



Policy paper

Risk protection arrangement (RPA) for schools

Updated 26 August 2021

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The risk protection arrangement (RPA) is an alternative to commercial insurance for academy trusts. Under RPA, the UK government covers the losses instead of commercial insurance.

Why we introduced RPA

We introduced RPA on 1 September 2014 following the publication of an [independent analysis of RPA](#). The report showed that it would be cheaper for academy trusts if the UK government covered risks instead of commercial insurers.

From 1 April 2020 local authority maintained schools were able to join.

RPA aims to protect schools against losses due to any unforeseen and unexpected event.

Consultation on changes to membership rules was undertaken between 17 December 2015 to 31 January 2016. Read the full government response to the [consultation](#) published 12 May 2016 for more details.

We further [consulted on extending the academies risk protection arrangement to local authority maintained schools sector](#).

You can find details of what RPA covers in the [membership rules for the RPA](#).

Who we're working with

[Topmark Claims Management Ltd](#) handle RPA claims on behalf of the Department for Education.

Topmark Claims Management Ltd

Email rpa@topmarkcms.com

Phone for emergencies and urgent incidents (excluding overseas travel) 03300 585 566

Phone for overseas travel emergencies and incidents 020 3475 5031

[Willis Towers Watson](#) give risk management advice and RPA support to academies that have opted into RPA.

Willis Towers Watson

Email RPAAdvice@willis.com

Telephone 0117 9769 361

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