

7.0 Insurance Arrangements for Educational Visits

7.1 Insurance Arrangements



No educational visit should go ahead unless there is adequate insurance in place.

The LA's Liability Insurance cover for schools is a combination of external insurance and self-insurance arrangements, educational visits are covered by external insurance. Schools that contribute to the Liverpool City Council's service level agreement for insurance/risk services are covered by this scheme, Liverpool integrated youth and play service groups are also covered.

Schools that have chosen not to contribute to the SLA for insurance / risk services will not be covered by the LA's educational visits insurance.

Schools and other facilities organising Educational Visits should ensure that centres to be visited are suitably insured, e.g. they should ask for documentary evidence of public liability insurance cover. Venues that are not adequately insured should not be used. Schools and other facilities should also ensure all vehicles used for transport

during an Educational Visit carry fully comprehensive business use insurance.

Liverpool City Council provides insurance cover for Educational Visits. The scheme will provide personal accident / travel cover for all Liverpool schools that contribute to the service level agreement for insurance / risk services for schools. Educational visit insurance extends to Integrated Youth and Play Service establishments.

For those schools that have accepted the local authority's service level agreement for insurance, the policy is activated by submission of form 1 (appendix 2).

Though the uptake of this cover is not mandatory it is strongly recommended (to ensure suitable cover has been put in place).

Visits requiring cover by the educational visits insurance are those for which Local Authority approval is required.

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 LA.

Those schools that do not wish to use the LA 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 LA visit approval form 1 (appendix 2)

For further information contact the Audit and Risk Management Unit:

**Audit and Risk Management Unit
Room 21
Municipal Buildings,
Dale Street,
Liverpool,
L2 2DH**

Tel: 0151 225 2641/2252575

7.2 The Educational Visit Insurance would provide the following covers

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

