

## **Insurance and Offsite Trips**

As part of initial planning for a trip consideration should be given as to whether there is adequate insurance in place. Insurance is just one element of your overall risk management planning of a trip - i.e it is the financial award that may alleviate the impact should an incident occur and it also provides peace of mind to those participating or to parents and carers, however it should not be viewed as a solution to risks or as a substitute for robust risk management.

There are many types of insurance which will cover different losses and ESCC has differing requirements depending on the circumstances. These are as follows;

### **i) ESCC's Public Liability Insurance**

All East Sussex County Council staff and registered volunteers are covered by the Council's Public Liability policy whilst they are undertaking Council business ( including authorised off site visits ) and whilst they are acting in accordance with the terms and conditions of their employment contract or other ESCC or internal school policy. The cover will protect ( indemnify ) the Council against claims being made against them by third parties for loss damage and injury which arises out of the Council's negligence. Third parties can be pupils, parents, members of the public or other organisations. Claims will only be accepted by our insurers if liability is accepted on behalf of the Council or proven in a Court of Law. In view of this, all incidents are fully investigated and these type of claims can often take a long time to resolve.

### **ii) ESCC's requirements for Third Partys to hold Public Liability**

Whilst the Councils PL policy protects the schools and its staff against claims directed against them, there may be losses that arise which are not the Council's liability, but the liability of a third party. Therefore the Council has a requirement for external contractors / service providers and offsite hazardous activity centres which schools may visit to hold £10 million public liability insurance. It is not a requirement however for other offsite non hazardous trip destinations to hold £10 million public liability, although we would expect the school to check what level is held as part of the pre risk assessment for the trip. For example a local bowling alley would not necessarily hold £10 million public liability insurance but we would expect them to have at least £5 million PL insurance as a commercial enterprise. If this is the case and a thorough risk assessment has been carried out with all identified risks adequately managed and the schools EVC had authorised and signed off the trip, this would be acceptable to the Council. All hazardous off site activity trips need to be referred to the Offsite Education Advisor for authorisation and insurance checks.

### **iii) Personal Accident Insurance**

Whilst both the previous policies cover negligence and rely on liability being proven by one or other party, there may be incidents where losses arise which cannot be attributed to negligence or fault, but are purely accidents. To protect against these type of losses, schools can buy into Personal Accident Insurance which will cover their pupils and volunteers in the event that they have a serious accident which results in permanent or temporary partial or full disablement. Settlement of a claim will rely on documentary medical evidence being available and the policy is very specific about what it will or wont cover. This policy is optional to schools but it will provide extra peace of mind. Cover can be taken out on a onsite or offsite basis, it is not restricted to offsite trips. For further details of cover refer to the Insurance page on CZOne or contact the Insurance team.

### **iv) School Journey Insurance**

School Journey Insurance is a travel insurance policy which covers various different losses from medical expenses whilst abroad, cancellation of travel, damage to baggage, personal accident and liabilities abroad. It is a requirement for a school to take out a policy of this nature on all hazardous, residential and overseas trips and your policy number will be requested by the offsite Education Advisor when authorising your trip. However it is particularly recommended for any trip where you may incur cancellation costs on tickets or travel, or where personal effects are being taken and there is a risk of loss or damage to these personal effects. This policy can be purchased on an ad hoc basis via the Insurance Team if you are a non school department, or on a block policy basis if you are a school. If you buy into the block policy all school trips and educations offsite visits will be covered irrespective of whether the trip falls into the high risk categories of overseas residential and hazardous. Academies, Free Schools and Independent Schools will need to purchase their own insurance. It is important to ensure the visit leader, EVC, Head or Manager is aware of any exemptions on the policy as this may restrict some visits/activities from taking place. Where the activity is hazardous the provider must hold £10 million public liability.

ESCC Insurance, in conjunction with their insurer, have set the following non approved activities, however this list is not limited to the below as new activities are created and introduced regularly, so if in doubt please check with the Offsite Education Advisor. Currently the list includes;

- Hang gliding, paragliding or parascending
- Microlighting
- Paintballing other than when paint balls are aimed at targets
- Parkour (free running )
- Tombstoning
- 'Go Ape' high ropes activity

In addition to ESCC policy all trip leaders should familiarise themselves with the OEAP National Guidance '**4.4c Insurance**' .

#### **v) Emergency Medical Assistance**

If you are travelling overseas and have taken the corporate school journey insurance, you must ensure that the emergency assistance contact details are taken with you so you can contact our insurers assistance team who will make all necessary arrangements for medical care or repatriation back home.

This contact document can be found on the Insurance home page on CZONE.