



Risk protection arrangements scheme advice

20 Mar 2020

The council has been working with our insurers and brokers in response to the RPA offering at very short notice. I appreciate that schools will be very busy with the announcement of closures but the deadline (not set by us) is looming and we have been busy dealing with a number of queries.

If you wish to leave the Council's insurance arrangement, please confirm this by emailing the insurance team at insurance@ealing.gov.uk by **midday on Friday 27 March 2020**.

The insurance team will then confirm by email that you have been removed from the council's arrangements effective from 1 April 2020.

Be assured, if we do not hear from you, your insurance and support from the team will continue as normal from 1 April 2020 to 31 March 2021. You will still be able to consider the RPA scheme in the future; we would request you give us 3 months' notice prior to the renewal date (31 March 2021).

Background

As background, prior to the RPA's announcement, the council went to the market to re-procure insurances, which includes schools for which it has provided cover for many years. We are still working to confirm through the council's legal team and the insurers if there are any residual costs associated with schools opting out of the current insurance scheme.

With Covid-19 developments amongst other matters, and the need for schools to make decisions, the council has decided that if a school wishes to move to the RPA you can do so from 1 April 2020. You will need to confirm to us that you are doing this. It is also important to note that upon review of the RPA it excludes the following:

- Motor
- Engineering insurance
- Engineering inspection (which must be carried out by law – covers boilers, lifts and other areas).
- Hire public liability cover - will apply to schools which hire their facilities out, this can be purchased via RPA at an additional costs.
- Friends and PTA public and product liability cover

If you opt out you will need to provide confirmation that you have RPA cover and these other insurances/inspections in place (where required). You may also be required to provide evidence of such cover to the council's insurance team upon request. It is important to note that the council's insurance team will not be able to assist with those claims dealt with directly by the RPA or other insurance related queries.

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Last updated: 20 Mar 2020