Department for Education

Schools Commercial Team

Risk Protection Arrangement

Welcome Pack

Membership Year 2018/19

GOV.UK Search Risk Protection Arrangement

Department for Education

TopMark Claims Management Ltd

Contents

How to Notify Incidents 2

Urgent Incidents 2

Online Incident Notification 2

Post, Telephone, Email and Fax 3

Overseas Travel Emergencies & Urgent Incidents 3

Overseas Travel Emergency Helpline Card 4

RPA Cover and Risk Management Queries 5

Accessing your RPA documentation 5

RPA Funding Queries 5

RPA Membership Rules 5

Frequently Asked Questions 5

RPA Cover During Refurbishment 6

RPA cover during refurbishment works 6

Joint Names Insurance/Subrogation 6

Possible Solutions 6

Overseas Travel Support Services 9

Downloading and Using the Overseas Emergency Travel App 9

One Tap Emergency App 10

Country Information Profiles & Alerts 15

E-Learning Travel Safety & Security 17

RPA Cultural Assets Valuation Service 18

Valuation Decision Tree 19

Risk Management 20

Leases Currently in Place 21

Customer Promise 23

In all our dealings with you, we promise to: 23

To achieve this we will: 23

Your role in the claims process 24

Claims Process 24

Settlement 24

Complaint Procedure 24

MOJ Claims Portal 25

Confirmation of Risk Protection Arrangement Membership 27

Confirmation of Risk Protection Arrangement Overseas Travel 28

How to Notify Incidents

Urgent Incidents

For urgent incidents please call 03300 585566, a sample of what an urgent incident could be is listed below:

Significant damage / or loss of property where operations are significantly affected

- Major injuries
- Serious assaults
- Fatality
- Allegations or knowledge of abuse
- Pollution incidents
- Media involvement
- If you are in doubt whether something is serious

We will always have professionals on hand to deal with emergencies, such as a serious fire.

If such an event occurs then please dial our main contact number above, the facility provides for 24/7/365 coverage.

If a loss adjuster is required to attend site at any time of day or night then this can be arranged immediately. In most cases, the loss adjuster will be on site within 2 hours.

Online Incident Notification

Our online incident facility enables you to access incident forms in a secure manner, meaning you can now notify us of any new incidents 24 hours a day, 7 days a week.

To access the portal please click the following link: www.rpaclaimforms.co.uk

You will be taken through a short notification process entering details about the incident.
Please have your Unique Reference Number (URN)/Membership Number to hand and relevant contact details.

If you need help gaining access to the portal please call TopMark Claims Management on 03300 585566.

Post, Telephone, Email and Fax

Incidents can also be reported by post, email, telephone and fax.

Top Marks Claims Management
160 Bath Street
Glasgow
G2 4TB

Phone: 03300 585566
Email: rpa@topmarkcms.com
Fax: 0141 353 2250

In the event of an occurrence that may give rise to a claim or legal proceeding under the RPA the Member shall:

i) as soon as reasonably practicable notify the Third Party Administrator (TPA) of such occurrence and provide details and information as the TPA requests.

ii) Immediately:

a) Send the TPA every letter, claim, written summons or process connected with it

b) Notify the TPA of any impending prosecution, inquest, fatal inquiry or proceedings in any court

iii) Where appropriate, contact the TPA prior to occurring legal costs

Overseas Travel Emergencies & Urgent Incidents

Phone: 020 3475 5031

Overseas Travel Emergency Helpline Card

Below is an Emergency Helpline card. You may wish to cut this out, laminate and keep it on your person incase of an emergency.

Travel Emergency

24-Hour Emergency Helpline for overseas medical and security emergency:

+44 (0) 203 475 5031

- Confirm your location and current situation
- Describe what has happened/when/details of those affected
- Tell us exactly what assistance/help you need
- If real time translation is required, confirm which language is required
- Contact/notify your chain of command - if not possible we will contact them on your behalf

RPA Cover and Risk Management Queries

Phone: 0117 9769 361
Email: rpaadvice@willistowerswatsonsecure.com

Access to the RPA cover and risk management helpdesk is available 9.00 to 17.00 Monday to Friday, excluding UK bank holidays.
For assistance accessing the RPA Risk Management Portal email: RMBlueSupport@willis.com

Accessing your RPA documentation

To easily access your RPA documents simply log into:

EFA Information Exchange, go to Document Exchange and open the **Revenue Funding**, **AY 2018/19** folder.

More guidance about accessing EFA Information Exchange is available online.

RPA Funding Queries

Email: Academies.RPA@education.gsi.gov.uk

RPA Membership Rules

The RPA Membership Rules (standard and church version) can be found by following this link:

https://www.gov.uk/government/publications/risk-protection-arrangement-rpa-for-academy-trusts-membership-rules

Frequently Asked Questions

Frequently asked questions can be found through the following link:

https://www.rpaclaimforms.co.uk/faqs

RPA Cover During Refurbishment

This note applies to situations where an Academy Trust requires alteration or refurbishment work to its property.

RPA cover during refurbishment works

The RPA will continue to provide cover for Member property (buildings and contents) whilst refurbishment works are being undertaken. Cover will continue to be for the full reinstatement value of the property and there is no requirement to notify the RPA that works are being undertaken. The RPA will also extend to cover loss or damage to the contract works, to a limit of £250,000 any one claim.

RPA Members will need to review and amend as necessary any contract terms with its chosen contractor. A number of industry standard clauses in contracts for refurbishment work oblige the Academy Trust to take out insurance cover for the existing structures and contract works in joint names with the contractor for the period of the agreed works.

Joint Names Insurance/Subrogation

Subrogation is the right of one person, having indemnified another under a legal obligation to do so, to stand in the place of that person and pursue, in the indemnified person's name, a recovery action against the entity responsible for the insured loss or liability.

