

# Education sector insights

MANAGING RISK AND UNCERTAINTY IN AN  
EVOLVING INDEPENDENT SCHOOL SECTOR



When it feels **irreplaceable**, trust





At Ecclesiastical, we believe that working with key industry bodies, our brokers and customers is invaluable in gaining a true understanding of the challenges and opportunities the independent school sector faces today.

In the 55 years we've been insuring independent schools, we have developed specialist market knowledge and honed our expertise to share best practice and advice on how to manage risks in the sector.

Following our recent research into the current and future risks that independent schools are facing, we wanted to take the opportunity to share our perspective on some of the topics you've told us are most important to you at this time.

It is undoubtedly a time of increased uncertainty and a thorough understanding of the unique and evolving independent school risk landscape is vital.

**Faith Parish ACII, Chartered Insurer**  
**Education Director, Ecclesiastical Insurance Group**

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**Independent schools are facing uncertain times. This is being driven by a wide range of external factors, such as new legislation, the ambiguity of the Brexit deal, terrorism and increasing cyber crime. At a time when schools are also increasingly diversifying the activities they offer, this adds to the risks which must be managed.**

Earlier this year, The UCL Institute of Education reported that independent school fees have trebled since 1980.<sup>1</sup> This means that even a family whose income is higher than that of 95 per cent of those in England, has to pay a fifth of its income to educate just one child privately.<sup>1</sup> Schools are increasingly aware of families' difficulties in finding the money, the International Student Council (ISC) says, but it points out that even so, numbers in private education are at their highest. One factor bridging the gap between high fees and student numbers is an increase in fee assistance, with schools offering more part-paid places and other bursaries.<sup>2</sup>

Pressures on schools, including a continued increase in focus on the mental health and wellbeing of pupils, mean that schools have more responsibility to be adept at safeguarding and pastoral care.

The future will also see independent schools become more proactive in their encouragement of social mobility and diversity among pupils.

Independent schools are facing these issues whilst trying to develop and maintain a reputation that will continually attract new pupils. Whilst there are always challenges in an ever-progressive sector, these challenges also provide good opportunities for independent schools, head teachers and bursars, to demonstrate their experience and aptitude in delivering an exceptional education for our future generations.

### **What this means for bursars**

With these changes in motion, the role of the bursar is becoming more dynamic. David Woodgate, CEO of The Independent Schools' Bursars Association (ISBA) gave us his comment on the ever-growing diversity in the role of a bursar.

"New entrants to the bursar role come from a broad – and widening – background. Around 40% of serving bursars are now female against 3% only 15 years ago. More new bursars now often have a postgraduate or professional qualification with lawyers, people from a banking or general business background, chartered accountants, surveyors, HR professionals, as well as those from the military and other backgrounds successfully taking up bursar roles. This diversity is good for the profession and the independent education sector – and ensures that schools have a wide range of expertise and experience to call on."

**David Woodgate – CEO, The Independent Schools' Bursars Association**

<sup>1</sup> <http://www.ucl.ac.uk/ioe/news-events/news-pub/jan-2018/private-school-fee-hikes>

<sup>2</sup> Westminster Education Forum Keynote Seminar: Key issues for independent schools: the future shape of the sector, curriculum design and student recruitment



## Diversification of activities

Diversification of activities in and outside of schools will lend itself to a wider variety of risks. Where schools can combine exciting learning experiences with a reputation for rigorous health and safety, they may stand to attract more pupils; however, this presents a challenge.

In a BBC Radio 4 interview, Ges Smith, Head Teacher at a school in East London who allowed snowball fights, spoke about the adventurous learning opportunities offered at his school. One school trip, he mentioned, had included tobogganing down a Venezuelan mountainside, but what he also made clear during the interview was the school's attention to risk.

**They had conducted a thorough risk assessment, identifying suitable precautions including a medical team on standby.**

The Health and Safety Executive (HSE) fully supports schools arranging a wide range of out-of-school activities. In a policy statement to support this, they state:

"Accidents and mistakes may happen on school trips – but fear of prosecution has been blown out of all proportion... Well-managed school trips and outdoor activities are great for children. Children won't learn about risk if they're wrapped in cotton wool."

**HSE, School trips and outdoor learning activities.<sup>4</sup>**

44% of independent schools we asked said they are becoming increasingly concerned about liability on school trips and for 15% of schools this is actually putting them off taking pupils on trips.<sup>3</sup>

They give further information about managing health and safety during school trips at [www.hse.gov.uk/services/education/school-trips.htm](http://www.hse.gov.uk/services/education/school-trips.htm) with particular advice detailed in the FAQ section.

