



LUCAS FETTES  
& PARTNERS

Insurance and risk management solutions  
**as individual as  
your independent  
preparatory school**



## **As an independent preparatory school you will have unique business and risk issues, some of which can be overlooked by other insurance companies and brokers. Lucas Fettes & Partners are different.**

We are one of the few insurance brokers in the country with a team of true education sector specialists and access to a range of markets, including an exclusive relationship with an insurer new to the UK education sector and rated AA- by Fitch.

We recognise that no two schools are the same and know from experience that we can only provide you with the most appropriate advice and solutions if we spend sufficient time understanding the specific risks you face – that is why we come and visit you in person to undertake a full risk assessment and address key areas of concern.

Then, from the comprehensive range of insurance covers and risk management services we have access to, we will take the time to build a tailored programme designed to respond to your individual challenges, giving you the assurance that your budget is allocated where you need it most and your premium represents value for money, whether you purchase individually or as part of a group.

## **What insurance covers can we provide independent preparatory schools?**

The covers we can arrange are designed to be tailored to meet your needs. They can include:

### **For schools and staff:**

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

### **For pupils:**

- Pupils' Personal Accident
- Pupils' Personal Effects including Educational Trips
- Termly School Fees Remission

## How can we help you reduce the risks to your school?

We are committed to helping independent preparatory schools continually review and reduce their exposure to risk, often attracting lower insurance premiums as a result. Our services include:

### **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 specimen forms and templates, legislation updates and news on health and safety, environmental law, employment law and business continuity; telephone advice lines staffed by expert advisers; 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.

### **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.

## What else can we help with?

### **Valuations**

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

### **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 assist you in meeting your automatic enrolment duties under the new pension reform legislation.

## 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 [education@lucasfettes.co.uk](mailto:education@lucasfettes.co.uk) or visit [www.lucasfettes.co.uk/independentprepschools](http://www.lucasfettes.co.uk/independentprepschools).

## 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 range of services visit [www.lucasfettes.co.uk](http://www.lucasfettes.co.uk).

- Preferred service provider to some of the UK's leading educational establishments
- Access to a range of markets and an exclusive partnership with a new UK education insurer
- Consultative approach and tailored solutions
- Committed to helping you reduce risk in your school
- Advice on financial planning and employee benefits
- **FREE, no obligation risk assessment and review of existing covers**

Lucas Fettes & Partners Limited are independent insurance intermediaries authorised and regulated by the Financial Conduct Authority. Lucas Fettes & Partners (Financial Services) Limited are independent financial advisers authorised and regulated by the Financial Conduct Authority.