

# CCIA Update



this issue

Premises Risk Issues P.1

Insurance Up-date P.2

Please contact the office on 01296-422030 for insurance advice and any of the forms mentioned in this issue.



## Voluntary Aided Schools - Premises Risk Management

Your insurers routinely undertake surveys of insured schools, focussing predominantly on the bigger sites or those schools that have suffered major losses. These surveys usually identify areas for improvement with actions that are either mandatory or advisory. An analysis of these surveys reveals some common themes where practical solutions are invariably not overly onerous or expensive to implement. As such we thought it worth sharing these with school managers insofar that, where relevant, implementation could help prevent loss or disruption at the school site.

**External Waste Management** - Wheeled waste bins can be the source of deliberately set fires. Ideally these bins should be located a minimum of 8m from the school buildings, within a locked compound or by chaining the bins to a fixed point so that they cannot easily be moved. Similar distance considerations apply to the siting of recycling receptacles and temporary waste skips where possible. Also take care when discarding packaging as empty boxes in plain view may advertise the arrival of new equipment to thieves.



**School Kitchens** - These can increase the fire risk if there is a build up of grease. Filters and hoods should be cleaned regularly and the main extraction ductwork including any associated fans should be cleaned annually.



**Internal Storage of Combustible Materials** - Insurers periodically find that boiler and electrical switch rooms are being used for the storage of flammable materials and liquids. This should be avoided because of the huge impact that a fire in these key locations would have on the working of the school.

**Control of Contractors** - It is important that the presence and activity of contractors working on the school site does not affect fire and security arrangements. This is particularly relevant where the use of heat is required, such as the use of blowtorches or welding. In order to ensure a co-ordinated approach a hot work permit scheme should be introduced that ensures that contractors are implementing procedures to reduce the fire risk. A copy of a hot work permit can be obtained from our office.

**Guarding Against Computer theft** - This is a broad topic given the range of attractive items contained within schools. However, Insurers are especially concerned with Apple Mac computers which they consider should be secured by a security cable or lockdown device in addition to usual alarm systems.



**New Long Term Agreement and IPT increase**—The various Catholic Dioceses have accepted a new five-year agreement with your insurers in return for a 5% discount on premiums effective from policies first renewing on 1st September 2015. Unfortunately this saving is largely negated by the Government's decision in the Budget to increase Insurance Premium Tax from 6% to 9.5% on all premiums chargeable from November 2015.

**Value of static computer equipment** - For their internal underwriting processes insurers have now asked the CCIA to show separately on your insurance schedule computer equipment from general school contents sums insured. To simplify this process it has been agreed that for primary schools the computer figure will be 10% of the overall sum insured for contents increasing to 15% for secondary schools. Schools can advise us of a different percentage split if they wish in the knowledge that this will have no effect on premiums. Where schools buy cover for computers taken off-site then this sum insured will continue to be shown separately.

**Contract Works cover limit increased to £100,000** - Schools are reminded that this new automatic cover limit is already in place. This insurance is required when the school enters into a contract for improvements, adaptations or extension to the school building, and reflects the additional risk that such works present to the existing structure and the value of the works themselves. Examples of such projects could include replacement windows throughout the school .



There will of course be instances where the value of the contract, excluding VAT, but including professional fees exceeds £100,000. In these instances we can arrange cover for an additional premium. Please contact the office (01296-422030) to obtain a Proposal Form so that insurance can be arranged. During the contract, if the declared end date is delayed, insurers must be notified in order to extend the cover provided.

**Insurance to Cover School Money Losses** - Due to the way that some local authorities structure their insurance coverage we have become aware, following the transfer of schools to our 100% premises insurance scheme, that some local authorities are no longer providing insurance to cover VA school money losses. Should, after checking with your local authority, your school be in this situation, then we can offer a low cost insurance solution that should fit individual school needs. For more details and a quotation please contact our office.



#### **A reminder as to property claims reporting and handling procedures**

- Please contact the office to report all new losses. We will issue a claim form for completion and return with the usual supporting loss documentation, including estimates for replacement and/or repair. Photographs showing the damage sustained will also be helpful and these will all serve to speed up processing of your claim.
- Claims likely to exceed £5,000 in value should be reported as soon as reasonably practicable as your insurers will want to instruct a loss adjuster to visit the school to obtain loss details and give advice.

Should you have a major loss and require urgent assistance out of office hours then please ring Zurich Municipal direct on 01252-387529. If they are unable to take your call you will be automatically diverted to their nominated loss adjusters, Cunningham Lindsey, who will provide immediate advice and support.