



## The benefits of RPA

- Joining the RPA could not be simpler. There is no risk information to provide, for existing academies via our on-line form simply provide your name, contact email address, URN and required cover start date.
- For converting schools the joining process is now automatic as part of the conversion process.
- There is no requirement to notify any risk changes to the RPA after joining.
- The cost of membership is fixed at £18 per pupil for current academic year (01 September 2019 to 31 August 2020) regardless of any previous losses incurred, or the school location, size, condition or age.
- Certain risks covered automatically without limit (e.g. terrorism and legal liability arising out of asbestos or abuse).
- Support from industry professionals in relation to claims handling and risk management services.
- Risk management audits, workshops and general guidance provided at no additional cost.
- Wherever possible claims handlers will always look for ways to pay a claim. If a claim is declined full details of the reasons why will be provided.

The table below has been provided to assist academies when comparing the cover provided by the RPA with that on offer from an insurance provider.

Before commencing any comparison the academy/school should ensure that the insurer or insurance broker has provided full terms and conditions of the insurance cover being offered so that the academy/school has full transparency in terms of scope of cover and cost. As well the main heads of cover the academy/school will need to review any restrictions, exclusions and excesses.

The academy/school will need to ensure that the terms offered by an insurer or insurance broker are contract certain, i.e. they are final and do not include any subjectivities (e.g. premium offer or scope of cover being subject to the provision of additional information or compliance with risk management requirements).

The terms of any long-term agreement on offer will need reviewing carefully, in particular:

- What are the obligations on the academy/school if they enter into a long-term agreement?
- Are there any circumstances in which the insurer can increase the premium or change the scope of cover without breaking the long-term agreement?
- How long before renewal will the insurer provide renewal terms? The academy/school will need to be provided with sufficient time to establish whether the terms of the long-term agreement have been maintained or whether alternative arrangements should be investigated.

A long-term agreement usually operates on the basis that the insured agrees to renew the policy with the insurer for a fixed period and for as long as the insurer invites renewal at expiring terms and conditions. There is no obligation on the insurer to offer renewal at all or on expiring terms.

<b>Cover Type</b>	<b>RPA Cover</b>	<b>Further information</b>	<b>Commercial Insurance Cover</b>
Material Damage : buildings, contents, computers	Reinstatement value of any property owned by or the responsibility of the Member Includes £20,000 in respect of property taken off site for business use.	Cover to full Reinstatement Value with no requirement to provide sums insured / reinstatement values.  Cover includes Terrorism to the full reinstatement value.  Excess £250 (primary) or £500 (secondary) other than subsidence, £1,000	
Business Interruption – Increased cost of working (temporary classrooms, etc.)	£10,000,000 any one loss	Indemnity Period 36 months.  Cover includes non-damage denial of access  Excess £250 (primary) or £500 (secondary) other than subsidence, £1,000	
Business Interruption - loss of Revenue	Not included		
Public Liability	Unlimited	Includes liability arising from asbestos.  Includes retrospective cover (to date of the signing of the funding agreement) for liability arising from asbestos and abuse if not insured elsewhere  Terrorism cover included with no limit  Nil excess	
Employers Liability	Unlimited	Nil excess	
Governors Liability	£10,000,000 any one loss and any one Membership Year	Nil excess	
Libel & Slander	£500,000 any one loss and any one Membership Year	£1,000	

Legal Expenses	£100,000 any one loss and any one Membership Year	Excess £250 (primary) or £500 (secondary)  Subject to notification to claims handlers before any legal costs incurred however RPA does not specify which legal adviser must be used by the academy/school.	
School Journey	UK cover	Nil excess	
Overseas travel	Worldwide cover	Includes winter sports	
Cultural Assets	£10,000 per item	Provision of valuation service to RPA members	
Hirer's Liability	Unlimited	Nil excess	
Employee Dishonesty	£500,000 any one loss and any one Membership Year.	Excess £250 (primary) or £500 (secondary)	
Money		Protects cash on and off site.  Excess £50 (primary) or £100 (secondary) other than	
Personal Accident (all employees, Governors and pupils whilst on academy/school business)	£100,000	Or higher limit if required by burgundy or green book.  Benefit applies to death, loss of limb/eye, permanent total disablement  Nil excess	
Deterioration of Stock	£3,000 any one loss	Excess £250 (primary) or £500 (secondary)	
Works in Progress	£250,000 any one loss	Excess £250 (primary) or £500 (secondary) other than subsidence, £1,000	
Goods in Transit	£50,000 any one loss	Excess £250 (primary) or £500 (secondary)	
Professional Indemnity	Unlimited	Excess £1,000	

Please contact the RPA Stakeholder and Account Manager team if you need further assistance.

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