**Insurance**

**Insurance for Governors**

Sometimes governors of maintained schools ask about insurance and whether they are covered by Council policy. The general answer to this question is that providing they are acting on behalf of the school on Council business, with the governing body's consent and not against any advice received from the Local Authority, they are covered under the Council's public liability insurance.

A governor would not be covered if they are involved in the decision-making process for a non-Council organisation, such as a privately run nursery, even if it is operating on the school premises.

See page 38 (4.5) of [The Governance Handbook 2019.](https://assets.publishing.service.gov.uk/government/uploads/system/uploads/attachment_data/file/788234/governance_handbook_2019.pdf)