



LUCAS FETTES
& PARTNERS

Risk management and insurance solutions
**as individual as
your academy**



Your academy is unique and so are the risks you face. Your risk management programme should reflect your individual needs, without compromise.

Our aim is to enable you to concentrate on providing a unique learning environment while we provide the objective consultation and support required to protect your school, pupils and staff from risk. Our philosophy has always been to provide a broad range of services beyond straightforward insurance placement. We can help you understand where you may be exposed and develop a risk management and insurance programme complementing those covers that you may have taken out through the DfE's Risk Protection Arrangement (RPA).

Insurance is just one part of the risk management equation. The advice we give and solutions we propose will depend on us spending time understanding the specific risks you and your school face now and in the future. We can help you manage your risk in the following ways:



We are one of the few insurance brokers in the UK with a team of education specialists and a wealth of experience in the varied needs of academies at all stages of the conversion process. We can help you ensure that your available budget is allocated where you need it most.

How can we help you reduce the risks to your academy?

We are committed to helping academies continually review and reduce their exposure to risk. Our offering to individual academies and multi-academy trusts includes:

Full security review

We can arrange a free review and appraisal of your security measures and provide advice on reducing your future exposure to security risks.

Managing health and safety and employment law risks

Our cost-effective solutions include an online portal which provides forms and templates, legislation updates and news on health and safety, environmental law, employment law and business continuity; advice lines staffed by experts; and employment tribunal insurance.

Business continuity planning

We can help you create or improve your business continuity plan, ensuring that it is robust enough to respond to a wide range of exposures.

Claims assistance

If the worst happens, we will be there throughout the insurance claims process and will use our excellent relationships with underwriters to aid and expedite a successful resolution.

Full disaster recovery service including claims assistance

We can arrange cover which, in the event of a disaster, will provide the services of a dedicated Chartered Loss Adjuster who will work with you to help implement the disaster recovery plan, suggest actions to mitigate disruption to your school and negotiate with insurers and third parties on your behalf, ensuring a timely settlement of your insurance claim.

Valuations and asset tracking

We can arrange a valuation to assess the true value of your assets to ensure that you are neither under-insured nor overpaying.

Staff absence management

We can help you assess your risk of staff absence and manage it through a combination of insurance covers and measures to proactively prevent and reduce it.

Specialist services

We work closely with several other professional providers to the education sector, including accountants, solicitors and surveyors, so can help you arrange services such as payroll provision, general accountancy, legal advice and procurement.

Insurance placement

We can place covers not included within the RPA and help determine the best combination of covers so that your insurance portfolio will be appropriate to your specific needs and help you achieve value for money.

Financial planning and employee benefits

We can help you ensure that your employee benefits provision delivers value to your school; helps you attract, retain and protect the right people; and complies with legislation. We can help you meet your automatic enrolment duties under new pension reform legislation.

What insurance covers can we provide academies?

We can arrange a wide range of covers, designed to be tailored to meet your needs and complementary to covers offered by the RPA:

For schools and staff:

- Staff Absence (including Maternity), Rehabilitation and Supply Cover
- Buildings, Contents and Property Damage, including Accidental or Malicious Damage
- Business Interruption
- Equipment Breakdown for Engineering and Computer Equipment, including Statutory Inspections of Pressure, Lifting and other Plant
- Loss of Revenue as well as Additional Cost of Working
- Public Liability
- Liability arising from Extra-Curricular Business Activities

- Fidelity Guarantee
- Personal Accident
- Management Liability, including Employers' Liability, Governors' and Officers' Liability and Indemnity for Teachers
- Motor/Minibus and Occasional Business Use for Teachers' Vehicles
- Out-of-school Clubs and Holiday Clubs
- Claims Assistance
- Legal Expenses
- Travel

For pupils:

- Pupils' Personal Accident
- Pupils' Personal Effects including Educational Trips

Find out more

For more information about how Lucas Fettes & Partners can help you, or to arrange a free, no obligation risk assessment and review of your existing covers, call us on **0161 972 2480**, email us at academies@lucasfettes.co.uk or visit www.lucasfettes.co.uk/academies.

About Lucas Fettes & Partners

Lucas Fettes & Partners is an independently owned Lloyd's accredited insurance brokerage, financial services and employee benefit advisory practice. The company has developed through its relationships with other professional practices, providing solutions to the needs of businesses, not for profit organisations and individuals. We have enjoyed a history of continuous growth and our extensive network of offices and strong reputation in insurance markets means that we are ideally placed to meet today's demands for ever increasing standards of quality and service.

For more information about our services please visit www.lucasfettes.co.uk.

"In the past we have hugely benefited from your advice and services, and continue to see these benefits today. I just wanted to thank you for your continued efforts and say that we appreciate the work you and your team offer."

Bob Pattni, Executive Director, Birmingham Metropolitan College

- Experts in risk management to the education sector
- Preferred service provider to some of the UK's leading educational establishments
- Consultative approach and tailored solutions, making best use of your budget
- Support with EFA procurement and tender assessments and OJEU tender procedures
- Advice on financial planning and employee benefits, including automatic enrolment solutions
- **FREE, no obligation risk assessment and review of your existing covers**

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