

Connect Membership-linked Insurance Information 2018-19

This leaflet explains the Connect membership-linked insurance for PTAs/PAs, Parent Councils and parent led clubs/groups. 2*, 3* and 4* members have different cover: this booklet summarises what is included in each category. Please read this along with the Insurance Cover table provided to you. The insurance policy is held by Connect and a copy of the documentation is available on request.

We are happy to help if you have any questions about your membership-linked insurance – please contact us in good time if you have a query and keep this leaflet in a safe place for future reference.

2*, 3* and 4* members

Public Liability Insurance

This protects your organisation and volunteers against their legal liability for injury or death to any third party and/or damage to their property. There are no restrictions on location (such as school premises), time of day or day of week.

(NB - 2* membership is designed for those groups which do not organise fundraising or social events as your cover does not include Fidelity, money, personal accident or All Risks).

Your indemnity limit is £10,000,000 for any one claim. There is no excess

You are also covered for:

- Member to Member risks – this is where one member negligently injures another member or damages their property
- Indemnity to Principals – this typically applies to education authority contracts/agreements
- Negligent damage to hired, leased or rented buildings
- Motor contingent liability – this covers an organisation member for Third Party claims which arise when members use their own car on organisation business, if the owner's normal vehicle insurance does not apply. This does not replace motor insurance for the owner's vehicle or vehicles owned or hired by or provided by the Connect member: cover **excludes** liability relating to the Road Traffic Act.
- Food poisoning and products' liability risks
- Trips and events world-wide (other than territories where UN, UK or US sanction apply)

You are **not covered** for ownership, possession or use of:-

- Mechanically operated vehicles where insurance is required for Road Traffic Legislation
- Aircraft, hot air balloons, hovercraft or watercraft over 8 metres in length

Any professional body or business **hired** to provide services **must** have their own Public Liability Insurance to a minimum indemnity limit of £1m. You **must** check this and keep a copy of their insurance policy.

(4* members – please also see Extended Public Liability section below).

Employer's Liability

This cover provides Indemnity of £10,000,000 for your legal liability for injury, illness or death to employees. We know few members have employees, but many members have part time or occasional helpers, some paid and some unpaid, who are brought in for a specific job, making this cover necessary. Examples are: parent council clerks; swimming pool attendants and people engaged to run clubs. A certificate to comply with the Employer's Liability Act is issued free to all 2*, 3* and 4* members.

3* and 4* members

Public Liability Insurance

Clubs and Groups. The public liability element of the membership-linked insurance provides cover for extra-curricular clubs and groups run by parent groups, subject to all relevant child protection legislation and guidance being followed (please contact us if you need help with this) and the status of those running the activities (please contact us to complete our Clubs & Groups form). One-to-one tuition,

child care and activities provided by a freelance/self employed person are excluded from this cover: they **MUST** have their own insurance..

You should ensure you select the membership level that fits your needs, dependant on the number of groups you organise.

- 3* members – up to 5 clubs/groups
- 4* members – 6+ clubs/groups

Water-based Clubs and activities. Cover can be provided subject to adequate qualified supervision and emergency planning, including compliance with the Pool Safety Operating Procedure: please contact us for more details.

Bonfire parties and firework displays are covered under our policy, but in view of serious problems with this type of event, the Insurers insist that, as a condition of cover, you **MUST** adhere to the following code of practice. **There can be no exceptions.**

- The Police and Fire authorities should be consulted **at least** seven days beforehand, and their recommendations must be complied with in full.
- All recommendations made by the manufacturer of the fireworks must be complied with in full.
- All fireworks used must be supplied by a reputable manufacturer and not modified by the Insured.
- The fireworks display and bonfires must be sited at least 100m from any buildings or vehicles. This may be reduced to 75 metres where a professional company is engaged.
- Spectators must be kept at least 25m from the display and/or bonfire, and 'shooting' fireworks - such as rockets or Roman Candles - must be placed inside a metal-sided box of sufficient size to contain the device should it topple over.
- There must be at least one steward in attendance for every 250 spectators.
- Qualified First Aid personnel **must** be in attendance, organisers must be able to summon emergency assistance.

