



You inspire, we protect

Specialists in independent school insurance



Protecting your every step.

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

With over 50 years' experience within the education market and with access to some of the UK's leading insurers, we are the experts in protecting schools like yours, whether it's from problems such as fire and theft, or emerging cyber risks and associated reputational damage.

As educational insurance specialists, we offer flexible cover options tailored to your school's requirements, the ability to earn revenue on individual products as a regulated partner, your own dedicated account manager, and expertise in the requirements of international pupils.

Our commercial insurance solutions include advised service and support that helps you secure a truly tailor-made package for your school. Furthermore, our team of expert advisers and risk assessors will ensure that your cover is customised to meet your needs through a proactive approach and regular consultations. On top of this, access to additional vital services, such as risk and claims management, is also available.

Above all, whether you are changing provider or arranging insurance for the first time, using Endsleigh will be smooth, hassle-free and rewarding.



Knowledge and know-how

With over 50 years' experience within the education market, over 800 schools, colleges and universities in the UK already count Endsleigh as their trusted partner.



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 provider 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.

Our Pupil policies

Our range of policies have been developed to provide effective protection for your school, your pupils and fee payers. Through our expert support, our account managers will tailor your portfolio of insurance so you can be completely confident that you have the right cover options in place. Together, we can create a safer future for your school.

Pupil absence insurance – financial peace of mind

Our school pupil absence insurance offers financial security for your school and your fee payers in the event that a pupil is absent for an extended period of time due to illness or injury. The cover will allow you to claim the cost of reimbursing the fees for the missed proportion of term. 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 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 £1,000,000 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.

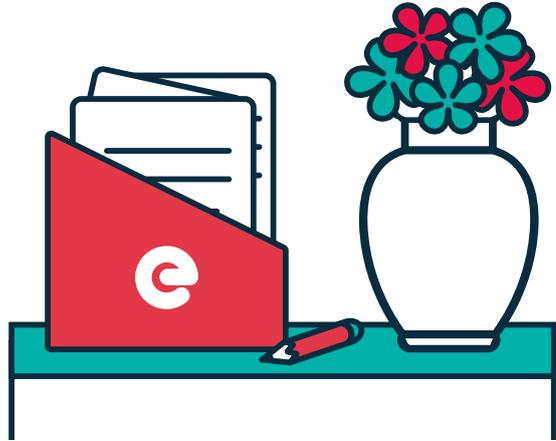
International pupils insurance – comprehensive cover from the moment they leave home

We recognise that international pupils often have more complex insurance needs, and their parents naturally want additional assurances that their children are properly protected throughout their stay in the UK. Our specialist international pupils’ insurance policy, developed exclusively for non-UK national pupils travelling to the UK to study, will help you to make sure your pupils are protected from the moment they apply to study at your school, through their journey to the UK and until they return home.

It includes cover for personal possessions in the event of loss, theft or damage at any point from leaving home to returning; medical costs not covered by the NHS; legal liability for third party damages, and also cover and emergency support for repatriation in the event of serious accident or illness.

School fees insurance – support when its most needed

In the event of a parent or fee payer’s death or diagnosis of a terminal illness after taking out school fees insurance, we will pay termly benefit 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.

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.

Cover when it's needed most

School fees insurance

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 choose to promote the insurance as little or much as you want and we will support you along the way. For example, you can add a link on your website, or we can provide you with a marketing tool kit to help increase awareness.

If a parent or fee payer buys the insurance we will handle the entire process and the only involvement your school will have is in the event of a claim when we will be in touch to arrange termly payments.

Our response to COVID-19

Key actions we took within the first three weeks of the outbreak to protect our customers.

Pupils' personal possessions insurance

- We extended cover to protect pupils' personal possessions while being taught from home.
- We extended cover for insured key worker children, to provide cover for personal possessions if they are on school premises during the school holidays.
- We removed the excess payable in the event of any pupils' personal possessions claim for the third term of the academic year.