Where insurance cover is in joint names or a waiver of subrogation has been provided to a specified third party (e.g. contractor) by the insurer the insurer is prevented from pursuing rights of recovery in the name of the insured party against that specified third party.

Generally, whenever the RPA pays a claim the RPA accepts/assumes the rights of the RPA Member in any rights of recovery that the Member may have. If the damage or loss was not the Member's fault, the RPA can seek to recover the claim value from the third party (e.g. contractor) deemed responsible for causing the damage.

Possible Solutions

RPA Members cannot agree to insure either the existing structure or contract works in 'joint names' with the contractor, nor can it agree to obtain a waiver of subrogation from its insurer. RPA is not insurance and is unable to provide 'joint names' cover or waive subrogation rights against any party including the contractor. The options available to the RPA Member are as follows:

1. **Existing Structures**

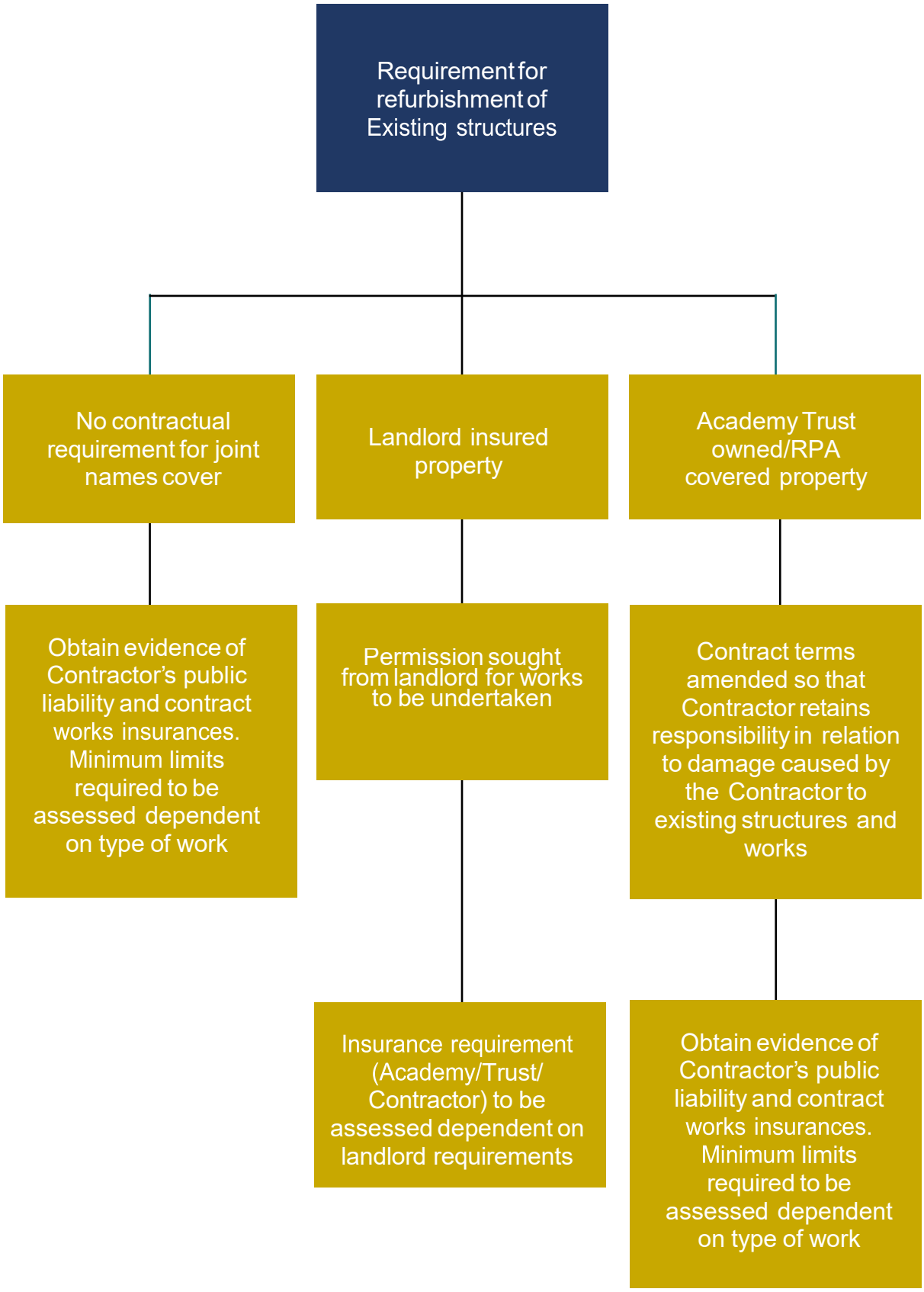
RPA Member to cover the existing structures under the RPA, the contractor to retain any responsibility for any damage that he causes to the existing structure. The contractor can cover this risk by way of a third party public liability insurance policy.

2. **Contract works – either the:**

a) RPA Member may rely on the cover provided by the RPA (limited to £250,000 any one claim) and the contractor to retain any responsibility for any damage that he causes to the works. The contractor can cover this risk by way of a third party public liability insurance policy; or

b) RPA Member may take out separate insurance for the works in the joint names with the contractor to cover the full value of the works for the duration of the works; or the

c) RPA Member may require that the contractor take out insurance for the works in joint names with the RPA Member to cover the full value of the works and for the duration of the works.


