of money or property belonging to a school through the fraudulent acts or dishonest of its employees.

It does not cover unofficial and official school funds held by educational establishments.

13. Computer

Computers which are purchased through the Council's Information Technology department and supported by the help desk are covered automatically and claims will be processed by them on your behalf.

If any I.T. equipment has been purchased elsewhere and you would like it to be insured please notify the Insurance Section.

There is a £250 excess on each claim.

There is also some cover for data restoration, fraud and additional expenses.

iPad cover is now available as part of the schools computer cover. However, there are particular mitigations required in order to qualify for a reduced policy excess.

The requirement is that the iPad be fitted with a 'tracker' device also known as 'iPad tracker' or 'find my iPad' or equivalent. This is often already included but will require activation and registration before it is operational.

If this device is not fitted or activated to an iPad then the policy excess is £400 per claim.

Please contact the Insurance Section if you require more details.

Optional Insurance Cover

The following insurance is optional and can be purchased through the Insurance section, Town Hall, Luton. Current premium quotes will be supplied by them on request (tel. 01582 564123.)

14. Third party hirers' insurance

It is possible that your school may become involved in hiring the school premises to individuals or organisations.

Where possible hirers should take out their own insurance. Most national organisations e.g. Scouts, Weight Watchers etc. have their own public liability insurance and you should ask to see a copy when the booking is made.

Luton Borough Council's public liability insurance only covers claims that arise as a result of the negligence of the Council, its employees or agents.

If the hirer does not have their own cover already they should be advised to obtain public liability insurance, or this can be provided by Luton Borough Council at an additional **9%** of the lettings fee. A form is available from the Insurance Section.

In instances where the hirer has been given free use of the rooms or at a reduced rate then 9% of the normal lettings fee should be charged for insurance.

The policy has a £100 excess for each claim so you are advised to continue to take a deposit to cover damaged buildings or contents.

15. Public liability - parent/teacher associations

Cover can be arranged to protect your school's Parent Teacher Association (PTA) or similar body against any claim which may arise as a result of the Parent Teacher Association's negligence during its normal activities which results in a third party suffering an injury or loss.

This policy includes cover for bonfire and fireworks displays organised by the PTA and PTA use of the school swimming pool. The PTA may be responsible, under a hiring agreement, for any damage that might occur to premises that they use. This is also covered up to a limit of £5,000,000 in respect of any one incident or series of incidents arising from one cause.

16. Personal accident - volunteers

Cover can be arranged for volunteers assisting in school, or on official school activities, to protect them should they suffer permanent accidental bodily injury whilst engaged in those activities or on their journey to and their home to the school. The level of benefit would depend on the degree of injury suffered and is based on a fixed capital sum.

17. School journey insurance

The Council's liability insurance covers all claims made on behalf of children for any injury or damage they may suffer either inside or outside the school grounds. Additional travel insurance can be arranged for all official school visits within the UK or abroad. The policy does not give automatic right to compensation apart from a payment for permanent disability.

It is a requirement of the Education Department that school journey insurance is arranged in the following circumstances:

- visits abroad
- trips where an overnight stay is involved
- trips involving hazardous activities

Hazardous activities are, abseiling, assault courses, boxing, canoeing, dry slope ski-ing, flying, gliding, hang gliding, ice hockey, judo, motor cycling, mountaineering, parachuting, pot holing/caving, rafting, scuba diving or any other obviously hazardous activity. Only adults have full cover for ski-ing, children are expected to be controlled to the limits of their ability.

Note: For outdoor skiing additional cover is required.

The cover is arranged for each trip individually **or** can be purchased annually which automatically covers all journeys and so reduces administration. Proposal forms, the extent of the cover and the current premium rates can be obtained from the Insurance and Risk Management Section

This insurance provides for:

- medical expenses abroad
- personal accident insurance for pupils for permanent injury e.g. loss of limb or eye loss of personal effects and money with a £15 excess
- cancellation costs should emergencies arise

Teachers and volunteers have liability cover for school activities including outings. Teachers also have personal accident insurance for out of school activities.

Responsibility of the school

The school should be aware of the following conditions imposed by the insurance company.

Alteration in risk - The insurer will be notified of any change of circumstances which increase the risk of accident, injury, loss or damage. Eg. major long term building works in the vicinity of the school which may affect the structure or increase the risk of injury to the children.

Misrepresentation - Claims will not be met where the school has deliberately withheld information or altered the facts e.g. not declaring a bunch of keys had been lost the week prior to a theft claim.

