



**Protecting your pupils,
your school and your people**



A message from our CEO

"Endsleigh has almost 60 years' heritage serving the evolving needs of the education sector. As part of the Howden Group, the world's largest retail broker network, we offer services and solutions that go way beyond the traditional broking model and partner with nearly 1,000 UK schools, colleges and universities supporting them with their insurance, risk management, employee benefits and wellbeing needs."

"Our holistic approach has been developed to deliver peace of mind for your pupils, your school and your people. We want to continue to understand your challenges and your opportunities to shape how we support you in the future."

Alison Meckiffe
Chief Executive Officer
Endsleigh Insurance



#BEYONDBROKING

A lifetime's experience in education



We understand the challenges schools are currently facing: the importance of keeping pupils safe and well whilst they're in your care, the minefield of managing your school's risks, and the difficulties of finding and retaining teachers and support staff. Spinning all these plates can be complex and time consuming. We have a lifetime's experience in providing solutions for the education sector and we're here to help.

Our solutions are built around three core principles that ensure peace of mind for your pupils, your school and your people.



Your Pupils

Pupil insurances
Mental health and wellbeing
Insurance portal



Your School

Commercial insurance
Cyber security
Risk management



Your People

Health and protection
Pensions
Assistance and wellbeing

Your Pupils

Pupils' insurance and wellbeing

Our pupils' insurance options give parents and schools comfort that children are protected should they have an accident or lose possessions whilst in your care, and that school fees will be covered if circumstances change. Our digital insurance portal significantly cuts down on lengthy administration time, keeps paperwork to a minimum and makes it easier for parents to choose insurance and make claims.

The mental health crisis amongst young people is deepening. There's a lack of specialist resources and wait times for counsellors are ever increasing. Our Pupil Assistance Programme provides key support for 11-18 year olds, their parents, caregivers and teachers with a 24/7 BACP (British Association for Counselling and Psychotherapy) accredited mental health and wellbeing service. We're already supporting more than half a million university and college students with their wellbeing through our Student Assistance Programme and we're proud to bring this invaluable resource to younger people.

Your School

Commercial insurance and risk management

We are specialists in providing tailored commercial insurance and risk management solutions to create a safe learning environment and to ensure your pupils and your people are protected. Our bespoke risk management services provide schools and academies with a comprehensive support package.

Your People

Employee benefits and wellbeing

Endsleigh's employee benefits package can help you attract and retain the best talent and encourage your employees to look after all aspects of their wellbeing – financial, mental, emotional and physical. With 91% of teachers reporting their job has adversely affected their mental health (NASUWT Feb 2022), it has never been more important to show how much you value your people.





Protecting your pupils

The minute children step into your school, we help you keep them protected. From pupil-focused insurance cover to providing access to 24/7 BACP accredited mental health and wellbeing support.

Pupils' insurance

Parents invest a great deal in their child's education. So, we offer peace of mind that should the unexpected happen, parents and schools are protected. Our flexible cover options can be tailored to your school's requirements, you'll have your own dedicated client executive and the ability to earn revenue on individual products.

Pupil absence insurance

If a pupil has to miss long periods of school, it's understandable that payment of school fees is going to be high on a parent's list of concerns. Pupil absence insurance offers financial security for both your school and your fee payers in the event that a pupil is absent from class for an extended period of time, either due to illness or injury. Valuable cover that provides peace of mind for parents and guardians during a potentially difficult time and supports your school's proposition.

Personal accident

Unfortunately, accidents do happen and in some instances they can be life-changing for pupils and their families. A personal accident policy could be of benefit to your pupils and staff. We offer a range of cover options with dental injury expenses included as standard. Whether injuries happen during sport or play, our policy covers permanent disability, death, dental injuries, burns and scars.

Pupils' personal possessions

Modern technology has not only transformed day-to-day lives, it has also transformed the way in which schools teach and pupils learn, with schools providing portable computer equipment for lessons. That's why our pupils' personal possessions policy insures against damage, loss and theft of valuables. Bicycles, musical instruments, art equipment and other valuables are also covered, which may be particularly important to boarders.



Travel insurance

Drawing upon over 35 years' experience of providing travel insurance for school groups, we understand the requirements you may have. Our tailored products include emergency medical fees, cancellation and curtailment, missed or delayed departure and baggage cover as standard.

