

## **SCHOOL INSURANCE COVER SUMMARY (Rep of Ireland)**

The definition of “The Insured” in the policy is as follows:

- a) the School and any body corporate trust or other entity by which such establishment has legal status which holds its rights and asset and/or bears its liabilities
- b) the patron and/or trustees of the School
- c) each individual member of the Board of Management/Governors (we have agreed with insurers that this includes the “Body of Persons”)
- d) at the request of the insured, any parent teacher association, past pupil union, employee or other person in respect of liability for which the insured would have been entitled to indemnity if the claim had been made against the insured.

### **SECTION 1: PROPERTY DAMAGE**

**Cover:** “Material Damage All Risks“ (including larceny & subsidence) covering loss of or damage to School Property - **Buildings and Contents** (including synthetic pitches).

**Limit:** Maximum amount payable would be the Sums Insured for each school

#### **Cover also includes**

- Temporary removal of Contents up to €50,000
- Replacement of locks and keys
- Damage to / loss of external lighting or security equipment
- Fire extinguishing expenses and fire brigade charges up to €25,000
- Loss of metered water, oil or gas up to €50,000
- Tracing source of burst pipe underground up to €25,000
- Damage to fences, gates or moveable property in the open up to €10,000
- Contract works up to €250,000
- Additions of Buildings & Contents - € 1,000,000

### **SECTION 2: CONSEQUENTIAL LOSS**

**Cover:** Reasonable loss or expense resulting from any insured building (or part thereof) becoming unusable as a result of damage insured under the Property Damage section. For example reasonable expense would include hire of alternative accommodation.

**Limit:** up to 20% of the Sum Insured on the buildings. Cover is for a period of up to 36 months from the date of loss.

#### **Cover also includes**

- Professional Accountants Fees in connection with a claim - € 25,000
- Loss or expense resulting from loss or damage at the property of Public Utilities (electricity, gas and water) up to the limit of the sum insured or € 350,000, whichever is the less.

### **SECTION 3: MONEY**

**Cover:** Loss of Money belonging to the School (including financial loss following misuse of any credit card belonging to the School) up to policy limits

**Limits include:**

- Money on School Property within any building occupied and used by the School or in a locked safe or strong room €13,500
- Money in transit or in a bank night safe €13,500
- Financial loss following misuse of any credit card € 7,500

The policy limits are doubled for 2 weeks before and after the period when school fees are collected

**Cover includes**

- Personal money belonging to a member of the teaching staff
- Money in the residence of an authorised person

### **SECTION 4: COMBINED LIABILITY**

#### **Sub Section A: Employers' Liability**

**Cover:** Legal liability in connection with a **School Related Activity** for bodily injury to Employees (including volunteer workers).

**School Related Activity is defined as** "any activity usual to a School which is carried out with the full knowledge and authority of and under the control of the Board of Management/governors of the School or of any other person specifically authorised by them"

**Limit of Indemnity** - €33,000,000 inclusive of Law Costs in respect of any one Event

**Cover also includes**

- Indemnity to Principal
- Court attendance costs up to €500 per day
- Unsatisfied court judgements

#### **Sub-Section B: Public Liability**

**Cover:** Legal liability for accidental bodily injury to persons other than Employees and/or accidental damage to third party property in connection with a **School Related Activity**.

**Limit of Indemnity** - €13,000,000 inclusive of Law Costs any one Event (except for Products where the limit is any Period of Insurance) \*\*

\*\* There is a separate Excess Public Liability policy in place which increases the overall Public Liability limit to €26 Million any one accident

**Cover also includes**

- Indemnity to Principal
- Member to member (Board of Management /Governors or Trustee) and pupil to pupil liability
- Motor Contingency (use of vehicles not owned by the School) up to €6,500,000
- Legal liability for Nuisance up to €2,500,000
- Work experience schemes
- Contingency cover for work by contractors up to €6,500,000
- Use of Teachers Cars on School Business (out of pocket expenses)
- Use of School by Other Groups
- Court Attendance Costs up to €500 per day
- Administration of Medicines

## **SECTION 5: INDEMNITY TO MANAGEMENT**

### **Sub Section A: Professional Indemnity**

**Cover:** Legal liability in connection with a **School Related Activity** for any actual or alleged

- (a) breach of duty arising from any negligent act, error or omission
- (b) breach of warranty of trust or confidentiality
- (c) libel or slander committed in good faith
- (d) infringement of copyright, patent, trademark or design rights committed in good faith

**Limit of Indemnity** - €6,500,000 inclusive of Law Costs in any one Period of Insurance

### **Sub Section B: Trustees', Directors' and Officers' Liability**

**Cover:** Legal liability for any actual or alleged breach of duty arising from any negligent act, error or omission while acting in the capacity of a Trustee, Director or Officer of the School

**Limit of indemnity** - €2,500,000 inclusive of law costs in any one Period of Insurance

### **Sub Section C: Employment Practices Liability**

**Cover:** Legal liability in connection with a **School Related Activity** for any actual or alleged

- (a) unfair or wrongful dismissal of an Employee
- (b) discrimination (including victimisation) in the employment field
- (c) refusal to employ a qualified applicant for employment
- (d) failure to offer or afford the same terms of employment, working conditions or treatment
- (e) employment related harassment including bullying of any kind

**Limit of Indemnity** - €2,500,000 inclusive of Law Costs in any one Period of Insurance

### **Sub Section D: Fidelity Guarantee**

**Cover:** Dishonesty of an Employee, member of the Board of Management or of any other person acting on behalf of the School in embezzling money or property belonging to the School.

**Limit:** €100,000 in any one Period of Insurance

## **SECTION 6: LEGAL EXPENSES**

**Cover:** Legal costs and expenses incurred with the prior approval of Allianz in connection with

- (a) the pursuit of legal proceedings arising from any dispute between the Insured and any Employee or pupil
- (b) the pursuit or defence of legal proceedings arising from a contract for the purchase, sale or supply of goods or services in connection with a **School Related Activity** or any infringement of the legal rights of the Insured or another relating to ownership / occupation of School Property.

**Limit of Indemnity** - €1,000,000 in any one Period of Insurance

## **SECTION 7: PERSONAL ACCIDENT**

**Cover:** Accidental bodily injury to board members or school staff while involved in a **School Related Activity**.

### **Table of Benefits**

<b>Bodily injury causing</b>	<b>Limit</b>
Death	€125,000
Loss of sight in one eye or loss of one limb	€75,000
Loss of sight in both eyes or loss of both limbs	€125,000
Loss of hearing in one ear	€7,500
Loss of hearing in both ears	€50,000
Permanent disability	€125,000
Temporary disability per week	€500
Medical / Dental / Optical expenses	€10,000