Requirement for refurbishment of Existing structures
No contractual requirement for joint names cover
Landlord insured property
Academy Trust owned/RPA covered property
Obtain evidence of Contractor's public liability and contract works insurances. Minimum limits required to be assessed dependent on type of work
Permission sought from landlord for works to be undertaken
Contract terms amended so that Contractor retains responsibility in relation to damage caused by the Contractor to existing structures and works
Insurance requirement (Academy/Trust/ Contractor) to be assessed dependent on landlord requirements
Obtain evidence of Contractor's public liability and contract works insurances. Minimum limits required to be assessed dependent on type of work

Overseas Travel Support Services

For details of how to access the pre-travel advice, please see the reverse of your RPA Membership document.

Website: https://traveltracking.northcottglobalsolutions.com/default.aspx

TopMark NGS operate a unique multi-dimensional medical and security model supported by a 24/7 call centre who manage over 250 languages and is operated by technicians from Navy, Army, Police and Medic backgrounds.

No environment is too difficult, we are set up to operate in the most challenging conditions, and with over 10,000 service providers, we maintain capability in every country in the world.

As an RPA member, you will benefit from a variety of ***free*** travel support services including:

- "One Tap" Emergency App
- Country Information Profiles & Alerts
- E-Learning Travel Safety and Security

The following pages outline instructions for members to enable access to these benefits. Please note that you must not access or utilise these services if you are not a member as you may be charged a fee.

Access to these services is also subject to a 3G/4G or Wi-Fi internet connectivity.

Downloading and Using the Overseas Emergency Travel App

As an added feature of your RPA Overseas Travel Scheme, for as long as you are a Member you have **free personal access** to the following services provided by TopMark NGS and powered by Voyage Manager (VM). We recommend you read this document fully and always utilise and/or download any required information or App **before** you travel.

One Tap Emergency App

One Tap Emergency App:

The One Tap Emergency App offers a fully managed emergency notification solution for travellers to remote and high risk countries. Once activated a call is placed to TopMark NGS, subject to connectivity on GPS enabled mobile phones (iPhone & Android).

Note: One Tap Emergency App is **not** an alternative solution to live GPS or Satellite Personal Tracking or Distress Beacons or Devices.

- The Emergency Assistance App is free and can be downloaded and accessed where 3G/4G or Wi-Fi signal permits to any compatible smartphone mobile device in seconds.
- It brings access to our worldwide network of Emergency assistance care with a single tap.
- Free to download and no access costs (for members).
- Personal Data is entirely secure and is stored on individual devices and only communicated on activation of Emergency call.
- Free Travel Advice.
- 24/7 Access to the Global Emergency Response Panic Alert button which, notifies the Operations Room of the exact location and personal information (subject to 3G/4G/GPS accessibility and shareable and active location services).

Overview of One Tap Emergency App Services

Emergency Button: When pressed the App will attempt to do 2 things.

1. Initiate a two way phone call with TopMark NGS Operations Room - Requires some form of voice connection on the phone.
2. Sends an email with all your stored details & GPS co-ordinates of the device location.

> Requires some form of data connection on the phone or Wi-Fi (Data must be switched on).

For the call to go through successfully, the device will need a signal. The email specifying the GPS coordinate requires data coverage in your area. Data on your device will also need to be switched on. There is an option to manually switch to SMS should you not have data coverage or your device is not data enabled; you will need GSM coverage for this.

There are also 4 grouped buttons that provide access to in-app travel advice pages, these are general and not country specific:

General Security: Avoid being a target, Preparation for safe travel, Airport Arrival & Customs, Possessions & Money, Travelling, Safety & Security, Hotels, Public Places & Public Transports.
Medical: Food & Water, Staying Healthy, Animals, Bites, Vaccinations.
Localised Incident: This includes advice on local incidents such as armed robbery, road traffic accident, assault & kidnapping.
Large Scale Incident: This includes advice for Terrorism, Heat Waves, Floods, Tsunamis, Earthquakes, Hurricanes/Tornadoes & Typhoons, Wildfires, and Volcanoes.
SOS! : This returns you to the main page with the SOS button in the middle of the screen.

Download Information

Step 1 – Prepare To Download

To download the application (App), please find the corresponding App Store on your phone.

For iPhones: App Store

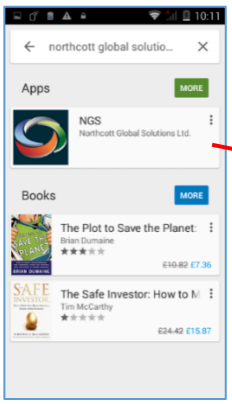
For Androids: Play Store

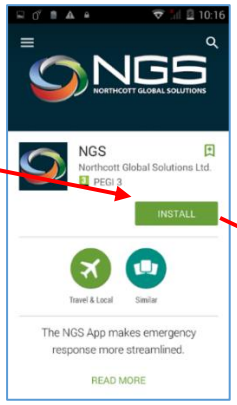
You will then need to search for the App using the search bar at the top of the screen.

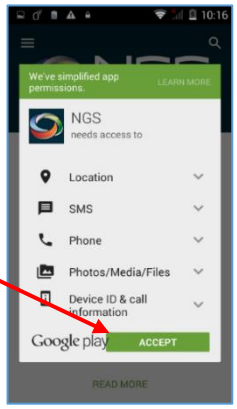
Search for 'Northcott Global Solutions' then proceed to Step 2a Android Phones or Step 2b Apple iPhones depending on your device operating system.

Step 2a

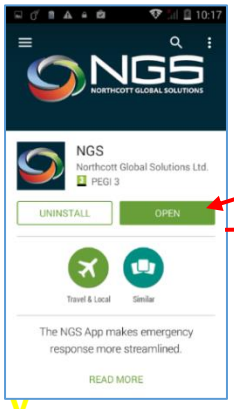
Android Phones







Wait for it to download & install. Being connected to Wi-Fi speeds this up significantly.



Alternatively, you can open from your main icon dashboard, which is how you would access the App in the future.

