

Risk, Business Continuity & Insurance



Service Level Agreement 2024/25



Introduction from Service Lead

Dear Headteacher, Chair of Governors and School Business Manager

Welcome to the Service Schedule for Risk, Business Continuity & Insurance, which contains all of the information you will need about our services.

We look forward to working with you.

Jane Cooper
Risk & Business Continuity Manager

Samantha Woolland
Insurance Manager

Description of our Service

All schools should actively engage in risk management which allows you to identify the business risks to which you are exposed and allows you to put in place specific controls to ensure you are protected as much as you can be should the risk occur. Part of considering risks is to decide whether you wish to treat, transfer, tolerate or terminate the risk. Insurance allows you to transfer some of the risk but it cannot remove the possibility of accidents or losses occurring.

The Risk, Business Continuity and Insurance Teams provide services which helps you to ensure you have robust risk management procedures in place; sound business continuity and all of your insurance exposures are covered and will assist you with the handling of any insurance claims which may arise.

Risk Management

- Opportunity Risk Management training
- Provision of a partially populated template risk register
- Risk Management advice

Business Continuity

- Business Continuity management training
- Provision of Emergency Response & Business Recovery plan template
- Business Continuity advice

Insurance

- Procurement of insurance contract and annual renewal of insurance policies
- Handling of insurance claims
- Advice on general queries
- Insurance awareness training

Individual Responsibilities of our Staff

| Roles | Responsibilities |
|---|---|
| Risk & Business Continuity Manager | <ul style="list-style-type: none"> To oversee and ensure the delivery of the Risk & Business Continuity Service as detailed in this Schedule. To act as a point of contact where required. |
| Insurance Manager | <ul style="list-style-type: none"> To oversee and ensure the delivery of the Insurance Service as detailed in this Schedule. To act as a point of contact where required. |
| Risk & Business Continuity Officer | <ul style="list-style-type: none"> To deliver the risk management service. To deliver the business continuity service. To assist and advise schools where required. To assist with the delivery training. |
| Insurance Technician | <ul style="list-style-type: none"> To deliver the insurance service. To assist and advise schools where required. To assist with the delivery of training. |

Our obligations and requirements

What we will do for you:

| Ref. | |
|------------------------|---|
| Risk Management | |
| P1 | Provide risk management advice and guidance within the Schools' Risk Management and Insurance Handbook which is updated annually. |
| P2 | Provide a partially populated template risk register and give advice to ensure this is adopted appropriately for your school. |
| P3 | Facilitate a workshop to help produce a robust risk register if required (see Appendix A). |
| P4 | Provide risk management training on an annual basis. |

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| P5 | Provide risk management services and advice in order to reduce incidents leading to compensation claims, uninsurable losses, damage to reputation and disruption of school activities. |
| Business Continuity | |
| P6 | Provide advice on Business Continuity management and plans. |
| P7 | Provide business continuity training on an annual basis as part of the Risk, Business Continuity & Insurance Schools Training |
| P8 | Facilitation of Business Continuity Exercise (see Appendix A). |
| Insurance | |
| P8 | Provide details of the insurance policies in place by means of a Schools' Risk Management and Insurance Handbook which is updated annually, this will include any specific conditions of cover set out within the policy documentation. |
| P9 | Provide advice and guidance for specific insurance cover which may be required by the customer. Every effort will be made to arrange any additional cover as quickly as possible, but reasonable notice must be given. |
| P10 | Provide advice and guidance on general insurance queries. |
| P11 | Ensure appropriate and adequate insurance cover is in place and renewed annually. |
| P12 | On receipt of a notification of a claim we will forward this to insurers and send an acknowledgement to the claimant or their representatives where appropriate, within 2 working days. |
| P13 | We will manage the claim for you and maintain a link between insurers and the customer in relation to requirements for further information, and deal with any enquiries from claimants. |
| P14 | We will advise the customer of the legal timescales which must be adhered to when processing a claim. |
| P15 | In the event of a claim, where appropriate we will visit the customer and discuss the claim in person. Thereafter we will visit as and when required. We will also support any staff that may be called to court as a witness if a claim should be litigated. |
| P16 | We will advise the outcome of any claim. |
| P17 | Provide insurance training on an annual basis. |

What we require from you...

| Ref. | | Date required (if applicable) |
|------|---|----------------------------------|
| C1 | Provide all information and documentation required in order to complete the annual renewal process in a timely manner and in line with reasonable deadlines specified by the insurance team. | |
| C2 | When requesting additional specific insurance cover, sufficient time should be given to allow appropriate enquiries to be made and requests must be made at least seven working days before cover is required. | |
| C3 | Ensure compliance with any conditions of the insurance cover as communicated with schools – for example, requirements under the Insurance Act 2015 for disclosure, claims notification periods, compliance with Hot Works policies, and unoccupied property clauses. | |
| C4 | Any loss, liability or damage, or any event likely to lead to a claim, should be reported to the Insurance Team immediately either by emailing insurance@shropshire.gov.uk or by telephoning the Insurance Team on 01743 258458 or 01743 252076. | |
| C5 | All claims for loss or injury should be forwarded directly to the Insurance Team at insurance@shropshire.gov.uk as soon as they are received, without making any response to the claimant or their representatives other than acknowledgement of receipt. The Insurance Team will acknowledge the claim on your behalf. | |
| C6 | Co-operation should be given to the Insurance Team and insurer's representatives at all times to ensure any claim is handled appropriately and in a timely manner. It is a condition of insurance cover that the insurance company shall have full control of the claim. No admission of liability or promise to pay should therefore be given to third parties, at the risk of invalidating the insurance cover. | |
| C7 | In law we only have 30 days to respond to a liability claim with our decision on liability and it is therefore imperative that information and documentation requested is supplied to the Insurance Team as soon as possible, but in any event no later than five working days. | |
| C8 | Ensure that following an incident which may give rise to a claim, the facts of the incident are recorded, photographs taken if applicable and short statements taken from those involved and witnesses so that the incident can be clearly recorded. Details of an accident which could give rise to a claim should be forwarded to the Risk & Insurance Team. | |

Days/times during which Services are to be available

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|-----------------------------|------------------------------------|
| Monday – Thursday Friday | 9.00am - 5.00pm 9.00am - 4.00pm |
| Twilight sessions | By appointment only (POA) |

Contact Information

| For more information | |
|----------------------|---|
| Contact name | Jane Cooper |
| Role | Risk & Business Continuity Manager |
| Telephone | 01743 252851 / 07458 118384 |
| Email | jane.cooper@shropshire.gov.uk |
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| Contact name | Samantha Woolland |
| Role | Insurance Manager |
| Telephone | 01743 252076 |
| Email | samantha.woolland@shropshire.gov.uk insurance@shropshire.gov.uk |

Charging and Enquiries

For details on the various packages available for this service, including pay-as-you use options, or if you have any queries or issues regarding your service arrangements, please contact us on the above contact details.

Additional Services

Additional services (pay as you go) will be billed at point of delivery. See Appendix A for Schedule of Charges.

Academies

For all academies who are coming up towards their insurance renewal date, or for all schools considering moving to become an academy, we are able to offer support from the insurance team to assist with your insurance programme, wherever this may be placed. Please contact Samantha Woolland to discuss further.

Appendix A

Additional 'pay as you go' charges.

A free (maximum 1 hour) consultation will be provided to scope and cost out the work required.

| Service | Cost (per hour unless otherwise stated) |
|--|--|
| Facilitation of Business Continuity exercise | POA |
| Facilitation of Risk Register workshop | POA |