Pupil absence insurance

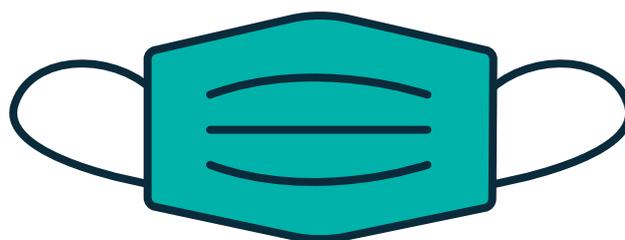
- For no additional premium, we extended cover for any insured pupil for the third term of the academic year to pay school fees in the event that a pupil can't participate in remote learning due to illness or injury.
- We automatically reduced premiums and cover levels for schools who are reducing termly fees during the period of remote home teaching.

Personal accident insurance

- We continued to cover any member of staff who is insured under our personal accident insurance throughout any period of furlough.
- We continued to cover pupils and staff 24 hours a day, 365 days a year, regardless of whether on school premises or not.

For schools with international pupils insurance

- For any overseas pupils stranded in the UK and unable to return to home due to travel restrictions, we automatically extended cover for up to 60 days for no additional premium.



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 policy premiums.

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.



Bespoke commercial products

Comprehensive protection against a wide range of exposures. We offer expert advice and support to deliver a commercial programme that is tailored to your school's specific requirements. Here is an example of the core areas of cover we can arrange:

Cyber liability

Designed to protect and provide valuable IT forensic support in the event your school is targeted. Protection includes data breach, damage to systems, business interruption, cyber liability, reputational loss and E-Crime/fraudulent transfers.

Public liability

Insures your school's legal liability to pay costs and damages following allegations of third party bodily injury, death or damage to their property. Legal defence costs are included and cover extends to school trips/activities as well as visitors and pupils. Cover for allegations of Abuse are also included and additional liabilities such as Legionellosis, Hirers Liability and Medical Malpractice can also be provided based on your requirements.

Employers liability

Protects the schools legal liability to pay damages for death, illness, bodily injury

or disease of any employees, governors, trustees, study exchange or work experience trainees arising out of employment.

Buildings and contents

Provides comprehensive protection of school assets such as buildings, sports pitches and contents. Cover is arranged on a bespoke basis depending on your school's requirements. We have extensive experience arranging protection for significant property exposures including heritage/grade listed buildings, fine art and collectables as well as the more typical contents covers such as computers, sports equipment and fixtures & fittings.

Business interruption

Covers your school if you are unable to continue operating as a result of an insured peril i.e. fire, flood, storm. This insurance covers loss of income and additional costs/expenses.

This is a critical area of cover that can often be miscalculated which could have a detrimental impact on your claim settlement. We can review property exposures along with your continuity plans in order to advise the correct arrangement of this cover.

Professional indemnity

Protects your legal liabilities against third party financial loss arising from allegations of breach of professional duty/failure to educate.

Governors liability

Protects governors, directors and/or trustees in the event of a wrongful act or allegations of wrongdoing (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.

School trips

Comprehensive travel insurance for school trips which provides cover for medical expenses, repatriation and trip cancellation. Cover is tailored based on travel pattern and those wishing to travel such as staff, pupils and volunteers.

Motor fleet

Comprehensive motor insurance for your vehicles including occasional business use for when staff are required to use their own vehicle on school business. Cover can

be arranged for many types of vehicles including minibuses, vans, agricultural/groundskeeping vehicles and cars.

Engineering Plant Protection

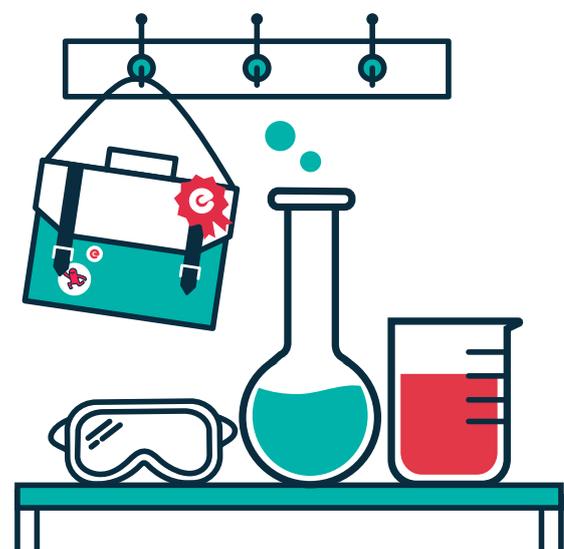
Protects against damage to plant and machinery as well as providing statutory inspection services for equipment such as pressurised vessels and lifting equipment.