# Essential planning for school trips

## Conduct thorough risk assessments

Even with the most robust planning, there is still a chance of an incident occurring. In a case where an incident leads to a liability claim, if the school has done everything in its power to mitigate the risk and has acted appropriately afterwards, a legal defence can be built to defend the school against a claim.

Planning not only helps to protect all parties but will provide evidence that the risks were properly considered beforehand and mitigated where possible.

## Consider high-profile students

Independent schools may also have high-profile students that may require additional protection from media or kidnap risk.

Extra consideration will need to be taken to ensure the safety of these pupils and you will need to have staff who are responsible for overseeing their particular needs.

## Keep records for evidence

From an insurance and legal perspective, it's vital to keep good records as evidence of your school's arrangements for managing health and safety on trips.

This would include any risk assessments made as well as any detailed meeting notes or other audit trails which outline decisions that were made, identify people with special responsibilities etc. It's a source of evidence which can help defend the school should an issue arise.

## Beware of delegation

Be cautious of delegating key responsibilities. You should ensure the right staff are present at all times. They should have experience, be aware of their responsibilities and have the appropriate skills to handle the situation.

## Insurance for group travel

Specialist insurance is often required for hazardous activities planned as part of a school trip. Hazardous activities can be described as anything from mountaineering to zorbing, so part of the planning process should be to inform the school's insurer or insurance broker.

In insurance terms, group travel policies can form part of the school's contingency plans. Ecclesiastical Group Travel policies include additional support services such as:





## Looking to the future – Brexit

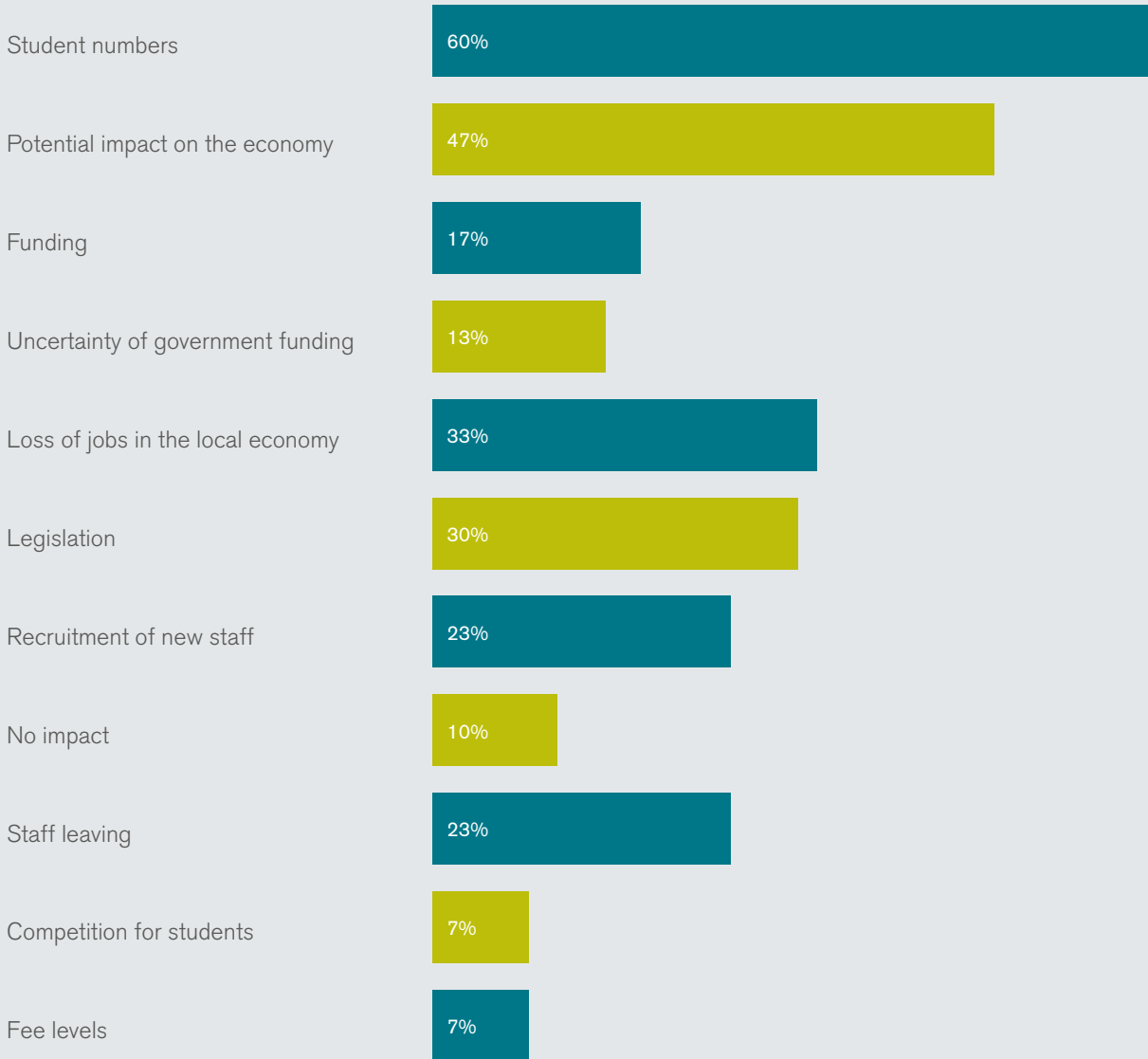
There is still considerable uncertainty about the impact Brexit will have on schools. The majority of independent schools in our survey believe it will have a small impact on their organisation, but 27% still feel there is too much uncertainty to tell.<sup>5</sup>

