

Specialists in independent school insurance



Tailored insurance solutions for your school, pupils, fee payers and parents



We have over 50 years' experience within the education market and access to some of the UK's leading insurers as part of the Howden Group. We are well-equipped to protect schools like yours, whether it is from perils such as fire or theft, or emerging cyber risks and reputational damage.

We provide flexible insurance solutions tailored to the requirements of your school, the ability to earn additional revenue on individual products, and expertise regarding the needs of international pupils.

Our bespoke insurance solutions are built around three core principles that ensure peace of mind for your school, pupils, fee-payers and parents.



Your pupils

Digital insurance portal



Your school

Commercial insurance and risk management



Your people

Employee benefits and wellbeing

Knowledge and know-how

Endsleigh was originally formed in 1965 by the National Union of Students, when students were experiencing difficulties in obtaining competitive insurance. Today we are one of the largest student insurance providers in the UK.

In fact, our long-established specialist education insurance team covers a wide range of education sectors including state schools, independent education, boarding schools, further education, universities and specialist private language schools. Our highly experienced account managers pride themselves on their expertise, developed through appropriate industry qualifications and years of experience in the specialist education sector.



Your pupils – Digital insurance portal

The Endsleigh Insurance Portal is a digital platform that provides your school and pupils' parents with the right level of protection while streamlining insurance management. In a self-service environment, the portal eliminates the hassle of endless paperwork associated with offline insurance adoption and enables smooth communication between the school and the parents.

Your school – Commercial insurance and risk management

We are specialists in providing tailored commercial insurance solutions, accompanied by excellent customer service standards and regular in-depth discussions with our expert advisors to ensure that your cover remains up-to-date and appropriate for your needs. On top of this, access to additional vital services, such as risk and claims management is also available.

Your people – Employee benefits and wellbeing

Your employees are the fuel that keeps your school vision and success moving forward. By catering to their health and wellbeing needs, you will empower them to do better every day. In addition, you will provide them with the confidence to bring their true selves to work and create valuable experiences for your pupils. We can protect your most important assets with a benefits and wellbeing program tailored to the needs of your school, people, and budget. Along with your staff we can assist you in extending the wellbeing benefits to your pupils.

Protecting your pupils

As sector insurance specialists, we offer flexible cover options which can be tailored to your school's requirements, with market-leading prices, your own dedicated account manager and the ability to earn revenue on individual products.



Pupil absence insurance – financial peace of mind

Parents invest a lot in their child's education. So when 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. But unfortunately, it's also a subject that can add considerable pressure to an already emotive situation.

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 value proposition.

Personal accident – planning for the unexpected

Unfortunately, accidents do happen, and in some instances they can be life-changing for pupils and their families. A personal accident policy could be a benefit to your pupils and staff. We offer a range of cover options from £100,000 to £1 million with dental cover included as standard, so your pupils and staff are protected. Whether injuries happen during sport or play, our policy covers permanent disability, death, dental injuries, burns and scars.

Pupils' personal possessions – mitigating the impact of loss, theft or damage

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 tablets for lessons becoming more popular.

Replacing laptops or tablets can be expensive and can interrupt learning – that's why our pupils' 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 – global protection

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 or colleagues are in the world, the CEGA experts will be there to help 24 hours a day, 365 days a year.

School fees insurance – support when it's most needed

In the event of a parent or fee payer's death or diagnosis of a terminal illness after taking out the school fees insurance, we will pay a fixed amount towards school fees direct to your school until the child reaches 18 or leaves school.

Cover is also available for serious conditions 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 online at any point without medical underwriting.

Cover when it's needed most

Providing parents with an easy way to administer their child's insurance will enable you to safeguard your school and pupils in an efficient manner, while making things easier and more reliable for everyone involved.



School fees protection

The event of a parent or fee-payer passing away can be a very difficult time for all concerned. This may result in a pupil having to move school, disrupting their education at the worst possible time.

By providing the option for your parents and fee-payers to buy our school fees insurance you can be confident that should the worst happen, cover is in place.

In the event of a parent or fee-payer's subsequent death after taking out insurance, we will pay termly benefit direct to your school until the child concerned reaches 18 or leaves school.



