

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

### **Key Messages**

Forum members are asked to:

- Consider the two available insurance options for eligible schools for 2025-26.
- Agree the preferred option for **all** eligible schools to participate in the chosen scheme.

### **1. Introduction/background**

- 1.1. The Forum was given advance notice at the December 2024 meeting that the current school insurance arrangements with Zurich Municipal will expire on 30 March 2025.
- 1.2. New arrangements are required for 2025-26 to replace the existing arrangements and the options are set out below.

### **2. Options**

- 2.1. Zurich Municipal have offered a 1-year extension to existing arrangements for 2025-26. The cost of this option will be £28 per pupil. Current arrangements are costed at £27 per pupil.
- 2.2. A condition of the Zurich Municipal option is that **all schools** are required to join the scheme to secure the agreed cost.
- 2.3. The only other option available is the DfE's Risk Protection Arrangement (RPA) which offers comparable cover at a per pupil cost in 2025-26 of £27 per pupil.
- 2.4. Details of how to sign-up to the RPA will be provided to schools if this option is selected.
- 2.5. Schools will sign up to the Zurich Municipal Scheme as part of the Services to Schools offer as normal if this option is selected.

### 3. Comparison of Options

#### 3.1. Key Differences - Comparison Table

<b>RPA</b>	<b>Zurich Municipal</b>
<p><b>Cost</b></p> <p>£27 per pupil</p>	<p><b>Cost</b></p> <p>£28 per pupil</p>
<p><b>Support</b></p> <p>Schools will manage their own insurance queries, risk management requirements and claims directly with the RPA.</p>	<p><b>Support</b></p> <p>SCC Insurance Team will continue to deal with insurance queries, risk management and claims handling for schools within the £28 per pupil fixed cost.</p>
<p><b>Motor Insurance</b></p> <p>No motor Insurance cover available. Schools will need to purchase motor insurance separately. No longer available with SCC for this option.</p>	<p><b>Motor Insurance</b></p> <p>SCC will continue to insure school vehicles at a fixed rate of £635 in 2025-26.</p>
<p><b>Building Works</b></p> <p>Cover for existing buildings and works in progress only provided for work up to £250K in value. Schools required to purchase separate cover above this value of work.</p>	<p><b>Building Works</b></p> <p>Cover can be extended on request for works above £250K with no additional cost to school for schemes up to £2 million.</p> <p>SCC can purchase extended cover for schools above £2 million.</p>

3.2. The Zurich Municipal rate per pupil has risen by £1 since the previous 3-year arrangement was agreed.

3.3. In the same period the RPA cost per pupil has risen £6 due to a £2 per pupil increase each year.

3.4. It is unlikely that the Zurich Municipal scheme will be available to return to in future years should schools move to the RPA in 2025-26.

#### **4. Recommendations**

Forum members are asked to:

- Consider the options set out above and **agree the preferred option**. The decision will be binding on **all schools** to join the selected scheme.