The impact on student numbers is the biggest concern reported by 60% of independent schools, but we are yet to see if it will act as a barrier at all.<sup>5</sup>

The graph opposite highlights the various concerns felt by schools in the wake of Brexit.

<sup>5</sup> Ecclesiastical FWD Annual Education Tracking Survey 2017

**Where do you see Brexit having the biggest impact on your organisation?<sup>5</sup>**

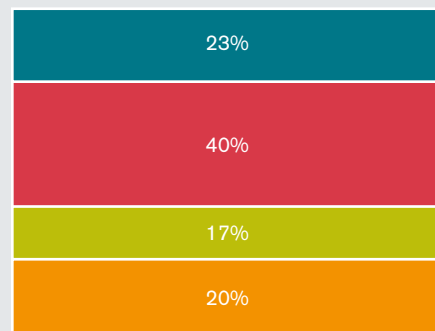


**Being prepared**

In our 2017 survey, we asked schools how prepared their school is to deal with Brexit. Though it is hard to estimate the full impact Brexit will have on independent schools, it is important to look to the future.

- Monitor the impact it has on your international pupil applications.
- Keep up to date with new laws and ensure the school operates in line with this.
- Make a Brexit plan to address potential outcomes including pupil numbers and staff considerations.

**How well prepared do you believe your organisation is to deal with Brexit?<sup>5</sup>**



INDEPENDENT SCHOOLS

- Not at all prepared
- Somewhat prepared
- Not very prepared
- Completely prepared

## Safeguarding – maintaining a safe environment

Keeping students safe remains a core commitment for anybody involved in the education sector. This includes protecting them from abuse, neglect and exploitation. It is no surprise then that our research shows that safeguarding remains a significant concern for many educational establishments.

This can be a challenging area to get right. This is not just because effective strategies are dependent on fostering a safe, trusting and supportive culture, but also, the nature of abuse and awareness of it is constantly evolving. Advances in and accessibility to technology coupled with the normalisation of social media platforms have increased the potential for abuse.

The National Society for the Prevention of Cruelty to Children (NSPCC) published cyber bullying statistics collected by Childline:

- Over three years there had been an 88% rise in the number of Childline's counselling sessions about online bullying.
- Children as young as seven told Childline counsellors they were being tormented by hurtful messages from which they felt there was no escape.<sup>6</sup>
- Comments posted on their social media profiles, blogs and online pictures ranged from bullying about looks to death threats.

Giving teachers guidance on how they can help is one way schools can help to address the problem. Smoothwall conducted research in 2017 and found a lack of confidence among teachers:

- 62% of teachers say they don't feel fully supported to teach children about online safety, with 14% saying they have no support at all.
- 34% say they are not confident they would know what to do if one of their pupils was being cyber bullied.
- 33% teachers are concerned that they cannot control what children are doing on their devices the whole time.<sup>7</sup>

It is essential then that safeguarding practices keep pace with these changes in this fast-developing area. This calls for strong leadership, empowered staff who are properly trained and an environment where students feel confident in reporting any concern. To support this, robust safeguarding procedures are key. These provide the necessary framework and detailed arrangements to maintain a safe environment. Ensuring that these adequately reflect best practice is a good first step.

The NSPCC offer advice, training options and resources to help schools create and maintain a safe environment for their pupils. Their section on 'keeping children safe online' covers a variety of topics in more detail and includes sections with information for professionals. They also provide a free safeguarding self-assessment tool specifically for schools.