We've partnered with market-leading medical assistance provider, CEGA, for vital services including international emergency medical assistance, repatriations, remote local medical support, medical assessment, emergency evacuations and crisis management. So, wherever your pupils are in the world, the CEGA experts will be there to help 24 hours a day, 365 days a year.

School fees insurance

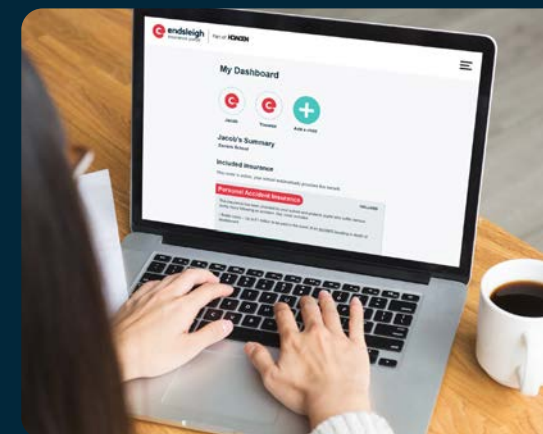
Our school fees insurance is a unique offering available in the event of a parent or fee payer's death or diagnosis of a terminal illness. We will pay a fixed amount towards school fees direct to your school until the child reaches 18 years old or leaves school. Cover is also available for critical illnesses such as cancer or heart attack to alleviate concerns about paying school fees in the event of a life-changing illness. School fees insurance can be bought by the parent or fee-payer through our online portal at any point during the year. No medical underwriting is required (pre-existing and related conditions exclusions apply).

Insurance without the paperwork

We've made it simple for parents to opt in and out of insurance cover, update details and make claims through our insurance portal. It's much easier for schools to administer, significantly reduces paperwork and promotion of insurance to parents as the platform provides everything they need to ensure their child is fully protected.

The portal offers schools these key benefits:

- ✓ Significant reduction of administrative burden
- ✓ Parental choice of products on an individual basis
- ✓ Document library dedicated to parents and the option to make a claim
- ✓ Easy access via desktop and mobile devices




Driving value for your school

As well as different cover options, you can also choose how to provide insurance to your pupils and fee-payers. With our flexible opt-in or all-inclusive models you have the opportunity to maximise commercial revenue opportunities for your school – including pupil absence insurance, pupils' personal possessions, international pupil and personal accident policies.



How does it work?

You provide parents and fee-payers with the option to take out cover as an additional benefit. You collect the premiums, we will invoice accordingly and you earn a margin from every policy sold. As a regulated partner, through this model, we will support you with all the relevant training, materials and documents required throughout the whole process.

A photograph of a female teacher with long dark hair, wearing a blue denim shirt and a lanyard, smiling warmly at a young female student. The student has long blonde hair and is wearing a dark blue school blazer over a light blue collared shirt. They are sitting at a desk, looking at a laptop screen. In the foreground, the back of a male student's head and shoulders are visible, also looking towards the laptop. The background shows a classroom with other students at their desks, slightly out of focus.

Mental health and wellbeing

Teachers are concerned over a lack of access to mental health services in school for children and young people, with 92% saying their school either has not enough or no access to provision (National Education Union April 2023). Our Pupil Assistance Programme is a flexible solution to support these challenges and helps alleviate pressure from the school and caregivers.

Pupil Assistance Programme

Our Pupil Assistance Programme, in partnership with Health Assured, the UK and Ireland’s most trusted independent health and wellbeing specialist, delivers 24/7 BACP accredited wellbeing support to pupils aged 11-18 years old, their parents, guardians and teachers. The programme comprises a suite of five key services and is fully modular, allowing schools and academies to choose individual solutions to suit their needs and budget.

“We are delighted to be able to provide this support to young people, their school, and their caregivers, in a time where it feels as though wellbeing support resources are difficult to access. It is so important to ensure young people are equipped to take on the challenges that growing up may throw their way, and equally, to support caregivers in navigating this with them.”

Kayleigh Frost
Head of Clinical Support
Health Assured



Teachers, pastoral staff, parents and guardians

24/7 access to qualified counsellors for guidance on supporting a child or young person.



16 - 18 year olds

24/7 free telephone helpline giving access to qualified counsellors for mental health support.



Pupils, teachers, pastoral staff, parents and guardians

Online platform that uses Cognitive Behavioural Therapy to manage problems by changing the way you think and behave.



