



National
Guidance

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Insurance

This guidance only covers insurance specifically relevant to outdoor learning, offsite visits and Learning Outside the Classroom. Employers and establishments should seek elsewhere for guidance about general insurance requirements such as for buildings and contents, employer's liability, public liability, governors'/directors' liability, business interruption, professional indemnity and motor vehicles.

Such general insurance should, as necessary, cover all activities involved in outdoor learning, offsite visits and Learning Outside the Classroom organised by all establishments and in all settings for which the employer is responsible, and all those involved including volunteers.

Establishments requiring insurance should compare what is available from different sources, for example:

- Many employers negotiate insurance packages and offer them to their establishments to purchase;
- Many local authorities also make these packages available to other establishments in their area;
- The government's Risk Protection Arrangement for schools
<https://www.gov.uk/guidance/the-risk-protection-arrangement-rpa-for-schools>;
- Commercial providers.

When comparing insurance, you should study the terms of the policies carefully, paying particular attention to the exclusions and limits of indemnity.

If an insurance company advertises a certain level or type of cover, such as for any effects of COVID-19, you should check the details of this cover in the insurance policy wording.

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. Leaders and Helpers are advised to check the extent of the cover they have, any policy exclusions (including any excluded activities), as well as the limits of indemnity (what you would get in the event of a successful claim).

Travel Insurance

Establishments organising off-site visits away from their local area should have travel insurance which covers the planned activities. This is especially important for

visits overseas. This type of policy will normally cover personal accident; cancellation and curtailment; personal liability; personal effects and money; medical expenses and repatriation. It may be available as part of, or as a supplement to, broader insurance policies such as those negotiated by employers.

You should check that insurance covers staff (including any volunteers) as well as participants.

Care should be taken to ensure that the cover is not invalidated by circumstances that are possible when travelling with young people. For example, what would happen if a participant had to receive medical care or be repatriated due to self-harm, mental illness or undeclared pregnancy?

You should consider the potential effects of an epidemic such as coronavirus when checking the cover provided by a policy. For example, will the insurance cover the cost of cancellation, curtailment or delay due to changes in government guidance or virus control measures (such as members of the group being isolated at home or in a hotel and prevented from travelling)?

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

You are not obliged to take out insurance offered by a tour operator as part of a package. It should be compared with other available insurance. If a provider includes travel insurance in the price but you do not need it, you should ask them to remove it.

Dual Insurance

You should be aware of the dangers of 'dual' or 'double' insurance, i.e. having two policies covering the same risks. This could lead to a more protracted and complicated claims process, or even invalidate one or both of the policies. As always, you should read the small print.

