



 ecclesiastical

Protecting educational  
establishments for  
over 65 years

We provide more than just an insurance policy. We do things differently.

## As an insurer, we do things differently

The education sector is continually facing new challenges and threats which affect the wider business of managing an educational establishment. Protecting property, assets, staff and students lies at the heart of education provision but preserving reputation and managing cyber security is equally important. With so many risks, how does an educational establishment protect itself?

As a specialist insurer with over 65 years experience in valuation and risk management expertise in the education sector, we understand the need for flexible insurance. We have long term strong relationships with key bodies in the education sector which means we're part of the community in which we serve.

With our education knowledge, we provide more than just an insurance policy. We provide protection, care and support, as well as an award winning claims service which means you get something different from Ecclesiastical.

"I cannot thank you enough for all that you did following the flooding of our school building. I will not forget my sense of relief the day after the floods, when you told me not to worry and that there was a clear plan of action."

Cathy Brough,  
Headmistress St. Michael's  
Primary School



## Protecting Property

Combining our deep knowledge of all building types, including historic buildings, and our risk management expertise, we can help to effectively mitigate risks to property and contents.

- ◆ Comprehensive building valuation service at no extra cost to ensure building sums insured supports repair or reinstatement in the event of a loss.<sup>2</sup> If our valuation is accepted and we are kept informed of all changes, no Condition of Average will apply and we will pay up to the full sum insured
- ◆ Access to 24-hour assistance from a suitable repairer or contractor to rectify issues resulting from unforeseen emergencies.

80% of commercial properties are thought to be underinsured.<sup>1</sup>

## Policy cover

- ◆ All risks buildings cover includes the costs of repair or reinstatement of buildings following damage from any risk not otherwise excluded<sup>3</sup>
- ◆ All risks contents cover includes the costs of repair or replacement of contents including the personal belongings of directors, trustees, officials, partners, governors, employees, visitors and students whilst on the premises<sup>4</sup>
- ◆ Business Interruption with flexible claims settlement meaning we can pay gross revenue, additional expenditure and increased costs of working or any combination thereof
- ◆ Fine art cover is an optional part of our policy.

## What is the Condition of Average?

Policy premiums are based on the sums insured. The higher the value the larger the premium generally. Therefore, if a lower property value than its actual value is provided, the full premium required would not have been paid. In these circumstances, many insurance policies include the Condition of Average whereby the amount of a claim is reduced by the same percentage e.g. the buildings are insured for £800k but the actual value is £1m, any claim made, will be reduced by 20% – the amount of underinsurance.

1. Research by the Royal Institute of Chartered Surveyors and the Building Cost Information Service suggests as much as 80% of businesses in England and Wales have an element of under insurance on their commercial properties.

2. Subject to underwriting criteria.

3. Unless the cause of damage has specifically been excluded, up to the sum insured, with no Condition of Average if the Ecclesiastical valuation is used as the sum insured in the policy.

4. Locations and premises need to be agreed by us and there are limits on cover for personal belongings.

## Protecting staff and students

We help education establishments create a thriving learning environment where everyone feels safe and protected.

- ◆ 24-hour telephone counselling service for all employees and their immediate family members residing permanently in the UK
- ◆ 10% discount on an annual licence from EduCare, a specialist in providing online safeguarding, health and safety and professional development training
- ◆ Supporting safety and compliance through Health & Safety audits<sup>2</sup>
- ◆ Raising safety standards with access to globally recognised NEBOSH and IOSH training<sup>2</sup>
- ◆ Access to risk mitigation services through our preferred supplier network of fully vetted, market leading suppliers. For example support with asbestos management, safeguarding and legionella.

In the last five years, 63%<sup>1</sup> of schools felt that the volume of risks faced by them had increased. In addition, managing the mental health and wellbeing of students and staff was seen as a top concern.



## Policy cover

- ◆ Public Liability cover to protect students and visitors
- ◆ Abuse cover (part of Public Liability cover) is provided on an occurrence basis with no exclusion applicable
- ◆ Employers' Liability cover to protect staff and volunteers
- ◆ Comprehensive Governors', Trustees' and Management Liability cover to protect key decision makers who can be personally liable for the decisions they make whilst fulfilling their duties
- ◆ Personal Accident cover for staff and volunteers following an accident whilst on the premises or engaged in school activities.



## Cyber safety

As schools become ever more dependent on their ICT infrastructure, managing online risk is increasingly important. We're here to help, with effective cover, expert guidance and award-winning toolkits.<sup>1</sup>

Help prevent the most common causes of online security breaches and cyber-crime with our free [Cyber Scenario Planning Tool](#).

