

## **Section 12: Insurance**

---

### **12. Why is this area important?**

All schools have risks against which they should be protected by insurance. Such risks may include third party liability, property, money, personal accident, motor vehicles and fidelity guarantee (to cover the loss of assets due to fraud or dishonesty on the part of employees). It is important that schools review their exposure to such risks to ensure that cover remains adequate and that they comply with the terms of the insurance.

School outings (including trips or journeys) are an integral part of a child's education, providing the opportunity to develop key personal and social skills. However, it is essential that certain guidelines must be followed in order to safeguard all concerned.

### **General contact**

**David Clay:** Insurance Manager  
[clayd@ealing.gov.uk](mailto:clayd@ealing.gov.uk)

## 12.1. General information

### ANNUAL REVIEW OF RISKS

The school should review all risks annually, in conjunction with the LA where appropriate, to ensure that the sums insured are commensurate with the risks.

### RISKS NOT COVERED

The governing body should consider whether or not to insure risks not covered by the LA, voluntary body or foundation. The cost of such premiums should be met from the school's delegated budget.

- For additional information on insurance policies please refer to the [EGfL's insurance page](#).