Fraud - Suspected fraud and fraudulent claims will be investigated and appropriate action taken.

Reasonable precautions - These must be taken to minimise accident, injury, loss or damage e.g. not fencing or boarding up a hole in the playground whilst awaiting repairs.

Claims notification

On receiving verbal or written notice of any claim or following an event which could give rise to a claim the school will:

- as soon as possible notify the Insurance Section
- as soon as possible notify the Police in respect of any loss or damage caused by theft or malicious persons.
- immediately forward to the Insurance Section any writ or summons issued against the Council.

New Deadlines from 1 April 2013 following the Jackson Reforms

New legislation regarding the processing of Insurance claims came into effect on 1st April 2013. What does this mean for you as a school?:

This means that the time period to defend a claim has been significantly reduced. In practice the 90 days which we have been used to operating within, have now been reduced to the following timescales:

- Public Liability – 40 days
- Employers Liability – 30 days
- Motor – 15 days (already in operation)
- Wages Information provided – 20 days

There are five main reasons why the reform was introduced:

1. Reforming 'no win, no fee' claims
2. Addressing disproportionate legal costs
3. Streamlining the injury claims process
4. Combating compensation culture
5. Tackling referral fees

Old Deadlines from 29 April 1999 - Woolf Reforms

The Woolf legal reforms place a legal requirement to respond to claims and produce specified documents within clearly defined time-scales. Failure to adhere to these legal requirements will lead to an increase in expenditure by the council and ultimately fines from the court. These penalties will be passed onto the department or school that have caused the delay although the Insurance and Risk Management Section will use all their endeavours to minimise any penalties.

The Insurance and Risk Management Section should be notified by telephone or e-mail on the day a letter of claim is received. They can send out a claim form and give further advice.

The original letter of claim should be **sent directly to the Insurance and Risk Management Section** within 7 calendar days to enable them to acknowledge receipt in accordance with the civil litigation rules. It should not be sent to the Legal Section or to the Health & Safety Officer at Unity House as this will delay the claim. Failure to do this entitles the claimant to issue legal proceedings

immediately. If the letter of claim arrives in a school holiday it is no defence to explain the building was unoccupied. It is hoped the Courts would view such tactics by the plaintiff as unreasonable.

Two official court documents will need to be signed the “Statement of Truth” and “Disclosure Statement” usually by a senior teacher who will monitor the progress of the claim. This will include providing the required documentation such as:

- risk assessments
- accident reports
- photographs
- induction and training records
- personnel files
- sickness records
- minutes of meetings
- site inspections
- keeping secure any available evidence

The storage of documents need to take into account the statute of limitations

- three years from the date of incident for injury (or discovery of the injury)for adults
- in the cases of minors, until reaching the age of majority plus three years.

Where further information is requested by the Council’s insurers this must be supplied within 7 calendar days of the request.

Following supply of the documentation there should be little further involvement from the school. The insurance company will communicate with the other party within the 90 calendar days limit confirming whether liability is admitted in full, denied completely or there is partial admission with the reasons for this.

Contact names and telephone numbers

The Insurance Section e-mail address is

Insurance@luton.gov.uk

The current members of the Insurance and Risk Management Section are

- | | | |
|-------------------------|--------|------------------------------------|
| • Gloria Johnson-Ashman | 547044 | gloria.johnson-ashman@luton.gov.uk |
| • Jacqui Howard | 546105 | howardj@luton.gov.uk |
| • Lorna Williams | 546123 | williamsl@luton.gov.uk |
| • Mary Gosling | 547334 | mary.gosling@luton.gov.uk |
| • Steven Morrison | 546124 | morrison@luton.gov.uk |

Fax Number

01582 546698

Transport Division

Ken Toye or John Preston 01582 5478096/547388 for vehicle advice and minibus permits

Summary of Responsibility for Insurance

The responsibility for arranging insurance is split between the Authority and the Governing body. The guidance applies to special and nursery schools but Voluntary Aided schools should ensure their employees are covered as they are not regarded as employees of the Authority.

Governors

The Authority insures the governors, acting in their capacity as governors under

- Public Liability
- Officials Indemnity Insurance
- Libel and Slander insurance
- Personal accident insurance

The Governing Body should insure against claims of negligence arising from activities which they control but which are not part of the Authority's responsibility, e.g. social evenings, fetes

Employees

The Authority insures employees under:

- Employers Liability insurance
- Public Liability insurance
- Officials Indemnity insurance
- Libel and slander insurance
- Personal accident insurance

The Governing Body should jointly insure employees under their public liability insurance against claims for negligence arising from activities which they control but which are not part of the Authority's responsibility.

