

Education

Risk Appetite Guide

A guide to our risk appetite

With over 65 years' experience insuring education risks from early years and schools through to further and higher education, we have the expertise to ensure your client has the right cover to meet their needs.

Our underwriting is flexible and combined with our valuation service and risk management expertise, it allows us to provide competitive and comprehensive solutions for your clients.

Within our extensive client base we insure a vast range of establishments whose primary purpose is to educate, instruct or impart knowledge or skill.

The following table provides examples of risks within our appetite but is not exhaustive. If you have a risk you would like to discuss with us, please contact your Ecclesiastical relationship manager.

Within appetite

Independent schools

Academy, studio and free schools

Community schools

Foundation schools

Trust schools

Privately owned nurseries and pre-schools

Higher education establishments

Universities

Science Technology Engineering

Mathematics (STEM) schools

Management colleges

Business schools

Further education colleges

Language schools

Sixth form colleges

Teacher training colleges

Professional bodies and associations

Theological colleges

Voluntary aided schools

Voluntary controlled schools

University Technical Colleges (UTCs)

City Technology Colleges (CTCs)

Special schools

We can write the following risks on a property only basis

Adult skills and employment based training centres

Riding schools

Large nursery groups or chains

The following are examples of risks which require special underwriting consideration or that we would consider in exceptional circumstances:

Childminders

Pupil referral units

Sure start children's centres

Summer or temporary schools in isolation

Education risk appetite guide

Specialist education expertise

As a specialist insurer with over 65 years' experience in the education sector, we understand the need for flexible insurance.

With our education knowledge, our underwriting team take the time to understand the needs of your education clients to ensure we provide the right insurance solutions.

When you submit a new business enquiry to us, please supply as much information as possible about your client in order that we can provide you with the best possible terms. The list below identifies some of the information we will need but is not exhaustive:

- Confirmed claims experience, including details of any post loss action to mitigate future incidents.
- Demonstration of good management including Health and Safety policy, Risk Assessments, Pre-employment Checks, Record Keeping, Safeguarding Policy and General Property Maintenance.
- Details of the sums to be insured, and construction of the buildings and contents; plus the fire (including Kitchen Fire Suppression Systems) and security measures in place.
- Confirmation of whether a business continuity plan exists, and if it is regularly reviewed, tested and updated.
- Confirmation of a proactive approach to near misses and incidents.
- Staff wage roll splits and pupil numbers.

Getting in touch

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