PROTECTING EDUCATIONAL ESTABLISHMENTS FOR OVER 55 YEARS
We provide more than just an insurance policy
WE DO THINGS DIFFERENTLY.
As an Insurer, we do things DIFFERENTLY

The education sector is constantly under strain from new challenges and threats which go beyond just managing the day-to-day running of an educational establishment. Protecting property, assets, staff and students is key to providing education for students. Preserving reputation, protecting staff and students from cyber threats and managing their mental health and wellbeing is essential for longevity. With so many risks, how does an educational establishment protect themselves?

Why choose Ecclesiastical?

As a specialist insurer with over half a century of experience in valuation and risk management expertise in the education sector, we understand that you need appropriate and flexible insurance.

With our education knowledge, we provide more than just an insurance policy. We provide protection, care and support, as well as a personal, award winning 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

Financially secure

A - rating Standard & Poor’s
A - rating AM Best

Voted best

Education Insurer
For over 10 years we’ve been voted Best Education Insurer by a panel of over 250 independent brokers 2007 - 2019.

Award winning

claims team
with 98% customer satisfaction.

200,000

School children are benefiting from our new Relationships Education Programme.

We donated £1,000 to 500 charities nominated by the public in 2020.

Risk management solutions
Supporting customers since the 1880s with our in-depth risk management expertise.

1 Ecclesiastical FWD broker opinion surveys 2007 to 2018.
2 Insurance Post Claims Awards 2019 - winner of the ‘Commercial Lines Team of the Year’ and ‘Rising Star’ awards Winner in the Insurance Times Claims Excellence Awards 2018
3 Ecclesiastical annual claims satisfaction survey 2019, based on 164 commercial customers who have had their claims settled.
Protecting property

Without buildings and other key assets, educational establishments could struggle to continue to provide remarkable education for students.

With a deep knowledge of all building types, including historic buildings, our risk management experts use a range of methods to identify and mitigate risks to your property and contents.

**Comprehensive building valuation service** at no extra cost to ensure that building sums insured are sufficient to support repair or reinstatement in the event of a loss¹. No Condition of Average is applied as long as our valuation is accepted and we are kept informed of all changes, we will pay up to the full sum insured.

**More than 98% of customers are satisfied** with the technical expertise, quality of advice and the business understanding and care of our surveyors.²

**Access to 24-hour business assistance** to rectify issues resulting from unforeseen emergencies and to make your property safe.

**Policy cover**

- **All risks buildings cover** includes the costs of repair or reinstatement of buildings following damage from any risk.³
- **All risks contents cover** includes the costs of repair or replacement of all contents including the personal belongings of directors, trustees, officials, partners, governors, employees, visitors and students whilst on the premises.⁴
- **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. We recognise that some educational establishments have irreplaceable art and collections including rare books and paintings that need protecting.

**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 Ecclesiastical annual risk management customer survey 2019

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.

* Subject to underwriting criteria
Protecting staff and students

In the last five years, 63%¹ 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.

Working together, we can help educational establishments retain staff and create a thriving learning environment where everyone feels safe and protected.

- **24hr telephone counselling service** for all employees and their immediate family members residing permanently in the UK.
- 10% discount on an online annual licence from EduCare, a specialist in safeguarding and professional development training.
- Supporting safety and compliance through Health & Safety audits².
- Raising safety standards with access to globally recognised NEBOSH and IOSH training².
- 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.

Policy cover

- **Personal Accident** cover for staff and volunteers following an accident whilst on the premises or engaged in school activities.
- **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.
- **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.

¹ Ecclesiastical Education Risk Barometer 2020
² Fees may apply
Reputation management

71% of education establishments are concerned by their reputational risk\(^1\), so protecting and managing it is a real priority.

Building and maintaining reputation is hard won but it is an invaluable part of the contract of trust between educational establishments, students and parents. We are here to help, with effective cover and expert guidance.

- **Public Relations Crisis & Media Assistance Helpline.**
- **Reputation Risk workshops\(^2\)** to help support with the management of key strategic risks.
- **Crisis Management cover** at the time of the claim, to pay for the reasonable costs of employing a marketing or PR agency to help minimise the risk of damage to reputation.

---

Cyber safety

As schools become ever more dependent on their ICT infrastructure, managing online risk has never been more important. We are here to help, with effective cover, expert guidance and award-winning toolkits.\(^3\)

We know that **1 in 5 schools** have suffered a cyber-attack\(^1\) whilst a similar amount of teachers think cyberbullying is a contributor to poor pupil mental health.\(^2\)

- 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**\(^7\) helps teachers talk to students about e-safety in an innovative and engaging way.

**Policy cover**

Our Cyber covers help get your educational establishment 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\(^4\) per record. Our standard cyber policy covers expenses incurred from a data breach\(^5\). 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.

---

\(^{1}\) Ecclesiastical Education Research 2018 and 2019
\(^{2}\) Ecclesiastical Education Risk Barometer 2020
\(^{3}\) CIR Risk Management Awards 2019 for Public Safety
\(^{4}\) IBM Security’s cost of a data breach report 2019
\(^{5}\) Up to the policy limits
Legal and tax support

We understand not everyone has access to in-house legal and tax support.
That is where our comprehensive range of online and telephone support can help, providing reassurance and answers to those difficult questions relating to employment, business and tax law.

• **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.

---

69% of schools currently access or would be interested in accessing general governance advice to help them manage their legal responsibilities¹.

---

¹ Education Annual Tracking Study 2019
Looking for education risk management resources?

79% of teachers agree that risk management is key to creating a safe environment.

The risk landscape is constantly changing and it is vital to keep up-to-date with the potential impact of all types of risk, at all levels, so educational establishments can manage their risks. Trying to find resources and tools can be both challenging and time consuming.

Look no further. We have created the Hub for Education.

This is an online resource that brings together our expertise and key risk information, all in one place.

The Hub for Education

Explore the Hub for Education to identify and manage both strategic and operational risks to build resilience today and prepare for the challenges of tomorrow.

- 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 thehubforeducation.com to sign-up or contact your broker

1 Ecclesiastical Education Risk Barometer 2020
*The hub for education is an exclusive resource for Ecclesiastical customers and brokers. Access to the system will be given following a review of the details provided.
We know that the ramifications of something going wrong in education goes far beyond 'just' recovering costs. It's about ensuring a continuity of care and education for students, a sense of security and safety for staff and a sense of support before, during and after any event.

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

Ecclesiastical annual claims satisfaction survey 2019, based on 164 commercial customers who have had their claims settled.
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
Next steps

Join the Hub for Education

To register visit: thehubforeducation.com or contact your broker