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## Guidance

# The risk protection arrangement (RPA) for schools

Public sector schools can join the risk protection arrangement (RPA), an alternative to commercial insurance, which may save time and money.

From: [Department for Education](#)

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### Applies to England

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## Join the RPA

Schools which are classified as public sector schools can [join the RPA](#) using your DfE sign in account to join.

[Get help using or creating a DfE sign in account for the RPA.](#)

### Joining information for converter academies and church schools

Converter academies will be signed up automatically but you can opt out if you want to.

If a church organisation allows your school to occupy their property then under the rules those trustees:

- are covered for losses and liabilities they may incur through you occupying their property
- can make claims on your behalf for those losses and liabilities
- can have those claims paid directly to them
- can use the complaints and arbitration procedures about those claims

## Get help using or creating a DfE sign in account for the RPA

Follow the steps in this section. Each step also includes a video tutorial.

### Stage 1: Create a DfE sign in account if you do not have one

- Go to [create a DfE Sign-in account](#) and enter your name

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and your work email address.

- Check your emails, copy the code we've sent you and paste this into the box on the verification page.
- Create a memorable password.

Use [DfE sign in help](#) if you have any problems creating a DfE sign in account.

You can also watch a [video](#) tutorial.

## **Stage 2: Request access to the RPA**

- Request access to your organisation and the RPA form.
- Ask your approver to approve your access to the RPA and the online collection service.

You can view who your organisation's approvers are after you've added your organisation to your DfE sign in account. There's more information on what approvers need to do in stage 3.

You can also watch a [video tutorial](#).

## **Stage 3: Give access to the RPA form (for approvers)**

- Add the RPA to the online collections service.
- Go to the 'manage users' page and add a role to each user's account.
- Choose 'add services' from the right-hand list - if a user already has access to the online collections service, choose this on the user's page and add role 'RPA'.
- Choose the services, roles and forms you want the user to have access to and save your changes.

You can also watch a [video tutorial](#).

## Cost

The RPA costs for academies:

- £19 per pupil, per year
- £19 per place, per year for special and alternative provision academies, special schools and pupil referral units

For academies, this covers you for the current academic year (1 September 2021 to 31 August 2022). The cost for the next academic year (1 September 2022 to 31 August 2023) will increase to £21.

The RPA costs for local authority maintained schools:

- £19 per pupil, per year
- £19 per place, per year for special and alternative provision academies, special schools and pupil referral units

For local authority maintained schools, this covers you for the current financial year (1 April 2021 to 31 March 2022). The cost for the next financial year (1 April 2022 to 31 March 2023) will increase to £21.

## What RPA covers

This table summarises what RPA covers.

You should also read the membership rules for full details of your cover.

Type of risk	Limit
Material damage	Reinstatement value of the property
Business interruption	£10 million any one loss
Employers' liability	Unlimited
Third party liability	Unlimited
Governors'	£10 million any one loss and any one membership year

## liability

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Professional indemnity Unlimited

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Employee and third party dishonesty £500,000

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Money Various, including cash on premises or in transit £5,000

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Personal accident Death and capital benefits £100,000

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United Kingdom travel Baggage and money £2,000 per person. Cancellation £1,000 per person.

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Overseas travel including winter sports Includes: baggage £2,000 in total per person (inner limits apply), money £750 per person, medical expenses £10,000,000, cancellation £4,000 per person. Check the [full details of your cover](#) for more information.

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Legal expenses £100,000 any one loss and any one membership year

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Cultural assets £10,000 on any one cultural asset or £250,000 any one multiple loss

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Cyber cover £250,000 any one loss and any one membership year. This is from the April 2022 to 2023 membership year for local authority maintained schools and from the September 2022 to 2023 membership year for academies.

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## Full details of your cover

These membership rules detail the full cover and provision of the RPA:

- [Academy trusts: RPA membership rules](#) (PDF, 992 KB, 115 pages)
- [Church academies: RPA membership rules](#) (PDF, 548 KB, 111 pages)
- [Local authority maintained community schools: RPA membership rules](#) (PDF, 555 KB, 114 pages)
- [Voluntary aided, foundation and foundation special schools: RPA membership rules](#) (PDF, 525 KB, 111 pages)

- [Voluntary controlled schools: RPA membership rules](#) (PDF, 529 KB, 111 pages)

## Additional cover and buying help

If there's something you need cover for that's not included in the RPA, you can get it from [Crescent Purchasing Consortium](#) (CPC). They also offer a legal services helpline. You're free to choose a different provider if you want.

### Statutory inspections

The RPA does not cover statutory inspections, often known as engineering inspections. By law, you must make sure that statutory inspections are done. You can procure this through [Crescent Purchasing Consortium](#) (CPC), or another insurer or body with authorisation to carry out these inspections.

### Get help with buying for schools

You can use [DfE-approved frameworks](#) to save time and money on things you buy for your school.

There's separate guidance on [buying for schools](#) and [buying procedures and procurement law](#).

## Free advice and training

On joining, you'll get free risk management advice, training and best practice guidance from [Willis Towers Watson](#).

Contact them if you need advice about the arrangement and the rules:

Email [rpaadvice@willistowerswatsonsecure.com](mailto:rpaadvice@willistowerswatsonsecure.com)

Phone 0117 9769 361

## Make a claim

Use this webpage to [make a claim](#).

### Emergencies and urgent incidents (excluding overseas travel)

Email [RPA.CM@davies-group.com](mailto:RPA.CM@davies-group.com)

Phone 03300 585566

## Overseas travel emergencies and incident claims

Phone 020 3475 5031

## Independent reports

We have published an [RPA summary provision analysis](#) since 2014.

## General queries

Contact us if you have any questions, including about opting in or opting out - [RPA.DFE@education.gov.uk](mailto:RPA.DFE@education.gov.uk).

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