



# education risk appetite

The education sector is defined as encompassing all activities whose aim is to achieve excellence in the development of children and young people, and in the education and skills for learners of all ages.

Our risk appetite extends throughout the education sector provided that the primary purpose of the institution or organisation is to provide education.

We insure establishments in all areas of the sector, principally non-state, and have provided below a list of the types of risks frequently encountered.

Most state schools are written as part of local authority (LEA) insurance programmes. We are prepared to consider schools that are able and have elected to make insurance arrangements outside these programmes. Not all categories can do this and our approach reflects this.

The table below outlines our approach to some of the more commonly encountered education risks we are asked to consider and our risk appetite for those risks.

Your local Regional Centre will be pleased to assist and also provide guidance on other areas of education not mentioned.

Category	PD	BI	EL	PL	Comments
Academies	✓	✓	✓	✓	
Adult Skills and employment based training centres	X	X	X	X	We will normally use our specialist Charity product if charitable or not for profit status exists
Adventure Outward Bound Schools	X	X	X	X	Refer to Charity Risk Appetite if charitable/not for profit organisation. Our specialist Charity product will be used
Community Schools	X	X	X	X	These establishments are normally insured on LEA insurance programmes
Driving/Flying Schools	X	X	X	X	Commercial enterprises which fall outside our risk appetite
Foundation Schools	✓	✓	✓	✓	
Further Education Colleges	✓	✓	✓	✓	
Independent faith and religious schools	✓	✓	✓	✓	
Independent schools including boarding facilities	✓	✓	✓	✓	

Category	PD	BI	EL	PL	Comments
Language Centres & Schools	✓	✓	✓	✓	
Learning in prisons	X	X	X	X	Education is not the main function of the establishment but is provided as a necessary component of the primary function which is that of security
Management colleges and Business schools	✓	✓	✓	✓	
Nurseries	✓	✓	✓	✓	
Residential Schools	✓	✓	✓	✓	Considered as long as the main function of the establishment is to provide education
Riding Schools	X	X	X	X	SEIB may be able to assist
Sixth Form Colleges	✓	✓	✓	✓	
Special Educational Needs Schools	✓	✓	✓	✓	
Summer Schools	X	X	X	X	These are not principally education establishments but rather activities centres so unless attached to and forming part of an existing educational establishment we insure they fall outside our appetite
Teacher Training Colleges	✓	✓	✓	✓	
Theological colleges	✓	✓	✓	✓	
Trust Schools	✓	✓	✓	✓	
University and higher education colleges	✓	✓	✓	✓	
Voluntary Aided Schools and Voluntary Controlled Schools	✓	✓	✓	✓	

This information is intended for insurance professionals only and is not intended for distribution to the public. Please see policy and summary of cover for further information regarding the above features.



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