Just visit [www.nspcc.org.uk/preventingabuse](http://www.nspcc.org.uk/preventingabuse)

<sup>6</sup> <https://www.nspcc.org.uk/what-we-do/news-opinion/88-rise-childline-counselling-sessions-cyberbullying/>

<sup>7</sup> <https://3j20ta16ic2n492it9rk4bc7-wpengine.netdna-ssl.com/wp-content/uploads/2017/09/Smoothwall-Report-FINAL.pdf>



## The varied nature of cyber risk

We can be more certain about the impact cyber attacks have on schools. Over the last few years, cyber threats have become more common and independent school fees have become a target.

**Though over three-quarters of schools told us they feel fully prepared to deal with a cyber attack, 65% have no cyber security plan in place and a further 5% have no cyber insurance.**<sup>8</sup>

The Government backed Cyber Essentials Scheme gives an overview of best practice for organisations in the defence against cyber crime. Though this advice is not tailored to independent schools specifically, these basic risk management processes can help form a first line of defence for your school.

### Criminals who target school fees

Last year, the Telegraph reported a phishing attack on an independent school. The target had been school fees and the attacker had emailed parents asking them to pay the term's fees via a link. This link, however, had nothing to do with the school and fees were paid to a rogue website.<sup>9</sup>

Schools need to generate greater awareness of how phishing works in order to support parents, staff and pupils to recognise and respond appropriately to rogue communications. **Our cyber guidance notes can help you get started** – [www.ecclesiastical.com/images/cyber-security-guidance-notes.pdf](http://www.ecclesiastical.com/images/cyber-security-guidance-notes.pdf).

### Internal threats – the insider

Tech-savvy children can also pose a threat to schools. In cyber terms, 'the insider' is possibly the most difficult threat to defend against as they already have access to the systems.

In the past, keyloggers have been used by students to hack school systems and change their grades. Keyloggers can come in the form of software or hardware and record input from the user's keyboard. Passwords and other information can then be extracted and used.

Cyber Security Group Sophos, have published a survey conducted by YouGov. More than half of the 348 head teachers, deputy heads and other senior teachers admitted they know less about Information Technology (IT) than their students. Training can help bridge the gap and give confidence to teachers.<sup>10</sup>

77% of independent schools identified cyber risk as a key concern for 2018.<sup>8</sup>

### Top concerns for schools following a cyber attack:

82%



loss of data revealed as the biggest impact from a cyber attack

47%



cost of putting things right

46%



the cost of a data breach<sup>8</sup>

<sup>8</sup> Ecclesiastical FWD Annual Education Tracking Survey 2017

<sup>9</sup> <https://www.telegraph.co.uk/money/consumer-affairs/warning-latest-target-fraudsters-private-school-parents/>

<sup>10</sup> <https://secure2.sophos.com/en-us/solutions/industries/education/uki/education-research-report.aspx>

## Generation hack

The term 'hacker' is often associated with negative press due to the activity of cyber criminals. 'Hacker' can refer to any skilled programmer so there are both good and bad hackers.

Huffington Post recently spoke about the importance of enabling pupils to embrace digital skills while protecting them from the criminal aspects, "As digital becomes an increasingly prominent part of education and its curriculums, schools are under pressure to enable pupils digitally whilst also protecting them from the darker side of the web – from illegal activity to radicalisation."<sup>11</sup>

Inspiring students to hack for good will be a challenge for schools but there are a growing number of resources to support this. Government Communications Head Quarters (GCHQ) is leading the way by promoting the development of cyber skills. Their Cyber First scheme is led by the National Cyber Security Centre (NCSC) and aims to support and prepare undergraduates for a career in cyber security.<sup>12</sup>

## Portable devices

School-owned devices also carry associated risks, with less than a third of schools saying that they do not use a system to monitor students' activity on school-owned IT devices.

Several schools in the UK have had their CCTV systems hacked. Their systems were all run by the same management company, which was why several schools had been impacted. Indeed, the footage of pupils and teachers in the UK carrying out their day-to-day duties was recently streamed live on a US website.

### Cyber insurance for schools

Cyber insurance is not a substitute for a robust internet security policy but can help to manage the impact of cyber incidents. Cyber insurance from Ecclesiastical can be bought in conjunction with education insurance. Cover can help schools manage the risk of cyber crime and can include:

- Hardware cover – this optional cover insures physical loss or damage to computer equipment
- Investigation to understand the extent of the breach – understanding the extent of the problem can help fix it
- Cost of notification of third parties– it's important you notify those whose data has been compromised
- Legal advice, cost of defence and compensation awarded – where third-party data has been compromised, they may try to claim compensation for damages

Cyber attacks can have far-reaching consequences going far beyond financial cost, further delaying recovery.

The school may also need extra support with reputation management and recovery of computer systems. We offer expert advice from IT, legal, forensic and media specialists who are on hand to support with PR and crisis helplines, forensic investigation and a security audit following the breach.

