

CHAPTER 7 – INSURANCE General

143. The group leader must ensure, well before the group departs, that adequate insurance arrangements are in place. Insurance may be provided by, for example, the LEA, a travel firm, a bank or the organisation to be visited as well as by an insurance company.

Insurance in LEAs

144. Head teachers or group leaders in county and controlled schools should clarify with their LEA what insurance provision already exists and what additional cover may need to be arranged. LEAs, under Section 3(1)(a) of the Employers Liability (Compulsory Insurance) Act 1969, are exempted from the requirement to have employers liability insurance against the risk of injury to their employees. Some LEAs may nevertheless choose to have such insurance in place. Public liability insurance, against the risk of injury to others, is optional in both public and private sectors.

Other schools

145. Head teachers or group leaders in other schools, such as grant-maintained schools, will need to investigate and make satisfactory arrangements of their own. Voluntary aided schools may be able to obtain advice from the LEA.

Insurance and parents

146. The group leader should write to the parents to tell them which responsibilities the LEA/school accepts and the scope of any insurance cover the school is to arrange. It is advisable to make copies of the insurance schedule available to parents as early as possible in the booking process.

Insurance cover for visits

147. Insurance policies are legal documents. They will impose conditions, limit the cover, and exclude

certain people or activities. Insurance companies/travel firms can advise on particular types of insurance. However, the following are examples of cover which may be appropriate to many types of school visit:

- ▼ employers liability;
- ▼ public liability;
- ▼ personal accident cover for teachers, other adults, and pupils;
- ▼ costs of medical treatment;
- ▼ specialised risk activities (often excluded from standard policies) and the costs of evacuation for medical reasons when abroad;
- ▼ damage to or loss of hired equipment (check the wording of the hire agreement);
- ▼ programmed and non-programmed activities;
- ▼ transport and accommodation expenses in case of emergency;
- ▼ compensation against cancellation or delay;
- ▼ compensation for loss of baggage and personal effects including money;
- ▼ legal assistance in the recovery of claims; and
- ▼ failure or bankruptcy of the centre or travel company.

148. Additional arrangements may be necessary to obtain insurance cover for activities abroad and activities of a potentially hazardous nature. The group leader should scrutinise carefully the list of exclusions in the policy. If there is any doubt about the cover the insurer should be asked for clarification.

149. The group leader should ascertain the details of the insurance held by the tour operator.

150. Additional cover may be necessary for participants with medical conditions. The group leader should check this with the insurance company before departure.

Cancellations

151. Some parents may cancel their child's place in the visit. The group leader should forward any cancellations to the insurer/operator as soon as possible, in writing, if a replacement is not available. Delay in notification may incur cancellation charges.

Transport

152. When hiring coaches etc the group leader should check that the company used has appropriate insurance. The LEA may have a list of such companies.

153. Use of school/private vehicles: the group leader should check that the insurance policy for the school minibus is appropriate to the journey. Taking the school minibus abroad may require extra insurance.

154. The group leader should check that the teacher driving the school minibus abroad is appropriately insured and that their driving licence is valid for the countries to be visited or passed through en route.

155. Teachers, other adults or pupils using their own cars to carry pupils on school visits should ensure that their vehicle is properly licensed and that the insurance covers its use on school business.

156. Some schools and LEAs take out their own policies to cover any claim which may be made against them as a result of transport provided in a private car. But this does not exempt the driver from taking out appropriate insurance.