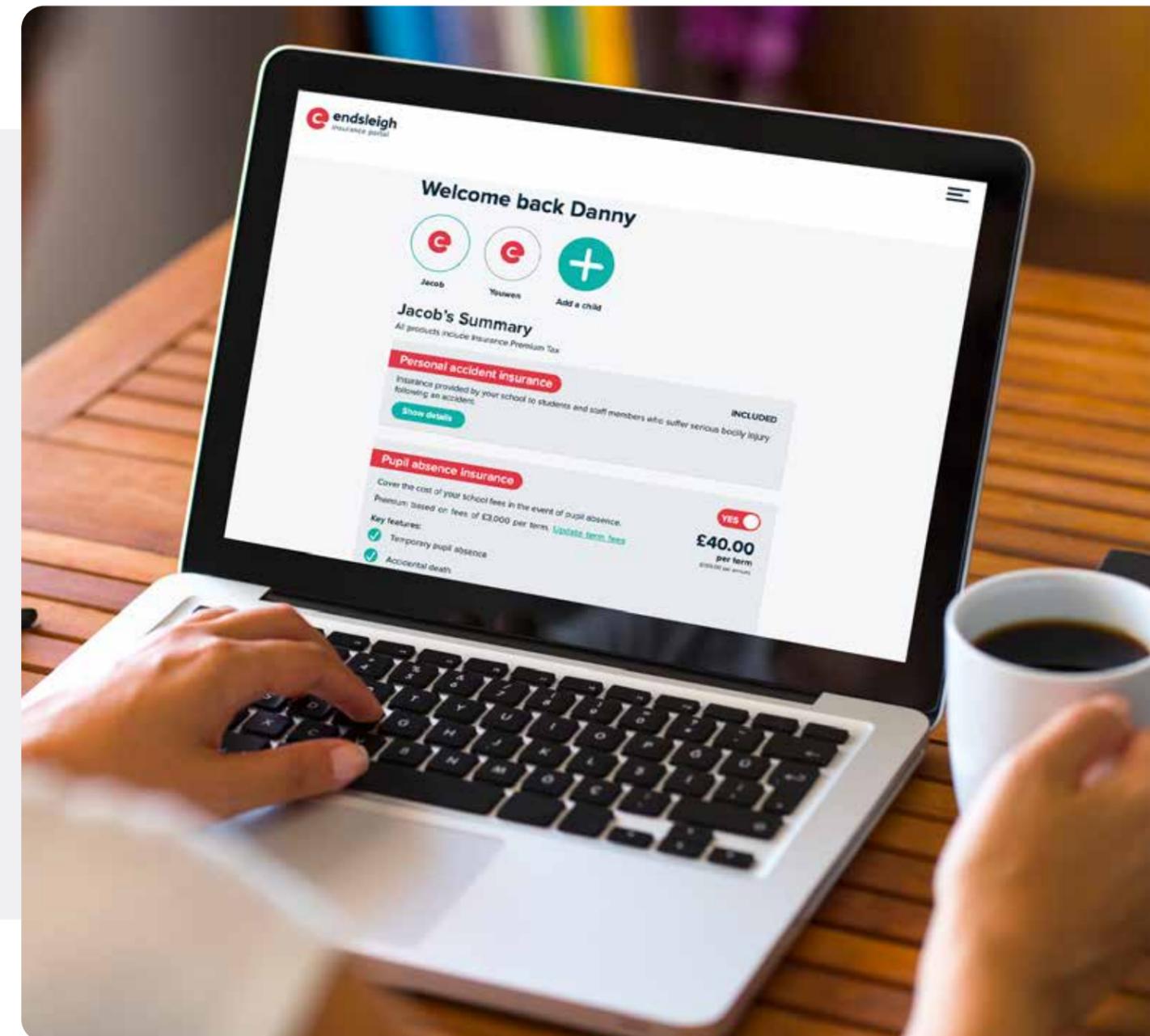
No administrative burden - only added peace of mind

Your school can benefit from an easy, hassle-free way to protect pupils. The fast-paced world we live in makes it essential to have an efficient insurance management system while providing the right level of care to your school, pupils, fee-payers and parents.

The Endsleigh Insurance Portal will eliminate the need for the school to heavily promote insurance since the platform will serve as a one-stop shop for everything pupil insurance related.

The portal can offer 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' model 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.

Include cover within your fees

Alternatively, you have the option of arranging your cover on an 'inclusive' basis – whereby all pupils are provided cover under one policy and the cost is included as part of the school fees. Not only does this provide you and fee-payers with peace of mind, but it also allows you to have control knowing that all pupils are automatically covered, which is especially important for travel and personal accident.

Dealing with cyber security and reputational risk

Remote working within education was adopted at speed by individuals and institutions in an attempt to stop the spread of COVID-19 in 2020 and through to today. However, this sudden switch increased the reliance on private networks and remote connections, since the schools' institutional networks could no longer be accessed.

