

Schools insurance cover

Zurich Municipal is one of the leading providers of risk and insurance solutions to the UK's education sector. Part of a global insurer, we provide a bespoke range of innovative insurance solutions and risk management services to meet the specific requirements of education establishments.



We are passionate about education and by dealing directly with our customers and education leaders we have a unique insight into the challenges the sector faces. We pride ourselves in helping education establishments in understanding the risks that they face and supporting them in protecting themselves. We have built our propositions to specifically support the challenges that education establishments face.

Direct dealing insurer

We prefer to take a face-to-face partnership approach to working relationships. Direct dealing means that our people have an in depth understanding of your school. Our dedicated team understand schools, can discuss claims, risks and issues and are able to support you where required. Our business is structured to ensure that our customers have easy access to experienced risk and insurance consultants in their locality. We also provide you with direct access to underwriters and claims handlers.

Risk expertise



We help customers identify the potential risks facing them and provide guidance to eliminate or reduce these risks. As a Zurich Municipal customer you can enjoy access to **Risk Curriculum** a free resource for all our academy, independent,

foundation and free school customers. The site is full of useful insights, specialist knowledge and helpful training to help you understand insurance and manage your risks more effectively. It contains a bespoke Business Continuity Management tool so that you can build and store your own tailored continuity management plan and over 40 factsheets on areas such as protecting people, buildings and reputations.

Other key benefits to help minimise disruption of teaching and learning due to an incident include:

Zurich's Riskline – Free helpline to offer practical advice on a range of risk topics – Property, Security and Business Continuity, Health and Safety queries including Food Hygiene, Water, Asbestos and Environmental issues.

Key Building Resilience – Our risk experts can help customers identify the potential risks facing key building(s) and provide effective and economic solutions to eliminate or reduce these risks. Entails full vulnerability assessment completed by a member of our Risk Engineering team. Supported by building design guidance, valuations and surveys.

Expert Claims service

Our expert claims service will see your claim through from start to finish minimising any disruption to teaching and learning and keeping you updated. A dedicated team is available for Employers' and Public Liability related claims and another for Property claims ranging from minor building damage to a major fire or flood. Where required, we will be able to provide broader support on claims, such as assigning a major incident expert to manage the response to a significant incident.

COVER AVAILABLE

No two schools are the same, so there is a full range of cover available that can be tailored to individual requirements.

Here is a summary of the cover we can provide:	
Material Damage (Buildings and Contents)	full 'All Risks' cover based on your sums insured
Business Interruption	this covers Additional Expenditure and Loss of Revenue in the event of a loss under the Material Damage section
Works In Progress	'All Risks' cover for any refurbishments or building works
Money	this covers cash, stamps, cheques etc and money in private residences or locked receptacles in the premises
Public Liability	this is where we provide cover for injury to third parties i.e. students, damage to third party property and Failure to Educate claims
Employers' Liability	this provides cover for injury to Employees suffered as a result of negligence by the school
Hirers' Liability	this provides Public Liability to third party hirers who do not have their own cover whilst hiring your premises
Libel and Slander	this provides cover for Employees and Governors
Governor's Liability	this covers defence costs and damages for Governors against alleged maladministration
Computer	this provides cover for material damage to computer equipment, costs and expenses for replacing or restoring data and information, additional expenditure and additional interest, and loss of revenue
Motor	comprehensive cover for any vehicle owned and operated by the school. We can also provide occasional business use cover for Employees/Governors for infrequent or unplanned business use of their own vehicles
Engineering	we can provide Inspection of plant to ensure compliance with statutory Health and Safety requirements. Insurance cover is also available on the plant if required
Deterioration of Stock	this covers loss of or damage by deterioration or putrefaction to goods stored in any cold storage space
Fidelity Guarantee	this covers theft by Employees
Personal Accident	we can provide cover for Pupils, Governors, Volunteers and Employees. Choose Assault only, or Accident and Assault
School Journey	this can provide worldwide travel cover for school trips or excursions and for winter sports
Commercial Legal Expenses	this is provided by DAS Legal Expenses Insurance Company Limited. You will also have access to their Legal advice helpline and counselling services free of charge

We also offer **Business Travel** Insurance for staff trips, **Professional Negligence** Insurance and **Terrorism** Insurance.

For more information about what Zurich Municipal can offer your school please visit www.zurichmunicipal.co.uk/schools, contact us on **0800 232 1901 (Option 2)**, or email us at zm_enquiries@uk.zurich.com to arrange a call back.