Select the **Insurance Client** option.

>>> Now proceed below to Step 3 Registration

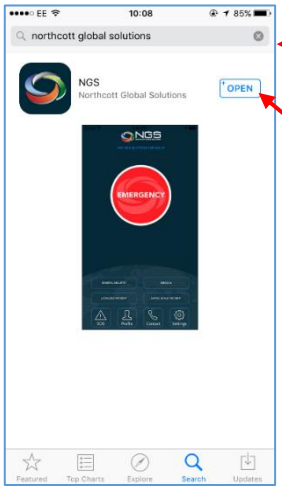
Step 2b

iPhone Apple iPhones

After opening the App Store on your iPhone, select the search button at the bottom right & type in Northcott Global Solutions

Select download (this other cloud icon is only shown if you have downloaded previously).

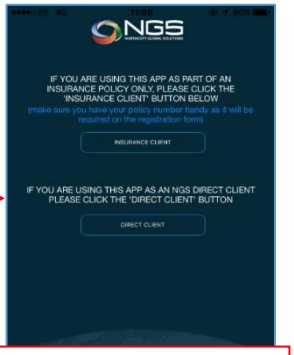
You will need your Apple ID & Password to download Apps from the App Store.



Once the App has been downloaded, you can open it from the same location or close the App Store and find the NGS icon on your dashboard.

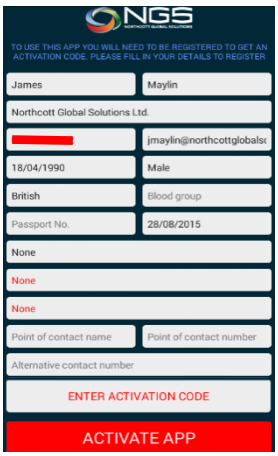
You will then be presented with the following screen.
Select the **Insurance Client** option.

Insured Clients will need their policy number to hand.



>>> Now proceed below to Step 3 Registration

Step 3 – Registration and Activation



- Fill out your details (you'll need your URN and passport details)
- Make sure you check all details before pressing 'Activate App' to submit
- Hit 'Activate App'.
- When selecting dates in the DOB & Passport Expiry fields, you may have to change the year first before the day & month.
- The details sent and held by TopMark NGS when the app is set up on the device include *person name*, *academy name URN* and *email address*.
- This will then grant you access once you hit the 'ACTIVATE APP'.

If you accidentally enter and submit an incorrect registration e-mail – please delete the App and start again.

After you have attempted to download and activate your App. If you do not receive your activation code within 24 hours or if you have any problems, to get your activation code please email: t2ops@northcottglobalsolutions.com.
Alternatively, call +44 (0) 207 1838936.

Then you are in!

- When the **Emergency** button is pressed, it will automatically call the TopMark NGS Operations room (subject to signal).
- This is not a real-time tracking application, however when the Emergency Button is pressed it will also send an email to the TopMark NGS operations team with all the details you have filled out in your profile and a one-off location.
- When TopMark NGS approve you to use the application, they receive your Name, Email & Academy Name and URN.
- TopMark NGS do not hold any other personal details stored in the App.
- These personal details remain on your phone until you press the Emergency button.

- Should you have any questions in relation to the app please email: ngsapp@northcottglobalsolutions.com

Set-Up Additional Notes

When setting up the App the email address is the only thing that is **very important to get correct first time**.

You can adjust your user details after set-up by going onto the profile section of the App, changing details and pressing 'update' so don't worry about typos when your first set up the App.

Additional Buttons Notes:
Profile – Allows you to update your saved profile information (be sure to keep this up to date)
Contact – Gives you telephone number, email and website for TopMark NGS
Settings – Allow or Disallow : Location Tracking , Send E-Mail , Send SMS

Additional SMS Transmit (Optional) Feature:
There is another option in Settings that can assist you if you have no 3G/4G data connection in your location. Within the Settings Button, you can select the option to 'Send SMS'...

What this option does is after the phone call to TopMark NGS has been made, it will load up the users text message section on their phone and pre-fill out all their details & location co-ordinates and also pre-fill out the address (TopMark NGS Ops Line).

As long as your phone is able to send the SMS (as SMS messages can sometimes be sent when there is insufficient signal for a phone or data call) then this will be sent to the TopMark NGS Ops Room.

At time of set-up, this option is left **unchecked by default** because depending on where you are in the world sending an SMS can be expensive and by default the App will try to send the information as an email.

The SMS method is slightly different as it tries to send the SMS **after** the call has been initiated unlike Email, which sends at the same time. You also have to **Press Send**. This is because the phones cannot perform both of these tasks at the same time and the phone call is more important so occurs first.

TopMark NGS, for an additional fee, are also able to provide a wide range of devices (mobile & satellite) and full time tracking Apps (that can send locations at small intervals usually every 10 mins) each with their own emergency buttons, depending on what the customer requires and/or where they are travelling to.

Important Notice

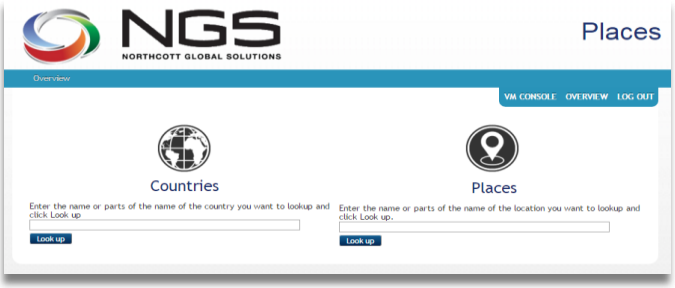
- If the App is pressed **without** an accompanying phone call to TopMark NGS Ops, we are **not required,** under this agreement, to contact the holder of the App. This is to prevent false alerts and accidental usage. It is for the member to officially inform TopMark NGS of a request for assistance by a phone call or email.
- A request for TopMark NGS assistance may be communicated verbally through the initial phone call that automatically opens up when the App is triggered.
- For the avoidance of doubt, the purpose of the App is for information transfer only and not for triggering, any kind of emergency response or personal distress beacon or real time tracking service.
- This information consists of the information that the App holder entered into the App when initially setting it up on their device. It is your responsibility to ensure the information is correct and kept up to date.
- Remember to always keep your mobile device adequately charged and when travelling to keep the charging unit and mains adapter in your hand luggage and not checked into hold luggage.