With digital transactions becoming the norm due to their contact-free nature, the possibility of cyber-attacks compromising school, parent, and pupil data has increased significantly.

As a result, cyber security is becoming more and more important as we move into this new era of digital transformation. Data and information are now vital to businesses and schools to function, and thus more valuable to hackers. Schools are now under pressure to be more vigilant about protecting their data and pupils' information.

Benefits of cyber insurance:

1. Cover costs
2. Access to experts in event of an incident
3. Confidence for your customers/members/employees

What cyber insurance can cover:

- Forensic analysis to identify the attack origin
- Ransom demands and specialists to handle the ransom negotiation
- Cost to recover access or restore your data
- Legal costs
- Public relations services
- Notification of clients and/or regulators
- Credit monitoring services for affected individual

What you need to do before you can take out cyber insurance: Minimum requirements

- Regular back-up to cold or offline location
- Use multi-factor authentication for cloud services and remote network access
- No environment access without VPN
- All network users regularly trained on cyber security awareness

Other important standards you should consider:

- Implement critical patches and updates as soon as possible and no end-of-life software used
- Scan incoming email for malware attachments/links
- Protect all devices with anti-virus, anti-malware and/or endpoint protection software



Protecting your school

For your commercial insurance needs, you will benefit from an advised service to create a truly tailored package, excellent levels of customer service with a proactive approach and regular review process with our team of expert advisors to make sure your cover continues to fit your needs. Plus, you will have access to additional vital services such as risk and claims management.

Cyber liability

Designed to support and protect you in the event of a data breach or if you are the subject of an attack by a malicious hacker that affects your school computer systems.

5 quick ways to reduce cyber risks in schools

- Train staff in basic cyber security principals to ensure they understand why certain protocols should be undertaken when it comes to data protection, and how to spot potential breaches. It is also worth reviewing whether access to particularly sensitive data needs to be restricted to only staff where the data is essential to carrying out their role.
- A cyber security officer should be appointed to ensure best practice is maintained, with regular audits and a clear reporting process to flag any concerns or potential breaches.
- Install protection software on all operating devices to detect threats and prevent attacks from occurring. Be sure to update all devices when prompted, and regularly check for operating system upgrades.
- Encrypt and back-up your systems to ensure you can recover your data following a cyber breach.
- Wi-Fi networks should also be made secure, and adequate firewalls used for all internet connections. Passwords should be regularly changed.

Risk management

As a bursar, one of your key responsibilities to staff, pupils and parents is to protect them from harm. This is done primarily by identifying and managing potential risks to pupil and staff welfare in a formalised risk management strategy. This mitigation plan needs to encompass all elements of school life - so if you're the bursar of a boarding school, for example, you may have additional safeguarding risks to consider.

It's also important that you keep the Local Education Authority or governing body up-to-date with any changes to your risk management policy or any new measures you put in place.

These are just some of the areas that should be reviewed as part of your school's risk management guidance:

- Pupil supervision
- School trips
- Fire and emergencies
- Hiring staff and managing visitors and contractors
- Management of hazardous substances and equipment
- Business continuity plans

Part of your commercial risk management plan could include having a combined insurance solution in place for your school to mitigate financial, reputational and third party liability risks.





Employer's liability

Provides indemnity in respect of schools' legal liability to pay damages for death, illness, injury or disease of any employees, governors, trustees, study exchange or work experience trainees arising out of employment.

Buildings and contents

For buildings which are either owned by your school or for which you are made responsible under a maintenance agreement. Cover can be extended to include accidental damage and subsidence.

Similarly, contents insurance can be provided for any items you own or are required to insure. Items such as audio visual equipment, computers and office machinery, stock, general fittings and fine arts and sports equipment can be covered for all risks including accidental damage.

Business interruption

Provides cover for your school if you are unable to continue operating as a result of an insured peril i.e. fire or a storm. This insurance covers the loss of income or additional costs incurred following physical damage to your property.

This is an important area of cover that can often be miscalculated and could have a detrimental impact on your ability to continue operating when such disasters strike.

Public liability

Insures your school's legal liability to pay damages from claims by third parties, including visitors and pupils, for death, bodily injury or damage to property and covers 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.

Directors and officers

Protects directors and trustees in the event that they commit a wrongful act (including breach of trust/duty, breach of care, misappropriation of funds and breach of health and safety).

Without this cover, individuals 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

Protects you against claims made in respect of your legal liability for losses arising from a breach of professional duty.

Commercial crime

Protects your school against theft, fraud or dishonesty by your employees.