Our award winning [Cyber Ready Class Toolkit](#) helps teachers talk to students about e-safety in an innovative and engaging way.

We know that 1 in 5 schools have suffered a cyber-attack<sup>2</sup> whilst a similar amount of teachers think cyberbullying is a contributor to poor pupil mental health.<sup>3</sup>

## Policy cover

Our Cyber covers help educational establishments get back up and running with minimal disruption.

- ◆ Standard Cyber cover includes the impact of cyber-crime and cyber liability. A data breach can cost up to £117<sup>4</sup> per record. Our standard cyber policy covers expenses incurred from a data breach.<sup>5</sup> For example, professional cyber forensics services to help investigate the breach and advise on how to respond
- ◆ Enhanced Cyber cover includes cover for computer hardware, data corruption and loss of income.

1. CIR Risk Management Awards 2019 for Public Safety  
2. Ecclesiastical Education Research 2018 and 2019  
3. Ecclesiastical Education Risk Barometer 2020

4. IBM Security's cost of a data breach report 2019  
5. Up to the policy limits

## Reputation management

Reputation management is crucial to establishing and maintaining trust between educational establishments, students and parents. We're here to help with effective cover and expert guidance.

- ◆ Public Relations Crisis & Media Assistance Helpline
- ◆ Reputation Risk workshops<sup>2</sup> to help support with the management of key strategic risks
- ◆ Crisis Management support at the point of the claim, to cover employing a marketing or PR agency to help minimise the risk of damage to reputation.

71% of education establishments are concerned by their reputational risk,<sup>1</sup> so protecting and managing it is a real priority.

## Legal and tax support

We understand not everyone has access to in-house legal and tax support so our comprehensive range of online and telephone support can provide educational establishments with reassurance.

- ◆ Access to an employment manual providing comprehensive, up-to-date guidance on rapidly changing employment law
- ◆ Professional online legal resources at your disposal including letters, contracts, purchasable documents such as employment contracts plus useful tools, information and articles
- ◆ Access to legal advice on any commercial legal problem under the laws of all EU countries, Isle of Man, Channel Islands, Switzerland and Norway
- ◆ Tax advice line for confidential advice over the phone on any tax matters affecting your educational establishment, under the laws of the United Kingdom
- ◆ Specialist Education extensions in relation to civil actions in respect of academic freedom of speech and also appeals in respect of admissions as well as in regards to the Special Educational Needs and Disability Act, with the purchase of legal expenses cover.<sup>2</sup>

69% of schools currently access or would be interested in accessing general governance advice to help them manage their legal responsibilities.<sup>1</sup>



1. Education Annual Tracking Study 2019  
2. Fees may apply

1. Education Annual Tracking Study 2019  
2. Please check your policy for availability

## Experts in managing risks in our specialist markets

Our in-house team of qualified risk specialists are here to provide support. With our in-depth knowledge and experience within our specialist markets, our tailored advice means we're here to help educational establishments manage their risks.

We provide building valuation services, at no extra cost<sup>1</sup>, to protect what is important. From ultra-modern to heritage buildings, we make sure that building sums insured are sufficient to support repair or reinstatement in the event of a loss.

Our range of risk management services include:

- ◆ Bespoke onsite and desktop remote survey assessment and valuations
- ◆ Our free [Risk Advice Line](#)<sup>3</sup> which provides access to our in-house team of risk experts who are on-hand to answer any risk related queries
- ◆ Access to a wide range of digital risk guides and checklists, all available on our [Risk Management hub](#)
- ◆ Enterprise Risk Management support ranging from practical tools, templates and checklists, webinars and training sessions through to bespoke consultancy.

100% of customers are satisfied with the technical expertise and quality risk advice from our in-house surveyors.<sup>2</sup>

## Award winning claims

97% claims satisfaction<sup>1</sup>, so if the worst should ever happen, educational establishments can be assured they are in safe hands.

We know how important ensuring a continuity of care and education for students is along with fostering a sense of security and support for staff if something goes wrong.

Our dedicated team is ready to support 24 hours a day, 7 days a week, however big or small the issue. We will work swiftly and always deal with the claim fairly. If we can resolve the claim after first contact – we will.

- ◆ Our UK based expert claims team responds quickly, clearly and with empathy, offering advice and guidance throughout the life of a claim
- ◆ A dedicated claims handler will take ownership, provide regular updates and help keep things as simple and stress-free as possible.

