

# Education

## RISK APPETITE GUIDE

### A guide to our risk appetite

With over 35 years' experience insuring education risks, we have the expertise to ensure your client has the right cover to meet their needs.

Our underwriting is flexible and combined with our valuation service and risk management expertise, it allows us to provide competitive and comprehensive solutions for your clients.

Within our extensive client base we insure a vast range of establishments whose primary purpose is to educate, instruct or impart knowledge or skill.

The following table provides examples of risks within our appetite but is not exhaustive. If you have a risk you would like to discuss with us, please contact your Ecclesiastical relationship manager.

### Within appetite

- Secondary schools
- Primary schools
- Gaelscoileanna
- Adult Education
- Higher education establishments
- Universities
- Management colleges
- Teacher training colleges
- Professional bodies and associations
- Theological colleges
- Business schools
- Further education colleges
- Private colleges

### The following are examples of risks which are outside risk appetite:

Childminders/Crèche/Nurseries

Liability only risks

Summer or temporary schools in isolation

We do not write Aviation, Motor or Marine Risks (other than non-Road Traffic Act cover and incidental use of small watercraft).

# Education

## A guide to getting the best terms for your client

When you submit a new business enquiry to us, please supply as much information as possible about your client and their requirements. The list below identifies some of the information we will need:

- Sums insured for buildings and contents (art if applicable)
- Construction details of the property including age and condition of electrical wiring, plumbing and the roof and, if any buildings are on the list of protected structures
- Confirmed claims experience for the last five years including information surrounding mitigating future losses following a previous incident
- Any ongoing or intended building works/renovations
- Proactive approach to dealing with near misses, incidents and complaints
- Details of fire and security measures in place for your client's property
- Demonstration of good management including Safety Statement, Risk Assessments, Pre-employment Checks (including vetting)
- Record Keeping, Safeguarding Policy and General Property Maintenance
- A business continuity plan which is regularly reviewed, tested and updated
- Teacher, staff and volunteer numbers and splits in wage roll
- Student numbers and if there are boarders
- Details of any hazardous activities for example equestrian, abseiling etc.

## Cover can include

- |                          |                                      |                                      |
|--------------------------|--------------------------------------|--------------------------------------|
| ■ Buildings and contents | ■ Personal accident                  | ■ Trustees' and management liability |
| ■ Business interruption  | ■ Loss of licence/Registration       | ■ Hirers' liability                  |
| ■ Loss of money          | ■ Professional indemnity             | ■ Legal expenses                     |
| ■ Fidelity               | ■ Fine art, collections and antiques | ■ Directors' and officers'           |
| ■ Employers' liability   | ■ Reputational risk                  | ■ Equipment breakdown                |
| ■ Public liability       |                                      |                                      |

Click [here](#) for a summary of cover

## Getting in touch

Ecclesiastical Insurance Office plc  
2nd floor, Block F2, Eastpoint, Dublin 3, D03 T6P8  
Tel: 01 619 0300

[www.ecclesiastical.ie](http://www.ecclesiastical.ie)

## For broker use only.

This information is intended for insurance professionals only and is not intended for distribution to the public.



Ecclesiastical Insurance Office plc is regulated by the Central Bank of Ireland.

Ecclesiastical Insurance Office plc Reg. No. 24869. Registered in England at Benefact House, 2000, Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom. Registered Branch in Dublin, Ireland. Reg No. 902180. 2nd Floor, Block F2, EastPoint, Dublin 3. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority in the United Kingdom (Firm Reference Number 113848).