The Governing Body may additionally purchase at their discretion personal accident cover for volunteers who help in their school.

Employees must ensure that their own vehicle insurance covers them for school business use.

Pupils

The Authority does not provide insurance cover for pupils against injury or death resulting from accidents unless liability for negligence can be proved against the Authority, the Governing Body, the employees or an approved voluntary helper.

Premises and Plant and Equipment

The Authority insures the premises and plant that it owns against loss by fire, lightning, explosion, aircraft and riot and bears the cost of uninsured loss from central funds.

The Governing Body (not VA schools) should insure against claims for damages arising from the use of the building whilst under its control and not the Authority's

(VA Schools only) should insure those parts of the building for which it is responsible against loss by fire and other similar perils and should indemnify jointly with the Authority under the Governing Body's public liability insurance against claims for damages arising from defects in the building.

The Governing body of any school should insure to indemnify the Authority for claims arising from activities which the Governing body controls but which are not part of the Authority's statutory responsibility.

School Vehicles

The Authority arranges and charges the school for comprehensive insurance for vehicles whilst on school or Authority business.

The Governing Body must ensure every driver holds a current driving licence and holds a minibus driving permit where appropriate.

They must also contact the Insurance Section if any vehicle is used abroad to ensure they hold adequate insurance documentation

They must also request additional motor insurance to be arranged, by completing the appropriate form, where the vehicle is being used for non school/Authority business.

They will also be responsible for the current insurance excess unless this can be reclaimed from a third party.

Money

The Authority insures the Council money up to £500 in a locked receptacle providing the key is not sorted on the premises whilst the school is closed.

The Governing Body is liable for any Unofficial School Funds or PTA money which is lost or stolen for which they have taken responsibility.

School Visits, Journeys

The Authority's public liability insurance covers activities off the school premises or after school activities for which the Authority has a statutory responsibility.

The Governing Body should insure against claims for public liability arising from other activities.

Community Trips – (Non educational)

These are usually trips to the seaside involving family etc. this would come under Community travel and you should contact the Insurance department for appropriate form for Insurance.

Trips Run by Children's Centres

Contact the Insurance Section so that the trip can be evaluated and the appropriate insurance put in place.



SCHOOL JOURNEY INSURANCE PROPOSAL FORM

Policy Number SJ-18U002-0016

24 Hour Medical Assistance (+44) 01372 368377. Fax (+44) 01372 386277

PLEASE COMPLETE THIS FORM AND SEND TO:-

Luton Borough Council, Insurance Section

Town Hall

Luton, Beds

LU1 2BQ: FAX 546698

SchoolTelephone Number.....

Address.....

Contact Name.....

Destination.....Date of Visit.....

Activity eg. Museum visit, skiing, etc.....

Number of pupils to be insured.....

Number of supervisory adults to be insured.....

Daily rate x Number of days x Number of persons insured = Total Premium

.....

I enclose a cheque for £.....made payable to Luton Borough Council
or complete below for a code to code transfer.

Please debit my ledger code number.....

Signed.....Date.....

Premium	Britain	Europe	Worldwide
Standard Activities	30p	50p	80p
Hazardous Activities	50p	80p	1.50p

Hazardous Activities are as follows:

Abseiling, assault course, boxing, canoeing, dry slope skiing, flying, gliding, hang gliding, ice hockey, ice skating, judo, motor cycling, mountaineering, parachuting, pot holing, caving, rafting, scuba diving or any other obviously hazardous activity.

Guidelines and responsibilities for large fires

Q. What should I do in the event of a fire claim?

A. Initial Action

In the event of a fire to an office building or a school a member of the Property Division or outside builder will attend in the first instance. They will be able to estimate whether the damage will be over £5,000. If this is the case the Insurance Section should be advised immediately so a loss adjuster can attend the site before any clearing up takes place. It will not be possible for the loss adjuster to attend the same day where this notification is delayed. Loss adjusters also have useful contact names to minimise the disruption caused by a major incident e.g. document restorers

Persons should not be allowed into badly contaminated areas until the fire officer, police and health and safety and the Council's asbestos adviser have given their approval.