11 - 18 year olds

Video assessment by experienced psychologist and referral for structured counselling, should the pupil require it.



Teachers, pastoral staff, parents and guardians

Online and in person training to become an accredited Youth Mental Health First Aider.

Improving long-term outcomes

We know early intervention is key to helping children perform better at school and improve their long-term outcomes. Our Pupil Assistance Programme can make that possible.

We already partner with over 100 universities and colleges to provide 24/7 wellbeing and mental health support to more than one million university and college students.

Early intervention makes a difference



Develop psychologically, emotionally and intellectually



Initiate, develop and sustain mutually satisfying personal relationships



Use and enjoy solitude



Become aware of others and empathise with them



Develop healthy habits to take into their formative adult years



Develop a sense of right and wrong



Resolve and learn from problems and set backs



Academic successes, leading into better employment opportunities

A shared vision

"Health Assured and Endsleigh embarked on a partnership together five years ago, with a common goal to share expertise and meet the increasing demand for wellbeing solutions felt throughout the education sector."

Endsleigh's heritage is intrinsically linked to the support and wellbeing of students, and they bring great knowledge and insight to Health Assured's Student Assistance Programme.

We are proud to partner with Endsleigh and value the close working relationship we have developed. Our basis of open communication and trust has enabled us to work collaboratively to create new and innovative solutions to meet the evolving wellbeing needs of our education clients.

Our shared vision, as well as the excellent service offered to our clients, makes Endsleigh both a trusted and highly valued partner in wellbeing."

Bertrand Stern-Gille
Chief Executive Officer
Health Assured





Keeping your school safe

Creating an environment that is safe and conducive to learning involves a wide range of risk strategies including insurance. From ensuring you're complying with the legislation designed to protect your employees while they're at work, to preserving your physical assets, protecting against legal liability and maintaining your all-important reputation. These are all areas we can help with through our commercial insurance and risk management services.

Commercial insurance

It's not just the bricks and mortar of your school that needs protecting, there's a diverse range of responsibilities that need to be considered, from protecting your school against cyber risk to ensuring your staff, your governors and your school's reputation is secure.



Public liability

Ensure your school is safe from claims by third parties, including visitors and pupils, for death, bodily injury or damage to property, and cover the costs of compensation to anyone who is injured by any products supplied by the school.

Abuse cover is included as standard, and the policy can be extended to include additional liabilities such as legionellosis, medical malpractice and hirer's liability.

Employer's liability

Covers the cost of compensating employees, governors, trustees, study exchange or work experience trainees who are injured at, or become ill through work.

Buildings and contents

Ensure buildings and their contents are protected. Cover can be extended to include accidental damage and subsidence. Contents insurance can be provided for items such as audio-visual equipment, computers, office machinery, stock, general fittings, fine arts and sports equipment for all risks including accidental damage.

Cyber

Cyber insurance will protect your school against a range of threats and exposures, including cybercrime, data breaches and system interruption. Your school will not only be protected against the loss of income and any claims made against you following a data breach, but you will also have access to legal advice and a team of experts to help minimise the damage caused to your organisation - be it financial or reputational.

Business interruption

Imagine being unable to continue educating your pupils due to a fire, or damage caused by a storm. Business interruption covers the loss of income or additional costs incurred following physical damage to your property.

Directors and officers

Without this cover, directors and trustees who may commit a wrongful act, including breach of trust/duty, breach of care, misappropriation of funds and breach of health and safety, can be held personally liable to the full extent of their wealth or assets. Often these policies can be extended to include claims made against the organisation as well as an individual.

Professional indemnity

As an education provider, you strive to provide the highest quality of teaching to your pupils, employing qualified professionals with specialist skills and knowledge. But imagine the school having to defend itself against allegations of failure to educate or failing to deliver in some other way. Professional indemnity cover protects you against claims made in respect of your legal liability for losses arising from a breach of professional duty.

Commercial crime

Protect your school against financial losses caused by business-related crime committed by an employee such as theft, fraudulently transferring funds, damage to property or forging signatures on business accounts.

Motor fleet

Motor fleet insurance covers your motor fleet, including occasional business use for staff, who are required to use their own vehicles on school business (minibuses, vans and agricultural/groundskeeping vehicles).