Motor fleet

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

Engineering

Protects computers, plant and equipment against machinery breakdown and business interruption as well as providing statutory inspection services.

Legal expenses

Access to legal assistance including employment disputes, contract disputes, charity commission investigations and tax protection.



Manage your risk with the professionals

Our bespoke risk management services provide independent schools with a comprehensive support package which includes claims management services, bespoke risk consultancy, your own document portal as well as access to 'Education Support', an online risk management portal.

Education Support is an online risk management portal we offer schools which includes features such as Ask The Expert, E-Learning and Covid Hub.



E-Learning

Provides access to E-Learning modules which allows your school to deliver staff training in-house. Access over 15 accredited courses in areas such as health & safety law, manual handling, fire safety and slips and trips to name but a few.



Ask The Expert

24/7 access to health and safety and HR experts. Response times are within 24hrs and your queries will be logged in a confidential section of the website for security and ease of reference.



Covid Hub

Providing regular updates to support schools with up-to-date guidance and risk mitigation.

Bespoke risk services

Claims and incident management - Professional loss assessor

This service will provide your school with professional claims consultation from a leading loss assessing firm. Consultation is provided via desktop and physical site visits following a serious claim or incident. Their experts will liaise with loss adjusters to provide expert advice and guidance to ensure your claim is managed effectively, and presented to insurers in a way that supports best outcomes for the school. The primary goal is to support the school following a major crisis to ensure insurers fulfil their obligations and support you with the technical submission of a claim.

Risk management consultancy

Endsleigh can provide schools with onsite risk management consultancy via a specialist education consultant who is an established provider of insurance risk survey reports and associated consultancy services. They are Endsleigh Insurance Services' preferred supplier of education risk consultation in the independent school sector.

This service provides schools with a physical site survey to review key risk exposure, allowing for a tailored risk management programme. Survey includes a review of fire and security, health and safety, manual handling and liability exposure, as well as providing comments on building reinstatement values.

Such consultation is invaluable as it creates a clear understanding of risk requirements which in turn allows us to tailor a bespoke commercial insurance and risk management proposition for your school

Client service portal

Many schools require copies of insurance documents and proof of cover letters at short notice in order to satisfy third party contracts. Endsleigh has developed an online documentation hub that allows schools 24/7 access to their own policy documentation as well as claims reports and proof of cover letters for ease of service.



Three ways in which we're different



You get your own dedicated account executive

Our aim is to deliver expert advice and assistance whilst cultivating long-standing, trusting relationships with schools. As part of your insurance arrangement, you're automatically allocated a dedicated and experienced account executive, with support staff who assist the running of the partnership. Your account executive will be your direct contact – making sure you get the most from our arrangement and they'll always be on hand to help you deal with the unexpected.



Tailored commercial and risk management services

We will work with your school to understand which areas of risk management will be of most value. By getting a clear understanding of your school's risk management needs allows us to better tailor and deliver a competitive commercial offering complemented by our risk management services.



We're always improving and evolving

Providing the best advice to schools is something we continuously do to ensure we remain on the front foot. Additionally, we regularly review emerging risks and trends in the sector to develop and enhance our offerings to meet the evolving needs of independent schools, pupils, parents and fee-payers.

Our Customer Promises:

With Endsleigh you are guaranteed an efficient and straightforward customer experience that is tailored to your insurance needs. Partnering with our customers and our insurer partners allows us to meet all your insurance needs by offering a wide choice of innovative products and services.

Our customer promises are:

-  Understanding your insurance needs; we are specialists with deep sector and insurance knowledge.
-  Being here when you need it most; we match our service to your preference, be that face-to-face, by phone, by email, or live chat.
-  Helping you navigate your insurance: we communicate simply, clearly, concisely, and on time.



Testimonials

Providing the best customer service is very important to us and we constantly strive to improve our service and propositions. Here is what some of our current partners have to say:



“We have been working with Endsleigh now for two years and throughout this time they have provided an excellent service which is both friendly and professional. They have a pro-active, clear and diligent approach to handling the regulatory side of the service and an efficient claims handling process”.

**William H Trueman,
Financial Controller,
Prior Parks Schools**

“I was very impressed with the positive way that Endsleigh reacted to the pandemic by quickly releasing important extensions to our pupil insurances that we were able to pass on to parents”.

**A R Povey, Assistant Director of
Operations, Clayesmore School**

Get in touch

Contact us to find out how we can support the insurance needs of your pupils and school.

Call us today on **0333 234 1198** or visit us at www.endsleigh.co.uk/education/independent-schools



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