Users of the TopMark NGS One Tap Emergency Application and Country Information and Alert Files are solely responsible for their own telephone costs, data and access costs incurred when accessing these services.

Department for Education

TopMark Claims Management Ltd

Country Information Profiles & Alerts



Country Profile Library
Travellers can access the Voyager Manager (VM) pre-trip advisory country profile library to download or print country information.

Place

Place: provides country information as well as location library. Information is provided for all countries worldwide and country profiles can be downloaded as PDFs.

The country profile library contains information & advice on travel alerts, general security and caution advice, vaccinations, medical advice, health and requirements and guidelines, entry requirements, general information, local laws, customs and restrictions, characteristics, shopping, business hours, and public holidays.

Location library has information about all of the locations stored in the system. The primary locations are airports, hotels and train stations, but can also include private residences, diplomatic missions, hospitals and offices.

Alert

Country Alerts – Through the website, mobile website and via email and SMS, travellers and support staff can receive real time country alerts.

Global alerts are generated from 100+ media, governmental and other sources. Automatic filtering of the alerts can be enabled ensuring that only the most severe alerts are sent to the traveller real time.

Instance Alert is used across all clients, giving a complete overview.

Access Information

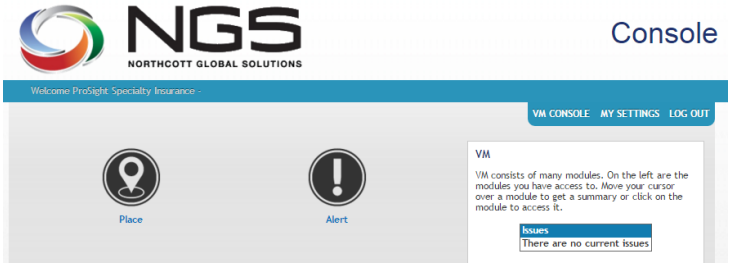
https://traveltracking.northcottglobalsolutions.com/default.aspx
Your Log in and password details are contained on the reverse of your RPA Membership Document.

Please note your login and password are case sensitive. PLEASE DO NOT CHANGE PASSWORD. If you have any problems, please email:

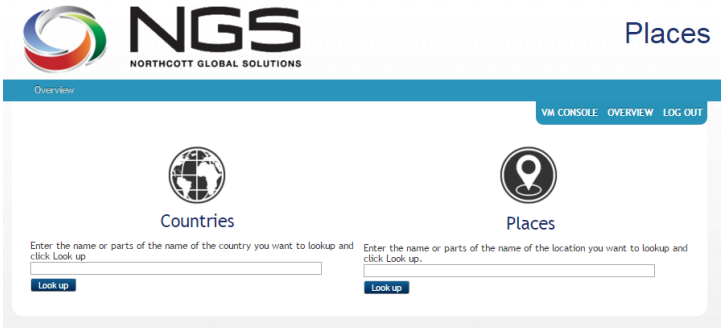
InsExec@northcottglobalsolutions.com

The login screen looks like this…

One you have logged in you will see:



Select Place to access the Country Information Files and you will be presented by:



Select Alert to access the Country Alerts and you will be presented by:

E-Learning Travel Safety & Security

To access E-learning please refer to the instructions contained on the reverse of your RPA Membership Document.

TopMark NGS provide a globally accessible suite of on line travel risk awareness products, allowing a holistic approach to travel risk management.

Our eLearning is a 45-minute modular based travel security e-learning course, designed to reduce exposure to risk through education and awareness training. An evaluation after each module and downloadable certificate of overall performance allows for compliance checks to be conducted.

Modules covered are:

- Travel Security
- Threats facing Travellers Mind-set of the Criminal
- Soft Target? – Hard Target? Preparation for Safe Travel Airport Arrival & Customs In-Country Security
- Hotels Public Places & Transport Kidnapping & Abduction
- Travel Health & Safety Vaccinations
- Bites (see below extract)
- Animals
- Infectious Diseases
- Food & Water
- Staying Healthy

RPA Cultural Assets Valuation Service

The RPA Cultural Assets Valuation Service has devised a valuation decision tree tool (see next page) for the use of RPA members who are considering having a cultural asset (CA) valued. Following the route through the tool will help you decide what action to take for valuing any cultural asset you have identified. It will help your academy identify which items do not need a valuation at all, which need to be valued now and which may need a valuation done in the future.

What do we mean by *cultural asset*?

Cultural asset means Work of Art, Collectable, Heritage Asset or Antique and may include (list is not exclusive): paintings, sculptures, jewelry, china, curiosities, celebrity items, trophies, rare books, manuscripts, antique furniture, and tapestries.

What do we mean by Request for Valuation?

Request for Valuation: This is undertaken by using the RPA portal, which is designed to capture the information about your *cultural asset* necessary for an initial valuation to take place. Typically, you will need to provide supporting evidence (photographs and documents) as specified in the portal. If the initial assessment indicates that a more detailed assessment is required, the RPA team will contact you to arrange this.