<sup>11</sup> [https://www.huffingtonpost.co.uk/claire-stead/empowering-schools-to-pro\\_b\\_13199760.html](https://www.huffingtonpost.co.uk/claire-stead/empowering-schools-to-pro_b_13199760.html)

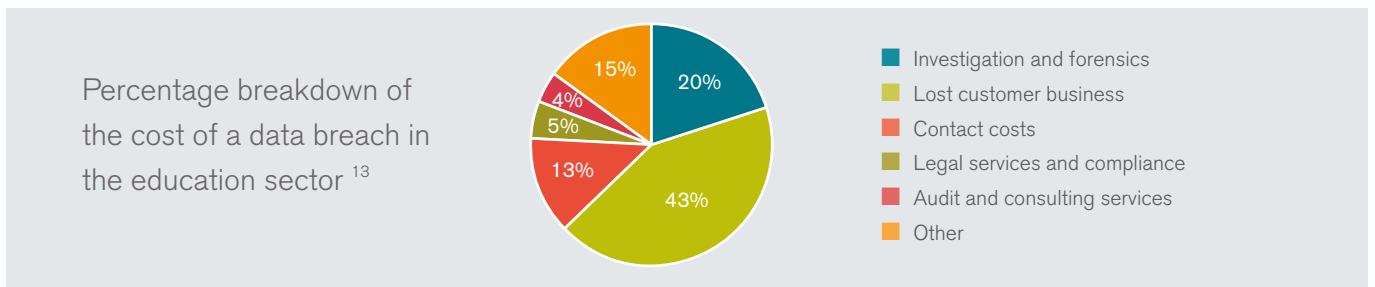
<sup>12</sup> <https://www.gchq-careers.co.uk/early-careers/cyberfirst.html>

# Protecting your school's data

Cyber crime is not the only cause of a data breach. There are many circumstances where a breach can occur where no crime has been committed. With renewed concern around data since the announcement of new EU laws, it is another key concern for schools.

## The cost of a data breach

According to the IBM 2017 Ponemon Cost of Data Breach Study, a data breach can cost as much as £72 per record in the education sector.<sup>13</sup> The pie chart below shows IBM's percentage breakdown of this cost by factor.



All educational establishments will hold sensitive data about students and staff. Ensuring this data is stored safely is extremely important.

When we think of a data breach today, we often automatically think of cyber criminals gaining access to the data in the system. But a data breach may not be caused by criminal activity.

For example – a staff laptop could be lost or stolen - data may be stored to the desktop, or confidential paperwork downloaded or there may be a USB stick which holds data records, in all cases this would be considered a data breach.

Carelessness is sometimes a factor too and the accidental release of data can be as unintentional as sending an email correspondence to the wrong person.

An example of the latter took place when a school in East London accidentally revealed the names of seven primary school pupils feared to be at risk of radicalisation as they had received a Freedom of Information request from a parent. This would not necessarily be viewed as a cyber crime, but it is the unauthorised publication of data.<sup>14</sup>

Ecclesiastical cyber insurance can provide legal defence costs if you are sued for the accidental release of data.

The ISBA has created a series of helpful documents to help schools check they are GDPR compliant.

Just visit [www.isba.org.uk/news/2018/isba-publishes-gdpr-guidance.aspx](http://www.isba.org.uk/news/2018/isba-publishes-gdpr-guidance.aspx) to find their advice on the subject.

## What schools think of the new General Data Protection Regulation (GDPR)

- Over three-quarters of schools are aware of the new regulation.
- Despite high awareness levels, 40% would like to know more about the impact of new regulation.
- Over 90% are confident that their establishment will be ready to comply when it is introduced on 25 May 2018.<sup>15</sup>

<sup>13</sup> <https://www.ibm.com/security/data-breach>

<sup>14</sup> <http://www.bbc.co.uk/news/uk-england-london-34942431>

<sup>15</sup> Ecclesiastical FWD Annual Education Tracking Survey 2017

## Rules around notification of data breaches

One of the most significant changes to the law on data breaches is the requirement to notify the Information Commissioners Office (ICO) within 72 hours following a breach that puts personal data at risk. As well as that, there is also a requirement to notify individuals if there is a high-risk breach, for example, if personal data of students was mistakenly sent to the wrong mailing list with thousands of recipients.<sup>16</sup>

Consider a scenario where all of the organisation's data has been compromised by a ransomware attack and the records are encrypted with no backups available to restore the data. As of 25 May 2018, the GDPR will require independent schools to let the individual know, depending on the nature of the data. As the data hasn't been backed up and contact records can't be restored, this could be a complex and lengthy process.

The costs of a data breach can therefore be extremely significant, potentially stretching beyond financial losses to tarnish an organisation's reputation.

