

7.0 Insurance

No school trip should go ahead unless there is adequate insurance in place. As from May 2003, the LEA's Liability Insurance (including travel) cover for schools has been amended and is now a mix of internal fund and Insurance.

Schools and other facilities organising Educational Visits should ensure that centres to be visited are suitably insured, e.g. documentary evidence of Public Liability insurance cover. Schools and other facilities should also ensure all vehicles used for transport during an Educational Visit carry fully comprehensive business use insurance.

NEW INSURANCE ARRANGEMENTS FOR EDUCATIONAL VISITS

Insurance has been arranged for Educational Visits, with effect from the 1st of October 2003, and placed with Zurich Municipal. The scheme will provide cover for all Liverpool City Council Schools regardless of whether they are Church of England, Catholic, Voluntary Aided or Assisted, as well as all Youth Service establishments.

The scheme will be initiated where permission from the LEA is required for a particular Educational visit to take place. Though the uptake of this cover is not mandatory it is strongly recommended (to ensure suitable cover has been put in place). Such visits will include: -

- 1/ All visits that involve hazardous activities such as abseiling or canoeing.
(Category B or C as described in the DfES guidance entitled – Standards For Adventure 2002, part 2 supplement).
- 2/ All residential visits, regardless of the type of activity.

The cost of insurance represents best value. The premium for a visit will be calculated taking account of the number of people on the visit, the number of days of cover, the risk factor (high or low) of any proposed activities and whether the proposed visit is within the U.K. or within/outside of Europe.

Schools and other facilities will be notified of the cost of the cover for a proposed visit on receipt of the LEA permission. Subsequently, schools will be billed on a quarterly basis, for those visits for which insurance has been provided. The schedule of insurance cover is available on request from the Risk & Insurance Unit or The Outdoor Education Officer at the LEA. All other educational visits such as non-residential or low risk activities (such as a museum visit) will be covered by the "self-insurance scheme" managed by the LEA.

Those schools that do not wish to use the LEA insurance will be required to provide details of the insurance company and the level of cover they wish to use along with proof that it is suitable for the visit. This information must be provided with the LEA visit permission request form.

For Further information contact the Risk & Insurance Unit,

Risk and Insurance Unit
Tel: 0151 233 6725 or 5317
4th floor,
Millennium House,
60 Victoria Street,
Liverpool,
L1 6JD.

7.2 TYPES OF COVER

Personal injury

Covers death, major injury, loss of limbs or sight, permanent or partial disability.

Public Liability

Covers against the risk of an award of compensation where a legal claim is made against the organisers/supervisors of the school trip for the death, injury or illness of a person.

Medical and related expenses

Covers expenses following an injury or illness.

Extra-expenses

Covers expenses reasonably incurred because of an enforced extension or abbreviation of the trip, e.g. a strike or civil disturbance. *

Personal effects

Covers loss of, or damage to luggage, clothing, personal effects and money.**

Hired equipment

If you have hired equipment for the trip, check under the terms of the hire agreement whether you are required to arrange insurance cover for the period of the hire.

Special activities

Separate insurance will be necessary when the trip includes high-risk activities. Check your policy.

Cancellation

Covers a loss caused by the cancellation of the trip.

* Most insurance specifically excludes civil disturbance, riot or breach of the peace

** Cash is not normally covered by insurance