



# You inspire, we protect

Specialists in independent  
school insurance





# 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 with market-leading prices, 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.

For your commercial insurance needs, you'll also 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 advisers and dedicated risk assessors to make sure your cover continues to fit your needs. Plus, access to additional vital services such as risk and claims management.

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 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.





# Manage your risk with the professionals

**Successfully managing commercial risks will help support the operational management of your school.**

That's why we will work with you to identify controls and measures to keep your school operating, should the worst happen.

We also recognise that each school is unique and tailor our commercial services to meet your needs, so you can be completely confident your school's risks are comprehensively covered.

We aim to build long-term partnerships with you to anticipate and proactively respond to your school's evolving requirements. That's why working with us is both easy and effective.



# Dealing with cyber security

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.

## The major cyber security risks for 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.

That's why a dedicated cyber liability insurance policy is so crucial. Not only do our policies typically cover loss of income related to a cyber attack, but they can also cover the cost of third-party experts (if required), such as a forensic investigator or ransom negotiator.

To find out more, you can use our **Cyber Risk Calculator** at [www.endsleigheducation.co.uk](http://www.endsleigheducation.co.uk)





# Dealing with online reputational risks

**Who is talking about your school?  
Where are they publishing  
their views? And, most importantly,  
what exactly are they saying?**

Our online reputational risk tool can monitor all this for you. It utilises a unique combination of the latest technology and expert risk analysis to detect, identify and assess reputational risk to your school.

It means that you'll take control of your online reputation. After all, as an independent school, your reputation is everything.

With the power and influence of social media constantly increasing as the number of platforms multiply, there's an urgent need for you to take control and safeguard your reputation as well as your pupils.

'Social listening', using monitoring tools, is now a critical part of risk management. And, fortunately, we're ahead of the curve – with access to a comprehensive product that enables you to monitor your digital footprint.



# 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 fees 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 fee payments.





# Our policies

Our range of policies have been developed to provide effective protection for your school, your pupils and fee payers.

Through expert consultation and advice, 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 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.

## **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.





# 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

**Providing protection to the school against a wide range of risks. We can provide comprehensive cover across the following:**

## 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.

## Risk management

Access to a risk management platform which detects potential reputational threats online. Also provides 24/7 legal support and PR advice. Our insurer partners can also provide tailored risk management solutions including bespoke survey programmes, training/workshops, service plans and loss prevention standards.

## 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.

## Employers 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, 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.

## Professional indemnity

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

## 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.

## 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/agricultural/groundskeeping vehicles).

## Private medical insurance – key staff

As part of our wider insurance solutions, we're able to provide private medical insurance through Assured Futures; providing an important benefit for your key staff and their families. This cover gives access to private healthcare, minimising waiting times for important treatment and care.

## 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.





# Three ways in which we're different

## You get your own dedicated account manager

As part of your insurance policy, you're automatically allocated a dedicated and experienced account manager, with support staff managing the running of the partnership. Your account manager will be your direct contact – making sure that you get the most from your policy and always on hand to help you deal with the unexpected.

## You specify the cover you require

Our range of products with varying optional cover levels means that you select precisely what you need to meet your school's individual requirements. Plus, we can provide additional specialist options at your request.

## We're always improving and evolving

We will welcome your feedback and will use it to develop and enhance our products and services to meet the evolving needs of your school, pupils, parents and fee payers.



# More reasons to choose Endsleigh

## 01

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

## 02

We conduct a comprehensive review of your commercial insurance risks and we also tailor our products and services to the needs of independent schools.

## 03

Tailored risk management proposals to identify and address your emerging risks, such as online reputational and cyber risk.

## 04

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

## 05

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 email us at **[www.endsleigheducation.co.uk](http://www.endsleigheducation.co.uk)**



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