



INSURANCE POLICY

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Signed – Headteacher

Ross Whitaker

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Print Name

Date reviewed: February 2025
Next review due: February 2026

1. INSURANCE

Batchwood is part of the HCC (Hertfordshire County Council) insurance scheme, managed by the Insurance Team at HCC who provide all insurance for maintained schools. They use the recommended framework to select the most suitable insurance for schools within the Local Authority.

A copy of the "To Whom It May Concern" letter is displayed in the Site Manager's Office and a full copy of the insurance cover is held in the Finance and HR Manager's office.

The school has cover for the following areas:

- **Property**
 - Material damage
 - Works in progress
 - Business interruption
- **Casualty**
 - Public liability
 - Employers liability
 - Libel and slander
 - Governors liability
 - Hirer's liability
 - Legal expenses
 - Medical malpractice
- **Motor**
 - Motor vehicles (minibus & 9 seater's)
 - Occasional business use
- **Engineering**
 - Inspection (Boiler only)
- **Additional Cover**
 - Fidelity guarantee
 - Personal accident
 - School journey

The Governing Body will regularly consider the level of cover in place and change this as necessary.

The school will immediately inform its insurers of all accidents, losses and other incidents which give rise to an insurance claim.