### Minimising the chance of a data breach

Other examples of physical data can also lead to a breach if they are not taken care of appropriately.

#### Only keep data the school will use

- Minimise the number of places the school stores personal data.
- Reduce the volume of information you collect to only what is relevant.
- Only retain what is necessary.

#### Clear out old files

Be mindful of the private information held offline. Physical records may be disposed of over time as alternative storage systems become more convenient. To safeguard records your school no longer needs, it's important to dispose of them safely.

- Shred paper files.
- Destroy disks, CDs, DVDs and other portable media so they are unusable.
- Before disposing of old hard drives; use software specifically designed to permanently wipe it clean, or physically destroy the drive itself.

#### Safeguard physical data

- Lock away physical records containing private information in a secure location.
- Restrict employee access to private records to only those with dedicated access.
- Never give temporary employees access to personal employee or pupil information.

<sup>16</sup> <https://ico.org.uk/for-organisations/guide-to-the-general-data-protection-regulation-gdpr/personal-data-breaches/>

## Managing reputational risks

In terms of the cost of a data breach, damage to the school's reputation may have a greater negative impact than the tangible cost. Reputational risk remains one of the top three risks for schools year on year, with 74% of independent schools identifying it as a key concern for them in 2018.<sup>17</sup>

Depending on the severity of the incident, for independent schools in particular, a negative impact on reputation can put both fees and revenue at risk. Careful crisis management can limit the impact of an incident on the school's reputation and we know that schools are looking for support in this area.

In 2016, 36% of schools told us they would benefit from PR support and crisis management as part of their cyber insurance.<sup>18</sup>

We understand an independent school's reputation is fundamental to its success. A data breach can put that reputation on the line so managing an incident with efficiency and empathy can help to preserve the school's reputation.

As such, we have provided insurance solutions to support schools with their recovery following a data breach:

- 24-hour legal advice line
- PR and crisis management
- access to forensic experts to support the recovery of data
- counselling helplines.

<sup>17</sup> Ecclesiastical FWD Annual Education Tracking Survey 2017

<sup>18</sup> Ecclesiastical FWD Annual Education Tracking Survey 2016



## Critical incidents - lockdown procedures

Schools are having to adapt to manage risks in the classroom too. In 2016, 40% of independent schools we asked told us they are becoming increasingly concerned about terrorism. Serious threats like terrorism are often difficult to predict and hard to handle.<sup>18</sup>

Having plans in place help everyone in the establishment to be prepared for the worst. Simple actions cost little or nothing and having a plan will minimise risks to students and staff.

40% of independent schools we asked told us they are becoming increasingly concerned about terrorism.<sup>18</sup>

### What do lockdown procedures involve?

Lockdown procedures describe the pre-planning of protocol and responsibilities for crisis situations. They will vary between establishments depending on factors like age of student, premises layout, size and location, e.g. urban or rural, security arrangements and more.

In some cases, lockdown procedures are described more softly as 'sheltering in place' to prevent children from becoming alarmed. The whole process of practising these procedures also helps promote calm should a real event take place.

### What would need to happen for a school to go into lockdown?



Ultimately, there are many circumstances which could cause a lockdown but, fortunately, they occur infrequently. However, having a plan in place can minimise risk, prevent harm and protect the reputation of the school.

To help your school begin arrangements for lockdown procedures, we have developed a lockdown procedure checklist which details the questions you should be asking to make sure you have appropriate measures in place. Just visit our website and search for lockdown procedures.

You can also obtain Gov.uk advice on Developing Dynamic Lockdown Procedures and watch the 'Run, hide, tell' film.<sup>19</sup>

<sup>18</sup> Ecclesiastical FWD Annual Education Tracking Survey 2016

<sup>19</sup> <http://www.gov.uk/government/publications/stay-safe-film>

# Business continuity and contingency planning

Contingency planning can minimise the impact of any risk a school might experience. Plans need to be reviewed and updated frequently to ensure accuracy and efficiency should an event occur.

The vast majority of schools have a business continuity plan, but whether the plan is tested and the frequency of testing is less clear.

Contingency planning can limit the impact of an incident and enable the school to continue to fulfil its duties.

## Contingency plans – considerations

Major incidents can leave the school uninhabitable but with a responsibility to continue providing lessons and justify fees.

## Finding a suitable place for lessons to continue

In the event of a flood where many people and organisations are displaced, it can be extremely difficult to source alternative premises. This could be anything from checking where temporary classrooms could be hired and set up (for example, are the playing fields at the school large enough/accessible?), to utilising other premises in the local vicinity or hiring additional equipment whilst replacements/repairs are being sought.

