

Use Our School Guidance sheet

Insurance and Community Use

This guidance provides an overview of key areas to consider regarding appropriately insuring community activity on school sites. It will support schools planning to offer community use on school sites, or schools already offering this who are wanting to check appropriate insurance cover is in place.

Section One: Things to consider

Community use will involve organised groups and/or members of the public entering the school site and using the facilities and equipment during and/or after the school day.

As a result there will be additional risks to the school, but with appropriate processes in place the level of risk can be managed effectively. Key areas are:

- **Damage** to the school premises. For example from a fire started by a Community User, or a broken window during an activity session
- **Injury** to staff, pupils or the community user themselves. For example a piece of equipment falling on and injuring someone

Sport England recommends that you seek appropriate professional advice from at least one of the following:

- A local authority insurance/risk management officer
- A professional insurance broker with specialist knowledge of schools
- An insurance association or insurance company that specialises in school insurance (E.g. Zurich Municipal).

When making changes to your insurance policies, it is advisable to work closely with your Insurer and discuss your new requirements early in the planning process. Their role is to work with you and find the right solution for your situation.

Lettings Agreement

In your Lettings/Hire/Community Use Agreement it is important to outline who is responsible for any injury or damage which occurs during community use.

Responsibility usually depends on who is to blame for the accident - the school or the hirer.

School Insurance Policies

If the school is to blame, then the relevant school insurance will usually cover the risk. The school will need to check their various insurance policies to ensure they cover the additional risks of community use.

Damage to school premises are normally covered under the school's **Material Damage Insurance**. Material Damage Insurance is available for:

- School buildings and contents and other school property (such as All Weather Pitches)
- Equipment on loan or hire to the school (for example, trampolines on loan from the local authority)
- Contract works
- Personal effects of governors, staff and pupils

It covers damage from 'fire and perils' but does not cover wear and tear. A school should consider apportioning wear and tear costs as part of their community use pricing policy and community business plan. Staff injuries during community use should be covered by **Employers' Liability Insurance** and injuries to pupils or community users should be covered by the school's **Public Liability Insurance**.

The DfE state that Public Liability Insurance is essential for schools and that both Employers' and Public Liability Insurance cover should be in the region of £10-£20m. Public Liability Insurance for schools generally includes a **hirers' liability** or **'indemnity to hire'** which covers Individuals or organisations that hire school premises against the risk of becoming liable for injuring people or damaging property while using the school premises. Hirers' liability does not usually cover the

activities of business organisations or political organisations, but these groups usually have their own insurance.

Insurance Policies for Community Users

If the community user is to blame for the damage to the school premises, this will usually be covered by the school's own Material Damage Insurance (depending on the cause), however the school's Insurers may be able to recover the financial cost from the Hirer's Insurance.

Regarding injury to people, if the school are not to blame then their insurance **will not** cover the risk and therefore it is the responsibility of the community user to have their own Public Liability Insurance.

Clubs, societies and businesses will usually have their own Public Liability Insurance. Most affiliated sports clubs will have insurance arranged through their sport national governing body. **For example** the Football Association recommend that County FAs require their clubs to have £10m public liability cover in order to affiliate. In many instances the County FA with which they affiliate will offer and can provide this level of cover.

TIP: As part of your lettings policy it is important to request a copy of the group/clubs own Public Liability Insurance.

However some groups and private individuals are often uninsured. It is therefore important to check if the school's own Public Liability Insurance will cover these groups/ individuals (see Hirers Liability above). The school insurance may require an increase in the premium for this service and therefore the school may wish to transfer this cost to the relevant community user.

Storing Equipment

If you are storing equipment on behalf of a community group on the school site (for example sports equipment for a sports club), it is advisable to include this in

the school's own Material Damage Insurance. If this is not possible then the community group/club should arrange their own insurance cover.

Risk Management

In addition to insurance cover, it is important to identify and analyse risks (using risk assessments) and put measures in place to control and reduce these risks. Staff, students and community users should be aware of potential risks and take responsibility for avoiding accidents and minimising claims where possible.

Responsibility for Insurance

The governing body of the school is responsible for arranging insurance. It is therefore important that they fully support the community vision for the school, and understand the insurance requirements of this additional activity.

Maintained schools generally have their insurance arranged through the local authority from a central budget. The local authority Insurance Adviser will be able to provide support to maintained schools regarding any changes to their insurance policies.

Insurance Top 10 Checklist

1. Do you know who to contact regarding changes to your Insurance Policies?
2. Is community activity included in your relevant Insurance Policies (such as Material Damage, Employer's Liability and Public Liability?)
3. Are Insurance and Risk Management requirements included within your Letting Policy/ Conditions of hire?
4. Do you have copies of your community groups/clubs Public Liability Insurance Policies, including policy number, renewal date, limit of indemnity etc?
5. Have Risk Assessments for community use been carried out and the risks managed?
6. Does your lettings policy/ conditions of hire include steps to reduce risks – for example not smoking on the premises, reporting any defects, spillages on floors etc.

7. Are all relevant staff aware of Insurance implications of community use including your governing body?
8. Does your pricing policy reflect wear and tear for community activity and insurance premiums where appropriate?
9. Is your Emergency Action Plan included in your induction for community users?
10. Do you have a system for regularly reviewing your Lettings Policy and procedures regarding health and safety?

Further Useful Guidance

- Insurance and Risk Management for schools by [Zurich Municipal](#)