Members can access the valuation service by going to:
www.rpaclaimforms.co.uk/culturalassetsva

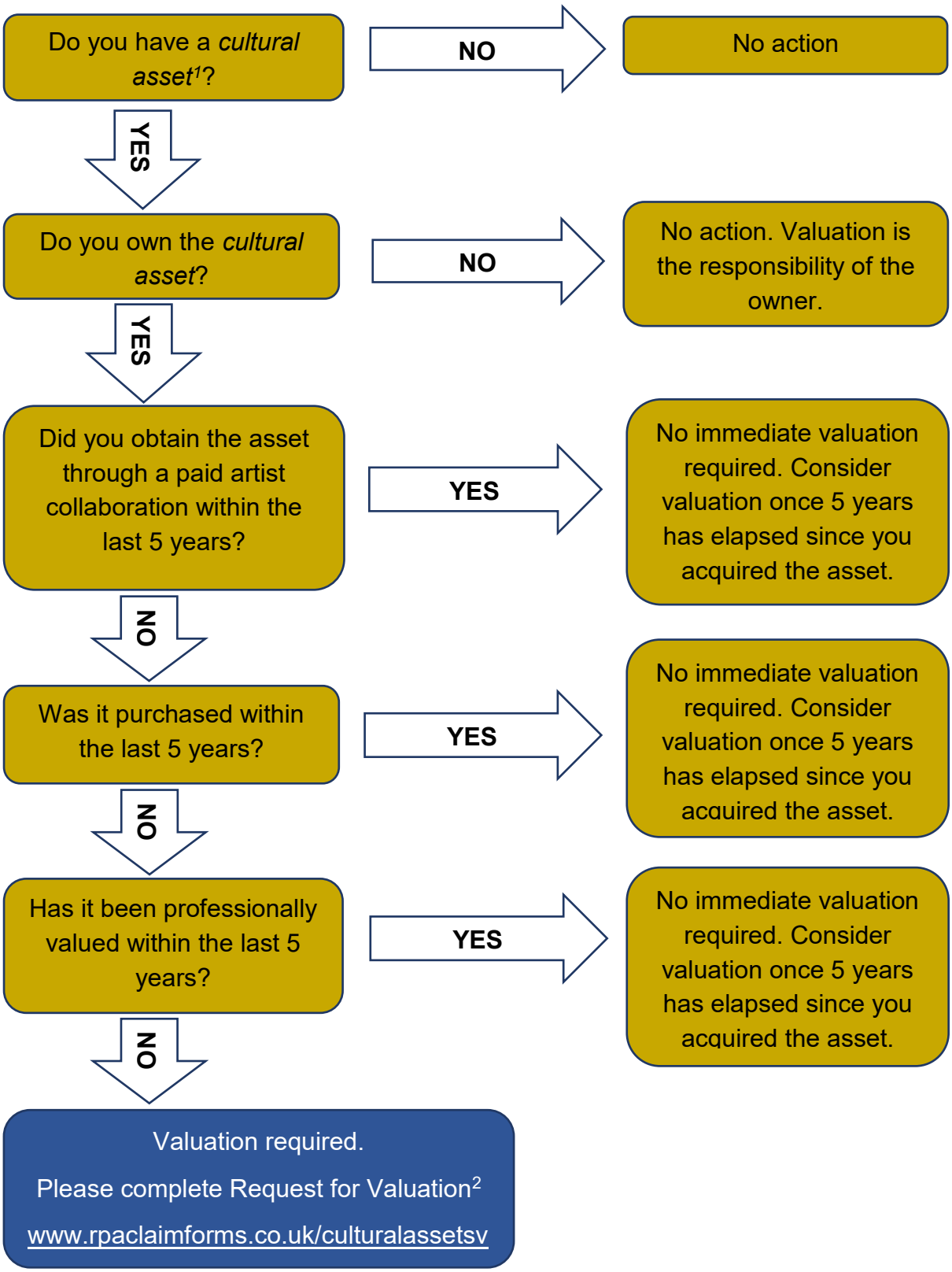
Once you have submitted your valuation request, your details will be assessed and passed onto the third party, Fine Arts Restoration Company (FARCO). FARCO will provide one of three levels of valuation:

- Performs Evidential Desk Valuation (EDV)
- Arranges Formal Valuation (FV)
- Valuation site visit or transport of item to valuers

Once the valuation is complete, a report will be produced and issued to your academy. This will provide you with a breakdown of each CA in the format of a photograph, description/measurement and valuation. The sum FARCO place against each item or collection of items represents the value that they believe the item or items should be currently insured. This is based on the cost of replacement in the retail market or, where appropriate, in the second hand retail market with items of a similar nature, age, condition and quality.

Should your valuation exceed the RPA limit of £10k, it will then be your academy's decision to procure commercial insurance.

Valuation Decision Tree



Risk Management

Risk management is a key element of the RPA and the Department for Education (DfE) has contracted Willis Towers Watson to undertake risk management audits and provide risk management support, including advice, training and best practice guidance, to support RPA members.

We routinely survey RPA members to request risk management information; we identify where risk management procedures are working well and risk areas where RPA members may require additional support and information

We will routinely carry out more in-depth reviews on a sample of academy trusts. Academy trusts selected for a full risk-management audit may include high-performing trusts; those that require additional support and those where we have do not have any risk management detail from the surveys.

The full audits help us to develop a training programme covering the risk areas identified by RPA members as needing more help and guidance.

