

Insurance Options for Maintained, Foundation, Special and Voluntary Aided Schools from 31 March 2025

Key Messages

Forum members are asked to:

- Note that the current insurance arrangements, agreed as part of a 3-year deal in 2022, expire at the end of March 2025.
- Return to vote at the February Forum on the final options available.

1. Introduction/background

- 1.1. Education Funding Forum members voted to insure via Council supported arrangements with Zurich Municipal for three years at a fixed per pupil cost of £27 per pupil.
- 1.2. The alternative that was rejected was for all schools to move to the DfE's Risk Protection Arrangement (RPA) at a lower cost (£19 at date of proposal) and to manage their own insurance arrangements direct.

2. Current Position

- 2.1. The Council has secured a 1-year extension to the existing arrangements via Zurich Municipal at an increased per pupil cost of £28 per pupil in 2025-26.
- 2.2. The 2024-25 per pupil cost with the DfE RPA is £25 per pupil.
- 2.3. We expect any changes to the DfE RPA per pupil rate to be announced before the end of January 2025.

3. Future Options

- 3.1. Education Funding Forum Members will be asked at the February meeting to vote for one of the following options:
 - ALL eligible schools to continue to subscribe to the Council's Insurance arrangement with Zurich Municipal.
 - ALL eligible schools to discontinue the arrangement with Zurich Municipal and join the DfE's RPA scheme.

- 3.2. Zurich Municipal have been asked to consider if the requirement for ALL eligible schools to join to the Council's scheme to secure the £28 rate can be relaxed to enable schools to have individual choice.
- 3.3. If this is agreed, schools will not need to vote and an updated comparison table of options will be provided to enable individual schools to join either scheme.

Comparison Table

RPA	Zurich Municipal
£25 per pupil	£28 per pupil
RPA rate may increase for 2025-26	ZM rate fixed for one year
Schools will manage their own insurance queries, risk management requirements and claims direct with the RPA.	SCC Insurance Team will continue to deal with insurance queries, risk management and claims handling for schools within the fixed cost.
No motor Insurance cover – schools will need to purchase motor insurance separately. No longer available with SCC for this option.	SCC will continue to insure school vehicles at a fixed rate of £635 in 2025-26.
Building works: Cover for existing buildings and works in progress only provided for work up to £250K in value. School required to purchase separate cover above this value of work.	Cover can be extended on request for works above £250K and no additional cost to school for schemes up to £2 million.

4. Recommendations

Forum members are asked to:

- Research the RPA option and consider:
 - Impact of additional resources required in managing insurance queries and claims with the RPA direct without input from the Council's Insurance Team.
 - Additional costs of Motor insurance or insurance for planned Building Works if applicable.
- Return to vote for the preferred option at the February Forum.

Resources:

[Join the risk protection arrangement \(RPA\) for schools - GOV.UK](#)

LA Maintained Schools RPA membership rules

[Local authority maintained community schools: RPA membership rules](#)

VA and Foundation Schools RPA membership rules

[RPA membership rules](#)