Hazardous Activities, including inflatables. If you plan to operate an inflatable (such as a bouncy castle) you **must** carry out a risk assessment and follow the procedures detailed in the Connect advice on Inflatables (available on the website or by contacting us). For other hazardous activities, including sponsored walks, fun runs, pony rides and assault courses and defined as an activity that **materially** increases the risk of injury to any person or damage to property, you **must** inform us in advance: the insurers reserve the right to amend the terms and conditions of this policy for any activity deemed to be hazardous, or exclude the activity entirely.

Professional Negligence. Cover for liability arising from or as a consequence of any error or omission by the insured in the exercise of his/her professional advice is **excluded**.

Carnival floats. Our membership-linked policy does **not** cover you for road traffic legislation and you must check with the owner that s/he has their own cover and road tax if the float is going to be moving (on or off road): this may be part of their fleet insurance. Our policy does cover you if the float is static, but only for injury/damage to third parties. Cover is not provided when the vehicle is being mechanically propelled, as any incident whilst the vehicle is mobile will be the liability of the owner/driver.

All Risks Insurance

All Risks cover of £10,000 provides cover for accidental loss, destruction or damage to equipment purchased and owned by the member anywhere in the UK or Ireland on a 'new for old' basis (even when donated to the school but where responsibility rests with the PTA/PC). Cover is also provided for hired in property up to a limit of £10,000 and for goods in transit up to £5,000 (£1,000 for transit by post). Property over this value can be covered additionally: contact us for further details.

Should you require cover for more than £10,000 this can be arranged as short-term All Risks cover (typically this might be for bouncy castles, fashion show goods, model collections, marquees). Please contact us for further details.

Principal Exclusions for All Risks:

1. The first £100 of each and every claim.
2. Theft Cover unless accompanied by forceful or violent entry into or exit from the building.
3. Loss from an unattended vehicle.
4. Damage caused by vermin.
5. Damage by wind, rain, hail, sleet, snow, flood or dust while the items are in the open.

Personal Accident Insurance (for official/helpers)

The cover is for any elected officer or member of your organisation and for any helper who has been appointed or co-opted to organise or assist at events run by your organisation. There are benefits for people between 18 and 75 years, those up to 18 years (or 23 if in full time education) and those 75 or over. Children need not be pupils at the school for which the event is being held. The cover is for accidental bodily injury sustained whilst on association duties and travelling to and from those duties or whilst assisting at events.

Benefits:

	Children over 5	Adults under 75	Adults 75 & over
Death	£10,000	£25,000	£10,000
Loss of Limbs/Eyes	£25,000	£25,000	£10,000
Permanent Total Disablement	£25,000	£25,000	Nil
Temporary Total Disablement	Nil	£200 p/wk (b/fit payable for 104 wks)	Nil
Temporary Partial Disablement	Nil	£80 p/wk* b/fit payable for 104 wks)	Nil
Medical Expenses (in direct relation to the benefits above) to a limit of	£15,000	£15,000	£15,000

*Limitations apply to the insured person's gross weekly wage.

Personal accident cover applies only when people are actively engaged in organisation duties. There is no personal accident cover when they **participate** in any event/activity.

Fidelity Guarantee

This provides cover for you against fraud or dishonesty by your treasurer or any committee member. The maximum period for discovery of loss is 18 months: any loss which dates back more than 18 months will not be covered. The excess for losses discovered after 12 months is £1000. For losses discovered within 12 months the excess is £100. This means committees will have to make sure they are careful and thorough in the way their finances are managed.

It is usual for all cheques to bear two signatures and dual authorisation is also good practice if you use on-line banking payments or transfers. You should also arrange for an annual inspection of your accounts by a competent person who is not a committee member, or a relative of a committee member. You must always ensure a reasonable standard of care and supervision of your monetary affairs. See the Connect leaflet on the role of the Treasurer.

