



National Guidance

Insurance

Employer's Liability Insurance

This is a statutory requirement. The employer should hold a policy that indemnifies it against all claims for compensation for bodily injury suffered by any person employed by it. This cover should extend to those persons who are acting in a voluntary capacity.

Public Liability Insurance

Public Liability insurance indemnifies the employer against all claims for compensation for bodily injury from persons not in its employ and for the accidental loss of, or damage caused to, property. Employees (as agents of the employer) are indemnified against all such claims, as are voluntary helpers acting under the direction of the employer's staff. The indemnity should cover activities such as outdoor learning, offsite visits and Learning Outside the Classroom organised by all establishments and in all settings for which the employer is responsible.

Personal Accident Insurance

Many of us have Personal Accident Insurance (PAI) through a variety of sources (car insurance, home insurance, professional association, annual travel insurance, credit cards etc). Your employer may also provide some level of PAI cover. Visit/Activity Leaders are advised to check the extent of the cover they have, any policy exclusions, as well as the limits of indemnity (what you would get in the event of a successful claim)

Comprehensive Travel Insurance

Large employers, such as Local Authorities should consider making comprehensive journey insurance available for establishments to purchase, where the scale will usually make the price attractive. This type of policy will normally cover personal accident; cancellation and curtailment; personal liability; personal effects and money; medical expenses and repatriation.

Tour Operator Insurance Packages

Visit Leaders should be aware that they are not obliged to take out insurance offered by a tour operator as part of a package. Before doing so, they should study the terms of the policy carefully, paying particular attention to the exclusions and limits of indemnity. Local Authority establishments or

establishments affiliated within a larger body should check that the cover offered is at least equivalent to that available through their employer's standard travel insurance.

Where the available cover seems inadequate, consideration should be given to taking out additional insurance, or extensions to the policy.

Dual Insurance

Heads/managers, EVCs and Visit Leaders should be aware of the dangers of 'dual insurance', or having two policies cover the same risks. This will inevitably lead to a more protracted and complicated claims process, as the payment due from any claim will need to be agreed and shared by the insurers.