The loss adjuster and the manager/head teacher agree what work is to be allowed under the insurance policy. The school will need to find a separate budget for any changes which the loss adjuster regards as "betterment". Where ever possible the Insurance Section will attend this meeting so they are clear about what has been agreed and establish who is supervising the replacement of contents.

At the meeting there will be the opportunity to agree queries over "additional expenditure" which is the insurance to ensure normal Council activities and service are not disrupted. The loss adjuster will be eager to agree time-scales for repairs to keep the additional expenditure to a minimum.

For large repairs a work specification will need to be compiled and submitted to the loss adjuster through the Insurance Section. For more extensive works a copy of the tender and the documentation from the chosen contractor will need to be submitted to the Insurance Section for forwarding onto the loss adjuster.

Subsequent Action by the Department /School

Building Damage

In most case the Property Division will arrange contractors and estimates for repair of the building. The exception will be head teachers who have chosen not to buy back the service and who will arrange this work themselves.

If it becomes apparent later that more work is required than was originally thought then an estimate should be sent to the insurance section for approval. i.e. the cost of repair increases because asbestos is found,.

Additional Expenditure

The Manager/ Head-teacher is most interested in getting his day to day “business” back to normal. We have insurance to cover an increased cost of working to enable the Council to provide its usual range of services. We are allowed to claim for reasonable additional costs we incur to do this, less any saving we make such as reduced electricity costs. It may be temporary accommodation, de-humidifiers, hired heating, generators etc. Any additional costs need to be agreed by the loss adjuster and then a copy of all invoices sent to the insurance section to be recovered as part of the claim.

The additional cost of continuing to provide Council services will not usually be recoverable from the insurance company if they exceed the usual amount of money taken from the public.

Salary costs

Overtime may be necessary for site agents where call outs have been out of hours or additional working to list damaged items such as library books. It must not be assumed that all additional working will be re-imbursed and these must be agreed with the loss adjuster/insurance section. Extra working caused through documenting and administrating the claim may not be claimed for. The Property Division may only claim professional fees for an initial assessment visit prior to a loss adjuster being appointed unless a scale of fees has been agreed.

Contents

Only items owned by the Council are covered. Any users of the building who store equipment on our premises must be advised that they must obtain their own insurance. The exception is any personal item belonging to an employee which are covered up to £500 in total.

A list of all the contents should be made before the articles are disposed of and it should be supplied to the Insurance Section as soon as possible. In most cases disposal will be agreed by the loss adjuster the same day but retaining them allows him to visit and inspect the goods where the value of the claim appears to be too high. This process will be facilitated by holding a current asset register, preferably with a copy in a separate building and taking photographs/videos before the event. Some badly damaged rooms may not be accessible for safety reasons.

Estimates and invoices will be required to support any work undertaken e.g. cleaning undertaken by Building Cleaning and for all contents, including curtains, computers and any personal items. Where ever possible an estimate should be sent for approval prior to the work commencing. Where the school decides to commence work there can be no guarantee that the cost will be re-imbursed by the insurance company.

Ongoing Responsibilities

The insurance section need to be told of the contact names for any query that might arise for the building, the contents and for invoice processing in relation to the claim.

The manager/head teacher will oversee the work by:-

- arranging a convenient starting time
- ensuring the contractor has adequate insurance and that all Health & Safety guidelines are followed
- ensuring all work is completed to a satisfactory standard
- check the invoice agrees to the estimate
- authorise and code the invoice when satisfied

- send a photocopy of each invoice to the insurance section
- send the invoice for payment as normal

The Insurance Section will monitor the cost of the claim by:

- agreeing all estimates with the loss adjuster before work commences
- checking the invoice agrees to the original estimate
- chase any delay in the repair work
- ensure all invoices have been received
- ensure the managers purchases all necessary items promptly
- consult with the loss adjuster and the school over any additional work or purchases which arise
- negotiate a reasonable contribution where the school would like an element of “betterment”
- agree a final figure with the loss adjuster
- re-imburse the manager/school for the cost of the claim to the code they supply

In limited circumstances where the school/section has insufficient money to pay for the repair work a temporary cost code will be set up by their accountant. These will not be cleared for payment unless the insurance section has received a copy invoice.

When all invoices have been received the balances will be cleared by the payment from the insurance section apart from any “betterment” which will need to be supplied from a departmental budget.

Where the fire is caused by a known culprit the insurance section will arrange to recover the cost. Any information on a culprit should be provided at the start of the claim.