A RPA risk management portal is available for all members, and includes:

1. Guidance documents in key areas such as:
    - Policy
    - Competent person
    - Fire risk assessment
    - Electricity
    - Gas systems
    - Asbestos
    - Legionella
    - Stress
    - Accident investigation and reporting
2. Best practice examples from RPA members (i.e. risk assessment and permit to work systems)
3. Bulletins highlighting current topics and upcoming legislation
4. Details of future training events and workshops
5. Videos of RPA workshops delivered to date
6. Contact details for Willis risk managers

https://access.willis.com/site/education/SitePages/Home.aspx

For assistance accessing the RPA Risk Management Portal email: RMBlueSupport@willis.com

Department for Education

TopMark Claims Management Ltd

Leases Currently in Place

Department of Education
Sanctuary Buildings
Great Smith Street
London
SW1P 3BT

Dear Member

I am writing to provide you with assurance relating to the RPA and the impact on your lease arrangements and to remind you about your statutory inspection obligations.

Current leases between landlords and Academy Trusts are likely to require the Academy Trust to take out insurance policies. The Risk Protection Arrangement (RPA) is an alternative to commercial insurance and will provide equivalent or in some cases better cover compared to commercial insurance. The RPA is a mechanism through which the costs of risks that materialise from 1 September 2014 will be covered by UK Government funds. Consequently, Academy Trusts that join the RPA will be technically in breach of the lease until such time as it is amended. The Department has changed the form of future standard leases to include a reference to the RPA as an alternative to insurance, but this will not affect existing leases. The lease is a contract between the Academy Trust and the landlord, and can only be amended by agreement.

In order to provide reassurance to Academy Trusts wishing to join the RPA, the Department:

a) has written to all local authorities to explain that the RPA provides equivalent cover to a commercial insurance policy, including the landlord's interest. Consequently there may be no need for an immediate amendment to the lease, though we will provide a standard form of words for use if the local authority and Academy Trust wish to make such an amendment;
b) will write in similar terms to any other landlords where the Academy Trust asks us to do so;
c) will provide support in the event that the landlord does not accept the Department's letter of assurance;
d) has provided a "Confirmation of Risk Protection Arrangement" document that can be used by the Academy Trust in the case of smaller leases, e.g. for equipment.

Importantly, whether a RPA member or not, statutory inspections are a legal requirement on all schools.

Academy Trusts, which are members of the RPA, must continue to make their own arrangements for plant inspections to ensure legal compliance.

Arrangements for statutory inspections can be made either with an insurance company or another body with the necessary authorisation to carry out inspections.

If Academy Trusts wish to utilise the services of an insurance company to provide the inspection service the Department has provided a route to the commercial insurance market via Crescent Purchasing Consortium (CPC).

Additional Health and Safety information can be found here: published guidance , which summarises the existing health and safety law relevant to schools.

For any further RPA information, please refer to our published RPA guidance.

Yours sincerely

Janet Fletcher

RPA Operations Director, Commercial Division

Customer Promise

TopMark are delighted to have been appointed by the Department for Education (DfE) to administer claims under the Risk Protection Arrangement (RPA).

We are committed to providing a speedy, effective and high quality service and will provide all members of the RPA with support, advice and regular communication, both pre and post the claims process.

In all our dealings with you, we promise to:

- Communicate clearly, effectively and regularly so you know what is happening, at every stage, and what the key milestones are.
- Tell you what is required of you, from the outset, so quick and accurate decisions can be taken.
- Deliver an excellent customer focused service that is professional, polite, fair and prompt.
- Be objective, flexible and work in partnership with you to resolve claims.
- Promptly respond to any requests or questions you have.
- Speedily make any compensation payments to which you are entitled.
- Protect the security and integrity of your data and information at all times.

To achieve this we will:

- Provide an efficient, well resourced, customer focused and experienced claims team.
- Measure the quality and speed of our performance regularly to ensure high standards are maintained.
- Invite constructive feedback from you and other stakeholders to continuously improve the customer experience.
- Provide 24-hour ongoing support for your claims and service needs.
- Work with a diverse pool of experts to advise and guide you through every claim scenario.
- Put an infrastructure in place for prompt attendance on site and advice for major and emergency claims.
- Place paramount importance on maintaining your privacy and confidentiality by aligning to the highest security, cyber essentials and GDPR standards.

Your role in the claims process

- Please immediately notify us of any serious incidents.
- When making a claim, provide your URN, contact information and as much relevant detail and supporting information/documentation you have available.
- When contacting us thereafter, quote your assigned reference number (this will have been provided when we acknowledged receipt of your claim).
- Allow us adequate opportunity to review, consider and respond to any query or request.
- Notify us of any changes to the supplied information, as soon as possible.

Claims Process

Once received, each claim will be added to our system and assigned to a specific claims handler.

An acknowledgement will be sent to you within three working days providing you with your dedicated claims handler's contact details and the assigned claim reference. We will also explain how we intend to progress your claim.

At any point during the claims process, if you require clarification, guidance or information, then please do not hesitate to contact us on 0330 058 5566 or via e-mail to **rpa@topmarkcms.com**. We will be happy to assist.

The dedicated RPA email inbox (rpa@topmarkcms.com) will be monitored 09:00-17:00 Monday to Friday and we will acknowledge, by phone or in writing, all member enquiries within two working days.

Settlement

Subject to meeting various criteria, and while we are accountable to the RPA Administrator, we have delegated authority to settle claims on their behalf.
Every claim will be carefully considered and validated prior to any payment being released. Where we intend to make a payment to someone who is claiming against you, we will do so within our delegated authority limits. Once a claim has been settled, we will notify you of the outcome.

Complaint Procedure

We aim to provide an excellent service but if you are dissatisfied with our service, then please do not hesitate to contact us. We will do our upmost to explain and quickly arrive at a satisfactory resolution.

Should you wish to make a formal complaint, please submit this in writing to rpa@topmarkcms.com
The complaints process and the timescales within which we will respond can be found in the RPA membership rules.

