



Scope of the DfE risk protection arrangement (RPA) for academy trusts

It is important that academies are aware of and fully understand the scope of the RPA. The following list outlines the areas of risk the RPA will include. It used language similar to that of your current insurance arrangements to help you to understand the risks to be included in the RPA.

Type of risk	Description	Academy contribution per loss	RPA limit per loss
Property damage "all risks"	<p>Loss, destruction or damage to property owned by or the responsibility of the academy.</p> <p>Cover to include damage caused by subsidence and as a result of terrorism.</p> <p>Cover to include loss or damage to computer equipment.</p>	<p>£250 (primary)</p> <p>£500 (secondary)</p> <p>Each and every loss other than subsidence where the academy contribution will increase to £1,000</p>	Reinstatement value of the property
Increased cost of working	<p>Additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the ability of the Academy to provide education services following property damage as described above.</p>	<p>Costs incurred during the first 48 hours</p>	£10,000,000 over a 36 month period
Employers' liability	<p>Legal liability of the Academy to pay damages in respect of death or injury, illness or disease contracted by any employee arising out of and in the course of his or her employment by the academy.</p>	Nil	Unlimited

Asbestos liability (employees)	Legal liability of the Academy to pay damages in respect of death, injury or disease contracted by any employee exposed to asbestos in the course of his or her employment by the academy.	Nil	Unlimited
Third party liability	Legal liability of the academy to pay damages (including costs and expenses) in respect of: i) Death or bodily injury to or illness or disease contracted by any person (other than employees). ii) Loss or damage to third party property. iii) Sudden and accidental pollution liability.	Nil	Unlimited
Asbestos liability (third parties)	Legal liability of the academy to pay compensation in respect of death, injury or disease contracted by any third party exposed to asbestos.	Nil	Unlimited
Legionella	Legal liability of the academy to pay compensation (to employees or third parties) in the event of death or injury caused by legionella.	Nil	Unlimited
Abuse	Legal liability of the academy to pay damages in respect of abuse.	Nil	Unlimited
Governors liability	Legal liability of the governors, officers and trustees.	Nil	£5,000,000 each and every loss and in the annual aggregate

Contract works (minor works)	Damage to contract works the responsibility of the academy on or adjacent to property owned by or the responsibility of the academy.	£250 (primary) £500(secondary) Each and every loss other than subsidence where the academy contribution will increase to £1,000	£250,000 per loss
Money	Loss of money the property of or in the custody and control of the academy.	£50 (primary) £100 (secondary) Each and every loss	Limits applicable to cash On premises in normal business hours – £5,000 In transit, in the custody of employee, governor or volunteer – £5,000 Contained in a safe – £10,000 In the private residence of governor or employee – £500 Any other loss – £500 Non-negotiables – £250,000
Goods in transit	Loss of or damage to property owned by or the responsibility of the academy whilst in transit.	£250 (primary) £500 (secondary) Each and every loss	£50,000 each and every loss
Employee dishonesty	Pecuniary loss or loss of property owned by or the responsibility of academy due to the dishonesty of academy employees or third party computer fraud	£250 (primary) £500 (secondary) Each and every loss	£500,000 any one loss and in the annual aggregate
Hirers liability	Accidental damage to property or accidental death or injury to third parties as a result of hiring rooms to persons or organisations that do not hold public liability insurance	£250 (primary) £500 (secondary) Each and every property damage loss (no academy contribution will be applicable to third party injury)	Unlimited

Libel and slander	Legal liability of the Academy to pay compensation due to libel, slander or defamation	£1,000 each and every loss	£500,000 any one loss and in the annual aggregate
Professional liability	Legal liability of the Academy to pay compensation incurred by reason of an actual or alleged breach of professional duty.	£1,000 each and every loss	Unlimited
Personal accident	Death or injury sustained by: Employees Governors/trustees Volunteers, and Pupils whilst on academy business in the UK.	Nil	Death and capital benefits £1,000,000 reduced to £100,000 for persons 16 years and under
Travel UK	Cover for: Employees Governors/trustees Volunteers, and Pupils travelling within the UK on academy business	Nil	Baggage £2,000 Money £2,000 Cancellation £5,000
Legal expenses	Legal expenses incurred by the academy for contract disputes including compensation awards, employment disputes and HM Revenue and Customs enquiries Other legal expenses including legal challenge to school exclusions and admissions, corporate manslaughter and corporate homicide.	£250 (primary) £500 (secondary) Each and every loss	£100,000 each and every loss and in the annual aggregate

Property away from the premises	Property owned or under the control of academy teachers or assistants for the sole purpose of lesson preparation	£250 (Primary) £500 (Secondary) Each and every loss	£20,000
Loss of freezer contents		£250 (Primary) £500 (Secondary) Each and every loss	£2,000

Contact us

Please [contact the DfE](#) commercial team if you have any questions about the risk protection arrangement for academy trusts.

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