

Insurance Top Up

For After School Clubs and Contractors

'Top-Up' Liability Insurance Scheme Now Available

A number of our schools have told us that many smaller building contractors and after school clubs experience difficulty when trying to arrange public liability insurance to meet the council's minimum required limit of £10 million. This has meant that on occasions schools have been unable to engage certain contractors. The continuation of a number of after-school activities has also been threatened.

It is very important that anyone either working in school premises or who otherwise works with pupils is covered for at least this amount. So, from 1st September 2011, we have introduced a new service that will provide schools with the ability to offer contractors and after-school clubs a 'Top-up Liability' insurance facility that will ensure they are able to meet the council's minimum insurance requirements.

How it works

Many contractors and after-school clubs have already arranged Public Liability insurance for a limit of £5 million, but have experienced difficulties when trying to increase the limit to £10 million.

In conjunction with our insurance brokers, JLT Public Sector Risks, and Catlin Insurance Co (UK) Ltd, we have launched a facility that will allow schools to offer contractors and various providers of extra-curricular activities cover for an additional £5 million over and above their existing policy limit of £5 million.

Premiums are competitive and, in the majority of cases, calculated and charged on a daily rate.

How to get the Top-Up Insurance

Schools need to make sure that all their proposed contractors and after-school clubs have an existing Public Liability Policy with at least £5 million worth of cover.

An e-request form can be downloaded from the insurance Page on CZONE which, once completed, should be e-mailed tocontractorinsurance@eastsussex.gov.uk

Provided that everything is in order with the application, we will issue confirmation of cover and provide you with a certificate within two working days. Policy documents will also be available on CZONE for the school to download and provide to contractors when needed.

Why do schools need it?

East Sussex County Council requires all contractors and suppliers of services, like after-school clubs working in or on its schools, to have a minimum Public Liability cover of £10 million. But there are other important benefits including:

- Supporting and helping the school to offer a varied and diverse curriculum and extended schools programme.
- Greater choice and flexibility when selecting contractors and service providers.
- Wider opportunities for local enterprises, small businesses and individuals.
- Peace of mind – schools can rest easy knowing that their contractors have the required level of cover.

How much does it cost?

The cost will vary depending on the number of bookings made at any one time. If booking 11 or more dates the cost is just £1.00 per date. For 6-10 dates the cost is £1.25 and for 1-5 dates the cost is £1.50.

Types of Organisation covered:

After School Clubs
Sports Coaches
Extended school activity providers
Curriculum based workshop providers

For contractors providing building or maintenance the cost is a flat rate of £5.00 per day.

Types of Contractor covered:

Building contractors not on approved list
Grounds maintenance contractors not on approved list

Schools will be responsible for collecting the premium from their contractors, which will then be recharged from the school budget by way of journal transfer each quarter.

Cover will operate in respect of after-school clubs held at, and contractors working in or on, schools who purchase or arrange their main insurances through the central insurance arrangements of East Sussex County Council. The scheme is not available to academies or schools in neighbouring local authorities.

In addition this policy does not apply to third party organisations that purely hire school premises but is designed to cover the liabilities of organisations providing a direct service to schools.

As with all insurance policies, the cover will be subject to various terms and conditions. A specimen wording and an explanation of the cover can be downloaded at:

<https://czone.eastsussex.gov.uk/schoolmanagement/finance/insurance/pages/main.aspx>

If you have any questions about this facility, please contact The Insurance Section on 01273 481566.