Engineering

Whether you're moving computer equipment from one site to another, or you run into problems with machinery or equipment that your school relies on, engineering insurance protects against machinery breakdown and business interruption as well as providing statutory inspection services.

Legal expenses

Running a business of any type creates a potential exposure to legal actions and schools are no different. If you find yourself in need of legal help, legal expenses insurance can help with the cost of hiring a solicitor, any compensation and defence costs or managing fees if someone makes a claim against you or you pursue a claim against someone else.

Risk management

As a bursar, one of your key responsibilities to staff, pupils and parents is to protect them from harm. This is achieved primarily by identifying and managing potential risks to pupil and staff welfare in a formalised risk management strategy. Ensuring your school is a safe space for your pupils and your people will improve morale through reduced sickness and staff turnover, reduce financial and reputational exposure and ensure your legal obligations are met.

We provide schools with the assurance that they are managing risk in compliance with all relevant legislation. We know schools and academies have different needs and budgets; so we have developed a flexible, tailored approach to our risk management solution.

How we can help?

Our Risk management Consultant can arrange a suitable time to visit your school or academy to undertake the following services.



Health check

We can work with you to understand and enhance your safety management systems, to ensure you are managing health and safety, fire safety, and security sufficiently.

Our health check includes:

- In depth health check of your existing risk management and strategy for health and safety, fire safety, security risk assessments, and security training
- Help to create, or tailor, health and safety, fire and security policy documents to suit your needs
- Support with health and safety, fire, or security risk assessments documents
- Bespoke health and safety, training packages



Health and safety audit

The audit will provide you with a baseline of where your risk management currently stands. We tell you what you are managing sufficiently and where you need to improve.

The audit covers:

- Health and safety management such as policies, training and risk assessments
- Premises and grounds statutory duties
- Domestic premises (if applicable)
- Boarding premises (if applicable)
- Landscaping/maintenance (plant and equipment)
- Subject specific areas (art and design, design and technology, educational visits, food technology)
- Medical, nursery/early years, physical education, science, work experience



Fire Risk Assessment (FRA)

To help you meet your legal duties under the Regulatory Reform (Fire Safety) Order 2005.

The assessment enables you to be confident that you are:

- Meeting your fire safety and health and safety legislative duties of care
- Reducing the likelihood of incurring an enforcement visit from the local fire safety officer
- Following a plan, do, check, act system to ensure you are continually improving your fire safety culture and performance
- Following education specific best practices such as the Ministry of Housing, Communities and Local Government (MHCLG) – fire safety education guide and British Standards



Physical security audit

Gives you a baseline of where your physical security risk management currently stands. We tell you what you are managing sufficiently and where you need to improve.

The audit covers perimeter fencing and gates, a review of potential weaknesses in your buildings security systems and access control and close circuit television management.

It will ensure you are:

- Meeting your legislative duties of care
- Following a plan, do, check, act system to ensure you are continually improving your security culture and performance



Competent person

To ensure you comply to legislation, we can act annually as one of your competent persons:

- To fulfil your duty under the management of health and safety at work regulations 1999, regulation 7 - health and safety assistance
- To fulfil your duty under the regulatory reform (fire safety) order 2005, article 18 - safety assistance)

Our risk management consultant

Amongst holding memberships of other risk management bodies, our lead risk management consultant is an associate member of the Institution of Fire Engineers (IFE) – 00056680, Associate member of the Institute of Fire Safety Managers (IFSM) (3797) and has been assessed and meets the requirements of the IFSM Tier 2 Competent Fire Risk Assessors Register (CFRAR) – C465 Assessors - IFSM.

Our consultant is also an Accredited Security Management Specialist (ASMS) from the Security Management Professional Accreditation Board (SMPAB) and has a background working within security from financial services and military experience.



Prioritising your people

Keeping and retaining talent is a real challenge for any business and schools are no exception. Stress and burnout are significant factors why teachers are leaving the profession, but so too is a shift in working culture and what employees expect from their employers. Fairness, inclusivity, sustainability and wellbeing are key drivers.

Show your people their true value

The impact of NHS waiting times and access to GPs are cause for concern amongst employees and directly result in higher rates of absenteeism by those waiting for consultant-led procedures and presenteeism by those unable to get a GP appointment. This can in turn lead to financial wellbeing concerns for those who choose to self-fund healthcare.