Legal expenses

Access to legal assistance services as well as coverage for legal defence costs and damages associated with employment disputes/tribunals, contract disputes and tax protection.

Additional Products

In addition to the core covers noted above, we can also provide :- Libel & Slander, Money, Fidelity Guarantee, Crime, Terrorism, Contractors All Risks (building projects) and Deterioration of stock.



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 & 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 are 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 risks exposures allowing for a tailored risk management programme. Survey includes a review of fire & security, health and safety, manual handling, liability exposures as well as providing comments on buildings 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.



Dealing with cyber security and reputational risk

Without expert knowledge of the subject, cyber security can feel complex and intimidating. Yet schools remain high on the list of targets for cyber criminals, so it's something that all independent schools need to take control of. Whether preventing hacking, safeguarding your pupils, or upholding your school's reputation, we provide advice and risk management services to help combat such threats.

Leading cyber security exposures facing independent schools:

- **Phishing attacks** are the most common, where hackers break into a school's IT system and, for example, contact parents with false payment details when fees are due. Unsuspecting parents duly accept the new information, with the hackers quick to close down accounts once any payments have been made;
- **Ransomware** involves hackers gaining access to sensitive data such as pupil records, parents' financial information, or even CCTV footage and demand huge sums of money to relinquish

the data, often with no guarantee once payments have been made. They can also take over individual devices or entire networks and only return control once a 'ransom' has been paid;

- Other threats include the **permanent deletion of digital files**, ranging from educational resources to sensitive data.

These issues can easily result in significant and long-term reputational damage for your school. Not to mention potential loss of income if worried parents decide to move their children elsewhere.

Cyber Insurance

A comprehensive cyber arrangement is crucial to ensure systems, funds and reputation remain protected. We have access to market leading cyber insurers who specialise in providing cover against the leading exposures schools face.

Cover typically includes cyber legal liability, IT forensics, business interruption, social engineering/fraudulent instruction as well as reputational harm.



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 always 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 schools 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.



More reasons to choose Endsleigh

01 Our heritage

Specialists in the education sector with over 50 years' experience.

02 Expert advice

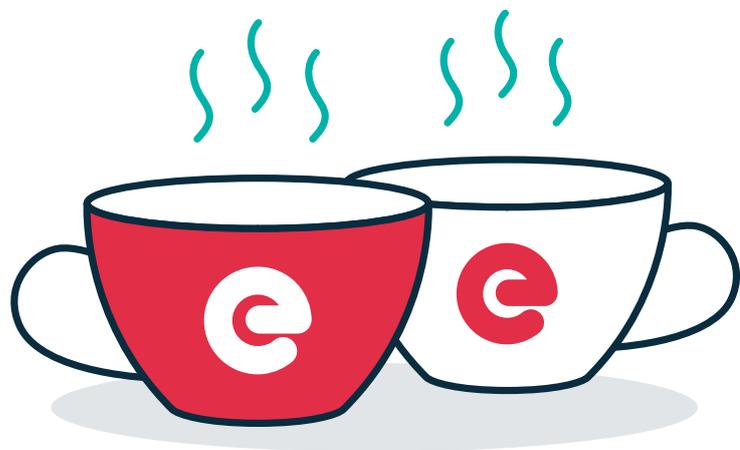
We conduct a comprehensive review of your commercial insurance risks, provide expert advice and tailor our products and services to the needs of independent schools.

03 Flexibility

Flexible ways of offering exclusive products to your pupils and fee payers, including the opportunity for your school to earn additional revenue.

04 Suite of products

We offer the most comprehensive range of products in the market for pupils and fee payers, including School Fees Insurance and International Pupils Insurance.



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**



Protecting your every step.

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