"From the day after the fire and throughout the following two and a half years, they have always been extremely helpful which has meant a great deal to us as we dealt with the emotional impact of the aftermath of the fire. In all aspects of the claim, whether it be arranging for temporary boarding accommodation for sixty girls, supporting the site clearance and the design and build of the new boarding house, or reimbursing our students for possessions lost in the fire, we have been very well looked after. The school has been treated with great professionalism and care, and we are very grateful."

Margaret Mckenna,  
Bursar at Felsted School

1. Subject to underwriting criteria

2. Ecclesiastical Risk Management Customer Opinion Results Half year results 2020

3. Monday to Friday 9am -5pm excluding Bank Holidays

1. Ecclesiastical FWD claims satisfaction survey 2020 - 274 intermediated clients who have had their claim settled

## Looking for education risk management resources?

The risk landscape is constantly changing. So it is vital to keep up-to-date with the potential impact of all types of threats, at all levels, so educational establishments can manage their risks.

### The Hub for Education

The Hub for Education is an online resource that brings together our expertise all in one place. Use the Hub for Education to identify and manage both strategic and operational risks to build resilience today and prepare for the challenges of tomorrow.

79% of teachers agree that risk management is key to creating a safe environment.<sup>1</sup>

- ◆ Risk guidance
- ◆ Key education insights
- ◆ Templates to manage strategic risks
- ◆ Self-assessment tools
- ◆ Business Continuity Planning tools
- ◆ Downloadable checklists
- ◆ Webinars, blogs and polls
- ◆ List of preferred suppliers
- ◆ Risk Advice Line.

Join the [Hub Go](#) to sign-up or contact your broker

1. Ecclesiastical Education Risk Barometer 2020



## Changing lives

Every day, teaching helps to transform the lives and futures of young people.

Established over 130 years ago to contribute to the greater good of society, today this vision remains unchanged, with our sole purpose to give back to the communities in which we do business. In addition to our own charitable giving, we grant a significant proportion of our profits to our charitable owner Allchurches Trust for distribution to good causes.

- ◆ Our funds are responsibly and ethically invested via Eden Tree, the UK's leading ethical investment management company, and part of Ecclesiastical Insurance Group
- ◆ First insurer to commit to the HSE's strategy 'Helping Great Britain Work Well' improving working practices for all
- ◆ Our Movement for Good initiative is just one of the ways that we give back to society. Since 2016, our target has been to donate £1million directly to good causes and charities through grants ranging from £1,000 to £50,000.

"We have 320 children at the school, all of whom have learning difficulties and many also have profound and multiple physical and medical disabilities. We are currently working to improve the outdoor play and learning areas to ensure children with physical disabilities can access stimulating and fun activities. We intend to put this donation towards a wheelchair accessible roundabout for the playground. Many children will benefit from this. We would like to thank everyone who voted for us and Ecclesiastical for their wonderful campaign".

Lyn Dance, Head,  
Milestone School  
Recipient of a £1,000  
Movement for Good  
Awards grant in 2019



## Why choose Ecclesiastical?

Providing specialist insurance to customers for over

**130 years**



**200,000**

school children are benefiting from our new Relationships Education Programme

## Financially secure

We have A - rating Standard & Poor's and A rating AM Best



## Voted best

Education insurer for 13 years by a panel of independent brokers<sup>1</sup>



Award winning claims team<sup>2</sup> with

**97%**

satisfaction from intermediated clients who have had their claim settled<sup>3</sup>



Owned by a **charity**

We're a commercial business with a charitable purpose. We give a significant proportion of our profits to our charitable owner Allchurches Trust for distribution to good causes

1. 2008-2020 Broker Research by FWD - panel of independent brokers (sample sizes range from 100 - 250 over the last 13 years)

2. Winner of the Personal Lines Claims Team of the Year award and Customer Care Individual award Insurance Post Claims and Fraud Awards 2020

3. Ecclesiastical claims satisfaction survey 2020 - 274 intermediated clients who have had their claim settled

## Discover more about what makes us a different kind of insurer

To find out more, contact your broker or visit our website:

[ecclesiastical.com/organisations/education-insurance](https://www.ecclesiastical.com/organisations/education-insurance)

## Join the Hub for Education

To register visit: [thehubforeducation.com](https://thehubforeducation.com) or contact your broker

Ecclesiastical Insurance Office plc,  
Benefact House 2000 Pioneer Avenue,  
Gloucester Business Park,  
Brockworth, Gloucester  
GL3 4AW

[www.ecclesiastical.com](https://www.ecclesiastical.com)