4/10 employers are affected by access to NHS/healthcare services

Employers are having to continually compete for a shrinking pool of talent and this has meant rethinking benefits as an attraction and retention tool.

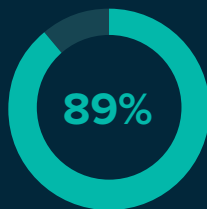
Our employee benefits solutions will help you to show your employees their true value and empower them to look after all aspects of their wellbeing – financial, mental and physical.

We can conduct a review of your current benefit offering and assess if it meets the needs of your workforce.

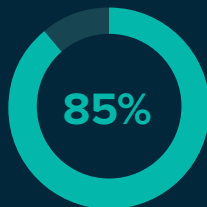
Our employee benefits solution will:

- Engender a feeling in your employees of being valued and supported
- Provide financial advice and guidance
- Support employees' physical health and wellbeing needs
- Send a positive message that the school is proactive in supporting the wellbeing of its community

Benefits design strategy is 'highly or somewhat effective' at:



Attracting employees



Retaining employees

Source for content and graphics:
reba/Howden Benefits Design Research 2023



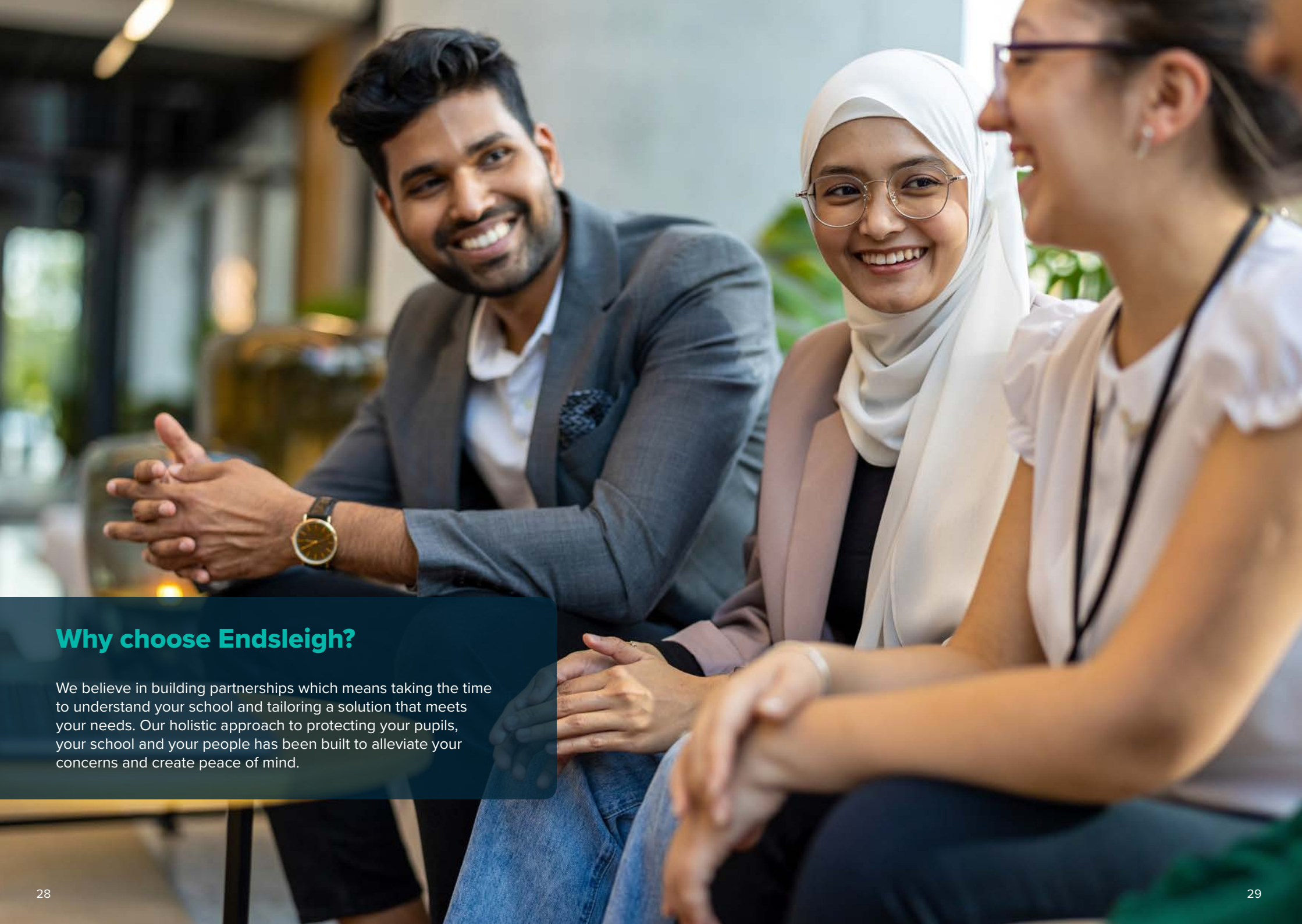
Benefits can include:

- Employee assistance programme
- Private medical insurance
- Be well world app
- Cash plans
- Dental insurance
- Pension scheme and advice
- Financial wellbeing programme
- Group risk benefits
- Bespoke wellbeing programmes
- Flexible working

How we can help?

We provide employee benefits and wellbeing services in partnership with Howden Employee Benefits and Wellbeing, an award winning consultancy that has long been recognised as experts who understand the trends and pressures within the education sector. This enables us to apply our creative and innovative approach to benefit design and consultancy.

Together we can create a tailor-made benefits and wellbeing plan to suit your school, staff and budget requirements. We'll help you to support and maintain a happy and healthy workforce.



Why choose Endsleigh?

We believe in building partnerships which means taking the time to understand your school and tailoring a solution that meets your needs. Our holistic approach to protecting your pupils, your school and your people has been built to alleviate your concerns and create peace of mind.



#BEYONDBROKING

With almost 60 years' experience building partnerships within the education sector, we have created solutions that go beyond insurance and developed much needed support with employee benefits, risk management, and mental health and wellbeing for students, teachers and caregivers. We currently support more than one million university and college students with their wellbeing and are proud to bring this valuable resource to schools and academies.

We're here when you need us

Our long-established specialist team supports a wide range of education providers including state and independent schools, colleges, universities and private language schools.

As part of your relationship with us, you will have an experienced client executive who will provide end-to-end support. Whether it's on the phone or in person. We're here when you need us.

A seamless experience

A robust claims support journey begins from initial claim submission through to reimbursement, which at times can be complex and time consuming; that is why we have developed a clear and simple value-based claims management approach for schools.

Working closely with our insurers and partners, we have enhanced communication throughout the claims management journey and importantly, ensuring simple claims can be settled swiftly, removing any unnecessary steps, where appropriate.

We're always improving and evolving

Providing the best advice to schools is something we continuously do to ensure we remain at the forefront. We regularly review emerging risks and trends in the sector to develop and enhance our offerings to meet the evolving needs of educational establishments.



Part of Howden

The world's largest independent retail broker network, we have global reach and can support our partners' multinational growth and expansion from under one roof.



Almost 60 years' experience

Working in partnership with 800 schools, universities and colleges to provide protection for students and the education community. Producers of the annual Student Happiness Index.



Wellbeing support to over 100 universities and colleges

Providing 24/7 BACP accredited wellbeing and mental health support to over one million university and college students.



Providing tailored solutions

We provide tailored solutions that help protect your entire school from the unexpected; from your pupils and employees to commercial and risk management.



Our commitment to you, our community and the environment



As part of the Howden family, Endsleigh is committed to delivering value to its customers, people and partners through enhanced capability, insurance specialisms, and wider access to up-to-the-minute thinking on risk management trends, complex risk and case management buying power, accessing the whole AA-rated market global licensing arrangements.

Corporate social responsibility sits at the heart of everything we do, it impacts our business, our colleagues, our partners and the local community. From the charities we support, to reducing our environmental impact, our CSR activities help us deliver our strategic aims and create a positive working environment for our people.



641

Charities supported

Through match-funding, volunteering, grants, and more.



320

Fundraising events

Organised by our employees and CSR champions.

Howden Group
Holdings



£3.04m

Donated

To charities around the world.



£157k

Match-funded

Supporting our people's personal challenges.



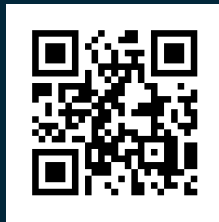
38

Countries

How far our donations have reached.

Get in touch

Call us today on **0333 234 1198**, email us at **independentschools@endsleigh.co.uk** or visit our website by scanning the QR code below.



Part of **HOWDEN**