## Alternative accommodation

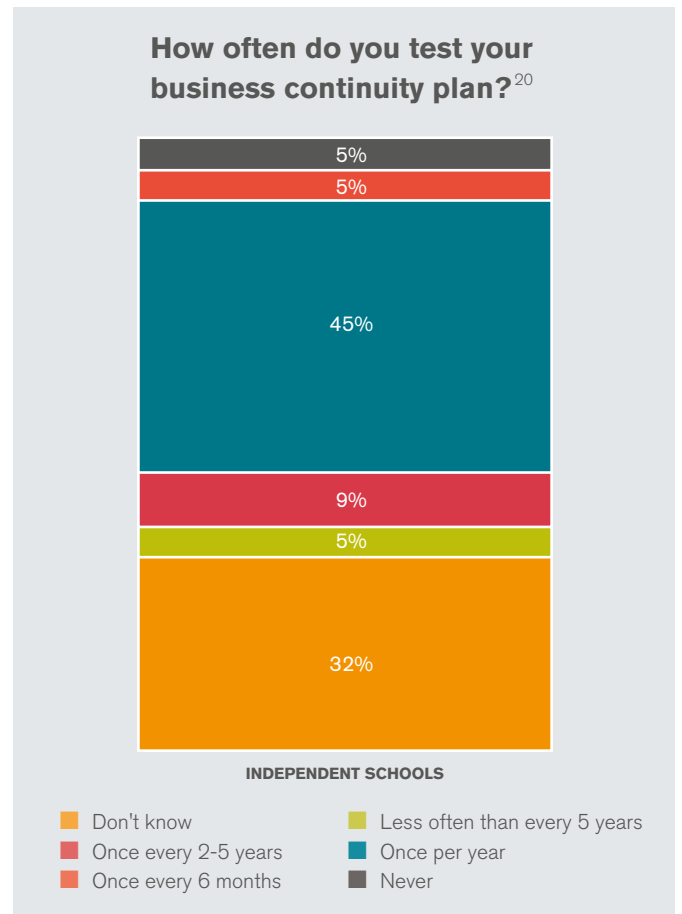
If your students board, you will also need to consider temporary accommodation. Factors such as proximity to the school, safety of children and offering reassurance to parents should all be considered.

## Ensuring the health and safety of the children

Health and safety considerations are paramount both in terms of the adequacy of any temporary site, the safe delivery of children to the site and their retrieval by their carer at the end of the school day.

## Business interruption costs

The ultimate aim for the plan should be to ensure that the impact to normal school operations and therefore, the pupils' education is minimalised. This should help to reduce the risk of pupils moving elsewhere and maintaining the school's fee income during, and after, the event.



<sup>20</sup> Ecclesiastical FWD Annual Education Tracking Survey 2017

## The benefits of comprehensive insurance cover

Insurance can form part of your school's contingency plans. Our Felsted school case study is an example of where Ecclesiastical went above and beyond to get the school back on their feet.

A devastating fire at the start of the school summer holidays reduced Follyfield Boarding House at Felsted School to rubble. Within a matter of hours, 61 pupils and staff were left without a boarding house to return to in the new term.

We quickly assembled a specialist team who arrived on site the day after the fire. The team included Ecclesiastical claims specialists, the insurance broker and the loss adjuster.

To ensure that the school didn't have to worry about policy cover or funding, we issued them an immediate payment of £50,000. We continued to make advanced payments to ensure the school always had sufficient funds to meet their ongoing needs.

We appointed a project manager to work on behalf of the school to oversee the smooth installation of temporary accommodation. They also supported the ongoing project of demolishing and planning the rebuild of a brand new boarding house in a new location nearer to the other boarding houses.

Forty-eight trailers were needed to bring the required parts to the site, which was a complex exercise as roads into the village were very narrow. Despite this, and the extreme weather in 2015 which had resulted in a lack of available labour and materials, we delivered the rebuild on time and within budget.

Follyfield House was rebuilt over a period of two and a half years at a cost of £6million. The school suffered no loss of fee revenue as a result of the fire.

The new boarding house was designed as modern and safe. Special features were added such as under-floor heating which connected to an air source heat pump, to ensure that the building was environmentally friendly. With safety in mind, state-of-the-art security systems were also added to control access to the building.

### Sandra Cooper, specialist claims consultant, explained:

"As Felsted's insurer, our responsibility was to give the school back what it had before the fire. However, as this was an old building, the school wished to upgrade the accommodation to include some more modern features. We were happy to oblige and worked with the school to negotiate a solution that was acceptable to both parties."

The boarding house was officially reopened by Her Majesty the Queen who unveiled a plaque in commemoration of the rebuilding when she visited to celebrate Felsted School's 450th anniversary.

