

## Buildings, Contents and Liability Insurance

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### Executive Summary

Insurance for church schools is complicated. Understanding the insurance responsibilities for buildings and contents and the respective liabilities of the school, governors and the local authority is difficult and time consuming. All too often schools and academies either pay for more insurance than is necessary or find themselves under-insured.

CASL offers an insurance policy, designed specifically for Church of England schools, which provides a comprehensive service and covers all the various responsibilities of a Voluntary Aided or Voluntary Controlled school. It is also likely to be cheaper and better value than your existing policy. Working with Schools Advisory Service we will make sure that you obtain the best cover at the best price.

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### Service Offer

Our flexible policy protects your school or academy with the following cover:

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- A photograph showing two young girls in yellow dresses playing badminton on a wooden floor. One girl is in the foreground, looking up, while the other is in the background, also looking up. The photo is partially obscured by a purple graphic element.
- Buildings cover based on the cost of 're-instatement'
  - Employer's Liability cover
  - Public Liability
  - Governors' Liability and Professional Indemnity
  - Cover for Business Interruption costs
  - Personnel Accident
  - Money left in the school or being taken to be banked
  - Legal Expenses
  - Cover for School Funds and other funds administered by your school
  - A free health and safety report of your premises
  - The option to include, or exclude, Contents and Off-Site Activities

## School Responsibilities

The school must provide clear information for the quotation and undertake normal reasonable actions by governors, staff and pupils. Any additional specific school responsibilities will be made clear and actions agreed to ensure they are met.

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## Quality of Service and Evaluation

All our insurance policies are regulated by the Financial Services Authority. To ensure that each school receives an excellent service and is satisfied with our service, we will survey 25% of claimants each year to assess our performance.

CASL carries out regular customer surveys on an annual basis to monitor performance and ensure service excellence; the surveys cover at least 25% of service clients. If you have any concerns at any time, we welcome your feedback.

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## Cost

Accurate costs for Buildings and Contents insurance will be provided after you have completed our simple quotation form. The only initial information needed for a quotation is: size of school buildings, number of staff – teaching and support, number of pupils and total payroll budget. We expect to offer average savings of around 20% on existing policies. New customers will receive a minimum 5% discount, based on their existing premiums.



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## Contact Details

For further information, send us your contact details, a brief outline of what you need, and some dates when we can call you.

We will then contact you as soon as possible.

Contact us by using the CASL Extended Services Answering Service on **01733 866467** or e-mail [office@churchacademies.org.uk](mailto:office@churchacademies.org.uk) putting Extended Services in the subject line.