MOJ Claims Portal

TopMark Claims Management Ltd (the RPA claims administrator on behalf of the DfE) is committed to helping you as an Academy and Member of the RPA to contain the costs of any claims made.

Third parties and employees who believe that they have been injured through the fault of a RPA Member can make lower value personal injury claims directly against you through a mechanism called the Ministry of Justice (MOJ) "Claims Portal".

The MOJ Claims Portal is a separate and additional system to the two existing portals with which you will already be familiar.

These two existing portals are:

I. The TopMark Claims Management incident reporting online portal. Further information can be found here: https://www.rpaclaimforms.co.uk

II. The Willis Risk Management Blue portal. Further information can be found here: https://access.willis.com/site/education/SitePages/Home.aspx

Whilst the TopMark Claims Management and Willis portals are for your use as a RPA Member, the Claims Portal however, is used by 'third parties or their solicitors' to submit claims against you the RPA Member and Academy.
It is important that claims notified through this Claims Portal mechanism are identified as early as possible by TopMark Claims Management, so that we can investigate thoroughly and mitigate the risk of any cost penalty associated with this claim without any delay. The claimant or representative from the third party or their solicitor will access the Claims Portal directly to submit their claim against you.

A person or organisation making a claim against you must take reasonable steps to understand the details and Portal ID of the defendant to make this claim. As an RPA Member, this will be administered by TopMark Claims Management and we therefore advise that you put something on your website to direct any claimant as appropriate to the correct Portal ID.

We suggest that the following text and link be introduced to your website.

"The Claims Portal - If you are required to utilise the Claims Portal to submit a personal injury claim against us for either an employers or public liability matter then details of the correct portal ID and Compensator can be found on the attached link www.rpaclaimforms.co.uk/mojportal

We are a member of the Risk Protection Arrangement (RPA) administered by the DfE."

The wording should be easily searchable by someone looking for your Portal ID or who wants information to help them make a claim through the "Claims Portal".

If anyone has any questions regarding the information above, please email us at rpa@topmarkcms.com

Confirmation of Risk Protection Arrangement Membership

Department for Education

Confirmation of risk protection arrangement (RPA) membership

The Department for Education's risk protection arrangement (RPA) is a voluntary arrangement for academies and free schools. It is an alternative to insurance through which the cost of risks that materialise will be covered by government funds.

The following academy trust or multi-academy trust is a member of the RPA.

NAME OF MEMBER ORGANISATION:	Template
MEMBERSHIP NO/URN:	000000
MEMBERSHIP PERIOD:	1 September 2018 to 31 August 2019
RPA MEMBERSHIP RULES:	Standard or Church

(1)	**EMPLOYER'S LIABILITY**
Limit of Indemnity	Unlimited
(2)	**THIRD PARTY PUBLIC LIABILITY**
Limit of Indemnity	Unlimited
(3)	**PROFESSIONAL INDEMNITY**
Limit of Indemnity	Unlimited
(4)	**PROPERTY DAMAGE**
	Loss of or damage by any risk not excluded to any property owned by or the responsibility of the Member including property the responsibility of the Member due to a lease or hire agreement Cover
Limit	Reinstatement value of the property

NOTES:

1. **Indemnity is subject to the RPA membership rules.**
2. **In accordance with the provisions of paragraph 1 of Schedule 2 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (SI 1998/2573), the Secretary of State for Education hereby certifies that any claim established against the named member organisation above in respect of any liability to the employees of the kind mentioned in section 1(1) of the Employers' Liability (Compulsory Insurance) Act 1969 will, to any extent to which it is otherwise incapable of being satisfied by the aforementioned employer, be satisfied out of moneys provided by parliament.**
3. **A General Principles Clause is included.**

Signed: Dated: 1 September 2018

Tony Foot
Director of the Education Funding Group

Department for Education

SAMPLE

Confirmation of Risk Protection Arrangement Overseas Travel

Department for Education

Confirmation of Risk Protection Arrangement (RPA) Overseas Travel

The Department for Education's risk protection arrangement (RPA) is a voluntary arrangement for academies and free schools. It is an alternative to insurance through which the cost of risks that materialise will be covered by government funds.

The following academy trust or multi-academy trust is a member of the RPA.

NAME OF MEMBER ORGANISATION:	Template
MEMBERSHIP NO/URN:	00000000
MEMBERSHIP PERIOD:	1 September 2018 to 31 August 2019

The RPA includes cover for school trips overseas travel, which is summarised below. Please see membership rules for full cover.

OVERSEAS TRAVEL INCLUDING WINTER SPORTS		**Limit**
Medical Expenses, Repatriation and Emergency Travel	Per person	£10,000,000
Baggage	Per person	£2,000 in total (inner limits apply)
Money	Per person Per event	£750 £5,000
Cancellation, Curtailment, Replacement, Rearrangement and Change of Itinerary	Per person Per trip	£4,000 £250,000
Political and Natural Disaster Evacuation	Per person Per trip	£10,000 £80,000
Missed Departure	Per person	£1,000
Disruptive Pupil Expenses	Per event	£5,000
Loss of Passport/ Travel Documents	Per person and/or trips	£2,000
Search and Rescue Expenses	Per event	£100,000
Kidnap Consultants Costs	Per person and/or trips	£250,000
Piste Closure	Per person	£350
Legal Expenses	Per person	£50,000
Personal Liability	Per occurrence	£5,000,000

NOTES:

1. Indemnity is subject to the RPA Membership Rules.
2. Cover applies to any school trip, excursion or work experience placement anywhere in the world which is related to education; commences during the RPA Membership Year and involves travel outside of the school boundaries. Includes winter sports trips.
3. **Emergency Contact Details: 0203 475 5031**

Signed: Dated: 1 September 2018

Tony Foot
Director of the Education Funding Group

Department for Education

SAMPLE