Limits: Treasurer - £5,000 Committee/PC Member - £750

Money Insurance

The policy provides cover for

- Losses of Money (including deposited in a bank night safe, or on premises and out of business hours in a safe / strong room, or in transit by, or in the custody of, any authorised representative of the Insured), up to £10,000
- In the school or home out of business hours and not secured in an approved locked safe or strong room, up to £1,000
- Whilst in the home of any authorised representative of the parent group, up to £1,000
- Fraudulent use of cheque, cash, credit or account cards up to £1,000 per card
- Damage to clothing or personal effects of an Insured Person directly as a result of theft or hold-up or any attempt, up to £1,500 for each person

Money carrying: where money up to £7,500 is involved, one person can be responsible for it but we strongly advise members carry out a risk assessment and divide cash between a number of people. Sums between £7,501 and £10,000 must be accompanied by two responsible adults but again we recommend a risk assessment and dividing the cash equally. Similarly, sums between £10,001 and £15,000 must be accompanied by three responsible adults. Sums between £15,001 and £25,000 must only be carried by a specialist security carrier.

A £50 excess applies to each claim under this section

4* members only - Extended Public Liability (EPL)

This provides public liability cover for service providers, guest entertainers, operators etc which are non-professional but **hired** to provide low risk entertainment, such as disco providers or magicians. If **they** have no insurance your membership-linked insurance can cover them for the event (they should be co-opted onto the group for that purpose). This also applies to guest entertainers (providing that they are not a professional body or business) providing their services free (whether or not you pay expenses and/or give a modest "thank you" gift).

Stall Holders. Where the group holds an event with stallholders which are micro-businesses and have no insurance, your membership-linked insurance provides extended liability cover (EPL). This is not applicable to professional businesses which **must** have their own insurance. Please note: there is no cover for stallholders selling or supplying cosmetics other than proprietary branded products.

Do we have to have Insurance?

With some exceptions, such as employers' liability, you are not legally obliged to insure your organisation against loss, damage or injury. But, if any accident happens, individual members of PTAs could be sued for damages and individual members of the committee could be held personally financially liable for any loss, injury or damage. With Parent Councils there is no personal liability for members but those who suffer injury may still be awarded damages which would have to be met. PTA/PA or Parent Council activities, including clubs, may not be covered by the school insurance.

Do we have to be members of Connect?

The Connect membership-linked insurance scheme is a group scheme. Insurance is part of your Membership and is not available on its own. It cannot be cancelled while you are a Member and neither can any refund be made for the insurance element of Membership.

What if I am unhappy with insurance service provided?

If you are at all unhappy with any aspect of your Insurance cover then you should always contact Connect in the first instance, who will try to assist you. If you remain unhappy then you can also contact the Insurer direct:

- If the issue is in relation a claim under to the Personal Accident cover provided, then you can contact AIG Europe Limited, 4th Floor, Victoria House, Victoria Road, Chelmsford, CM1 1JR or on 01245 707500.
- If the issue is in relation to any other claim under this policy, then you can contact Liberty Mutual Insurance,
20 Fenchurch Street, London EC3M 3AW or on 020 3758 0000.

You can also contact the Insurance Broker who arranged this insurance (Lorica Insurance Brokers Ltd) at 38 Lombard Street, London, EC3V 9BS. You may ultimately be able to refer your complaint to the Financial Ombudsman Service (FOS). You will be told if and when this applies to you. You can find out more information about the FOS and how they can help by visiting www.financialombudsman.org or on 0800 023 4567.

Am I covered by the Financial Services Compensation Scheme?

The Insurers of this policy and Lorica Insurance Brokers are covered by the Financial Services Compensation Scheme (FSCS). This means that you may be entitled to compensation should any of them not be able to meet their obligations to you. You can find information about the FSCS at www.fscs.org.uk or on 0800 678 1100.

How do we make a claim?

If something goes wrong and you think there may be a claim against you, **do not admit liability** but contact the Connect office immediately (contact details below) - do not wait. We will send an incident report form for you to complete and return to us. Any claim will then be processed by the insurers.

Disclaimer

Please note this document does not constitute proof of cover, but is a summary illustration of benefits available under the Connect membership-linked insurance arrangement. This document does not constitute a contract and is subject to change. A copy of the full policy wording is available on request. Verification of fully paid up membership may be requested at any time, in order to take benefit from any of the covers provided by the Connect membership-linked insurance policies.

Connect (formerly Scottish Parent Teacher Council) is an Introducer Appointed Representative of Lorica Insurance Brokers Limited, who are authorised and regulated by the Financial Conduct Authority.

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