



Department
for Education

Confirmation of risk protection arrangement (RPA) membership

The Department for Education's risk protection arrangement (RPA) is a voluntary arrangement for academies and free schools. It is an alternative to insurance through which the cost of risks that materialise will be covered by government funds.

The following academy trust or multi-academy trust is a member of the RPA.

NAME OF MEMBER ORGANISATION:	Sir William Ramsay School
MEMBERSHIP NO/URN:	137256
MEMBERSHIP PERIOD:	1 September 2019 to 31 August 2020
RPA MEMBERSHIP RULES:	Standard

(1)	EMPLOYER'S LIABILITY
Limit of Indemnity	Unlimited
(2)	THIRD PARTY PUBLIC LIABILITY
Limit of Indemnity	Unlimited
(3)	PROFESSIONAL INDEMNITY
Limit of Indemnity	Unlimited
(4)	PROPERTY DAMAGE
	Loss of or damage by any risk not excluded to any property owned by or the responsibility of the Member including property the responsibility of the Member due to a lease or hire agreement Cover
Limit	Reinstatement value of the property

NOTES:

1. Indemnity is subject to the RPA membership rules.
2. In accordance with the provisions of paragraph 1 of Schedule 2 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (SI 1998/2573), the Secretary of State for Education hereby certifies that any claim established against the named member organisation above in respect of any liability to the employees of the kind mentioned in section 1(1) of the Employers' Liability (Compulsory Insurance) Act 1969 will, to any extent to which it is otherwise incapable of being satisfied by the aforementioned employer, be satisfied out of moneys provided by parliament.
3. A General Principles Clause is included.

Signed: 

Dated: 1 September 2019

Tony Foot
Director of the Education Funding Group



Department
for Education



Confirmation of Risk Protection Arrangement (RPA) Overseas Travel

The Department for Education's risk protection arrangement (RPA) is a voluntary arrangement for academies and free schools. It is an alternative to insurance through which the cost of risks that materialise will be covered by government funds.

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The RPA includes cover for school trips overseas travel which is summarised below. Please see membership rules for full cover.

OVERSEAS TRAVEL INCLUDING WINTER SPORTS		Limit
Medical Expenses, Repatriation and Emergency Travel	Per person	£10,000,000
Baggage	Per person	£2,000 in total (inner limits apply)
Money	Per person	£750
	Per event	£5,000
Cancellation, Curtailment, Replacement, Rearrangement and Change of Itinerary	Per person	£4,000
	Per trip	£250,000
Political and Natural Disaster Evacuation	Per person	£10,000
	Per trip	£80,000
Missed Departure	Per person	£1,000
Disruptive Pupil Expenses	Per event	£5,000
Loss of Passport/ Travel Documents	Per person and/or trips	£2,000
Search and Rescue Expenses	Per event	£100,000
Kidnap Consultants Costs	Per person and/or trips	£250,000
Piste Closure	Per day per person	£35 per full day of closure
	Total Per person	£350
Legal Expenses	Per person	£50,000
Personal Liability	Per occurrence	£5,000,000
Personal Accident	Per Person	Death and capital benefits £100,000

NOTES:

1. Indemnity is subject to the RPA Membership Rules.
2. Cover applies to any school trip, excursion or work experience placement anywhere in the world which is related to education; commences during the RPA Membership Year and involves travel outside of the school boundaries. Includes winter sports trips.
3. **Emergency Contact Details: 0203 475 5031**

Signed: 

Dated: 1 September 2019

Tony Foot
Director of the Education Funding Group



Summary of Cover provided by RPA

Type of risk	Description	Limit	Member Retention
Material damage	Loss or damage to buildings, contents, computers and stock owned by or the responsibility of the academy	Reinstatement value of the property	£250 (Primary Academy) £500 (all other Members) each and every loss other than subsidence (£1000)
Business interruption	Compensation for increase in cost of working, resulting from interruption or interference with the business following a material damage loss	£10,000,000 any one loss	£250 (Primary Academy) £500 (all other Members)
Employers liability	All sums the academy may become legally liable to pay (including claimants' costs and expenses) following death, injury or disease sustained by Employees and arising out of and in the course of their employment by the academy	Unlimited	Nil
Third party liability	For all sums the academy may become legally liable to pay (including claimants' costs and expenses) as damages in respect of accidental third party injury or third party property damage	Unlimited	Nil
Governors' liability	Governors' liability expense	£10,000,000 any one loss and any one membership year	Nil
Professional indemnity	Actual or alleged breach of professional duty	Unlimited	£1,000 each and every loss
Employee and third party dishonesty	Direct pecuniary loss due to the dishonesty of academy Employees and/or theft of money by computer fraud	£500,000 any one loss and any one membership year	£250 (Primary Academy) £500 (all other Members) each and every loss
Money	Loss of money whilst in transit or elsewhere	Various, including cash on premises or in	£50 (Primary Academy) £100 (all other

Type of risk	Description	Limit	Member Retention
		transit £5,000	Members) each and every loss
Personal accident	Compensation for accidental bodily injury to Employees, governors, trustees, volunteers and pupils of the academy whilst on the business of the academy in the UK	Death and capital benefits £100,000	Nil
United Kingdom travel	Compensation for travel related costs including loss of baggage, cancellation, curtailment, rearrangement and change of itinerary	Baggage and money £2,000 per person. Cancellation £1,000 per person	Nil
Overseas Travel (including winter sports) and Personal Accident	Compensation for travel related costs outside of the UK including medical expenses, loss of baggage, cancellation, curtailment, rearrangement and change of itinerary Compensation for accidental bodily injury to Employees, governors, trustees, volunteers and pupils of the academy whilst on the business of the academy outside of the UK	Medical expenses £10,000,000 per person Baggage £2,000 per person Cancellation £4,000 per person (£250,000 per trip) Death and capital benefits £100,000 per person	Nil in respect of Medical Expenses £50 in respect of Baggage Nil in respect of Cancellation
Legal expenses	Reimbursement of legal expenses relating to employment disputes, contractual disputes, tax investigations, civil actions in relation to school expulsions	£100,000 any one loss and any one membership year	£250 (Primary Academy) £500 (All other Members) each and every loss
Cultural Assets	Loss or damage to Cultural Assets (including works of art) owned by or the responsibility of the academy	£10,000 per item, maximum £250,000 any one loss of multiple cultural assets	£50 (Primary Academy) £100 (all other Members)