### Margaret Mckenna, Bursar at Felsted School, was delighted with the outcome:

"The School is most appreciative of the support we have received. From the day after the fire and throughout the following two and a half years, the team 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."





## Slips and trips

Injury resulting from slips and trips continues to be a significant source of liability claims which can impact a school's finances and reputation. Once again, if managed appropriately, injuries can be avoided.

The HSE give examples of the common causes of slips and trips in schools:

- running
- carrying heavy or awkward items
- wearing unsuitable footwear
- poor lighting – particularly where there are uneven surfaces or changes in level
- wet surfaces – caused by water and fluid spillages
- slippery surfaces – caused by contaminants, e.g. food or litter
- obstructions – particularly bags and trailing cables.<sup>21</sup>

For many schools, the arrangements for preventing slips and trips will form part of a more comprehensive, systematic approach to managing health and safety generally. Frequently, risk assessments will help identify suitable precautions and decide on priorities. Often solutions can be simple yet effective where implemented properly.



<sup>21</sup> <http://www.hse.gov.uk/slips/preventing.htm>

## Typical precautions you can take

- Regular maintenance and repair of floor surfaces, steps and footpaths
- Replace or repair cracked or damaged stone flags, ceramic or clay tiles and wood blocks
- Remove or replace worn, damaged or loose floor coverings (carpets, mats and rugs)
- Fix down carpets and entrance matting securely
- Regular maintenance and repair of roofs, ceilings and guttering
- Highlight unexpected changes or variations in floor levels, steps or stairs
- Provide adequate or enhanced lighting
- Provide steps, stairs and steep paths with suitable handrails
- Avoid or cover trailing electric leads
- Remove obstructions from footpaths and walkways
- Provide barriers and warning signs where cleaning is or has taken place
- Regular maintenance and proper repair of external drainage
- Remove protruding tree roots and undergrowth where they are obstructing access
- Remove algae, moss or accumulations of leaves on external footpaths
- Repair potholes or uneven surfaces in paths, driveways and car parks.

Being able to demonstrate the arrangements that were in place to prevent slips and trips can potentially assist in the defence of a claim. Usually, good documentation can help here including those prepared post-accident (e.g. accident reports, first-aid records) or evidence that robust procedures were in place (e.g. records of any maintenance, cleaning, inspections or other checks made).

### HSE school canteen case study

HSE give an example of a school that had a water fountain causing a trip hazard in their canteen. The fountain had excess water on the floor surrounding it causing a slip hazard. With slippery floor signs displayed almost every day, even staff had become complacent about the risk.

To solve this, it was advised that the school move the water fountain to a covered outdoor area. The plastic cups, which were often a cause of spillage, were removed and pupils were encouraged to fill up water bottles with lids instead.<sup>22</sup>

Common sense approaches are often the most effective way to address the risk of slips and trips.

### Special advice to prevent slips and trips in heritage buildings

Sometimes, it can be difficult to apply some precautions to prevent slips and trips while preserving the heritage nature of the building. This is usually because of design constraints or the fabric of the building itself.

Recognising this, we've teamed up with leading researchers at the Health and Safety Laboratory (the research arm of the Health and Safety Executive) with a view to developing better advice on this.

Later this year we will share a range of information designed to identify practical solutions that can be used to address this risk in these premises.

<sup>22</sup> <http://www.hse.gov.uk/slips/experience/school.htm>

## Evolving risk management processes

We are always looking for ways to support our customers' risk management needs and we offer a range of tools and helpful advice.

### Building valuations

Our building valuations team offers site or desktop surveys to establish the correct value for your buildings' insurance. From classic and historic buildings to those of contemporary design, we offer a professional service at no extra cost with advice which ensures the accuracy of your school buildings' cover.

### Risk advice line

Ecclesiastical customers and brokers receive free access to our risk advice line which provides quality support over the phone, whenever it's required.

Our in-house specialists are able to give advice on a variety of topics and if we don't have the knowledge in-house, we source answers from our expert partners to ensure the advice you receive is always of the highest standard.

You can ask us about:

- health and safety
- construction safety
- food safety
- occupational health
- environmental management
- water safety
- asbestos
- property protection
- security
- fire safety
- business continuity planning.

**Our risk advice line is available on 0345 600 7531, from 9:00 – 17:00 Mon – Fri.**

Further guidance, videos, risk management tools and thought leadership can all be found on our website  
**[www.ecclesiastical.com](http://www.ecclesiastical.com)**

To find out more about how Ecclesiastical can help protect your education establishment, please talk to your insurance broker or visit **[www.ecclesiastical.com/educationinsurance](http://www.ecclesiastical.com/educationinsurance)**

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