



INSURANCE POLICY

May Reid

.....
Signed – Governor

.....
Print Name

Date: December 2017

Review: December 2010

1. INSURANCE

Schools are responsible for making arrangements for its insurance for the school. The school must first contact the local authority to see if any insurance policy or cover can be offered to the School. If not, or if only partial cover can be used, the school must then approach the Crescent Purchasing Consortium (CPC). The CPC is an EU-compliant insurance framework which arranges various quotes from selected insurance companies for the school, enabling the school to select the most relevant and beneficial quote for their requirements.

The school has utilised the CPC framework and arranged a long term agreement for a 3 year period with Zurich Municipal , after which time it can be renewed for an additional 2 years.

The cost if insurance is reimbursed by the YPLA on receipt of insurance invoices. The YPLA do not however fund insurance for staff absence, cars, minibus, VAT and regulatory fees.

The school has cover for the following areas:

- **Property**
 - Material damage
 - Works in progress
 - Business interruption
 - Money

- **Casualty**
 - Public liability
 - Employers liability
 - Libel and slander
 - Governors liability
 - Hirer's liability
 - Legal expenses

- **Motor**
 - Motor vehicles
 - Occasional business use

- **Engineering**
 - Inspection

- **Additional Cover**
 - Fidelity guarantee
 - Personal accident
 - School journey
 - Terrorism

The Governing Body will regularly consider the level of cover in place and change this as necessary.

The school will immediately inform its insurers of all accidents, losses and other incidents which give rise to an insurance claim.