**Property Damage**

**Question 1:**

Will the RPA continue to cover loss or damage to school property whilst it is closed for an indefinite period?

**Answer 1:**

Yes full RPA cover would apply subject to your usual Member Retention.

There are no specific minimum requirements within the RPA with regards to risk management. There is a general requirement that RPA Members maintain a minimum standard of risk management. Whilst the school is closed during this time you should put in place the policies and procedures you would normally follow when the school is closed for holiday periods, e.g. securing the property and regular inspections.

**Question 2**

We currently have arrangements in place with various suppliers to provide Planned Preventative Maintenance regimes e.g. boiler servicing, fire alarm servicing, intruder alarm servicing, lift maintenance, etc.

Whilst each of the individual companies have their own contingency plans in place, I suspect that it is likely that many may struggle to deliver all of their contracted services in the forthcoming weeks. Will there be any impact on the RPA cover if there is a delay in servicing / maintenance?

**Answer 2**

There will be no impact on RPA cover. The RPA cover will continue to apply during this period until the service / maintenance companies can reasonably deliver their services.

**Business Interruption**

**Question 1:**

Due to COVID-19 my school has been instructed to close by the UK Government. Closing the school will impact on school revenue, e.g. income from school meals, nursery fees and hire charges. We still have an obligation to pay fixed costs such as employee wages. Is there any cover provided by the RPA?

**Answer 1:**

The business interruption cover provided by the RPA is in relation to increased cost of working only, therefore if the school was damaged by fire or flood the RPA would indemnify the increased costs of providing education, e.g. alternative accommodation.

Cover does not extend to loss of revenue or the payment of fixed costs, e.g. staff wages whether as a result of damage to school property or the school being instructed to close in exceptional circumstances such as COVID-19.

The UK government issued guidance on the 7th April 2020 in relation to School funding: exceptional costs associated with coronavirus (COVID-19) for the period March to July 2020.

<https://www.gov.uk/government/publications/coronavirus-covid-19-financial-support-for-schools/school-funding-exceptional-costs-associated-with-coronavirus-covid-19-for-the-period-march-to-july-2020>

The guidance sets out what additional costs are covered by the fund, which schools are eligible and funding limits.

If a school faces other, extraordinary costs to deliver appropriate support to their pupils through this period that are not covered by the fund and cannot be met by existing budgets they should contact the DfE emergency Helpline.



**Question 2**

We are a state boarding school and will lose boarding fees as a result of closing the school. Will the RPA provide cover for the loss of fees and any fixed costs that remain payable?

**Answer 2**

The RPA does not provide any loss of revenue cover, as such there is no cover for either loss of income (fees) or the fixed costs that need to be paid.

The UK government issued guidance on the 7th April 2020 in relation to School funding: exceptional costs associated with coronavirus (COVID-19) for the period March to July 2020.

<https://www.gov.uk/government/publications/coronavirus-covid-19-financial-support-for-schools/school-funding-exceptional-costs-associated-with-coronavirus-covid-19-for-the-period-march-to-july-2020>

The guidance confirms that schools will continue to receive their core funding allocations to pay staff and meet other regular financial commitments.

**Question 3**

Due to COVID-19 my school has been instructed to close by the UK Government. We have ongoing obligations to pay school service providers, e.g. catering companies. Is there any cover provided by the RPA for these costs?

**Answer 3:**

There is no direct cover by the RPA and we recommend that you negotiate with your suppliers in these circumstances with a view to them suspending payments due. The RPA will provide an indemnity for damages incurred by a Member for breach of contract as a result of the school closure. The Cabinet Office has published a PPN on Supplier relief, PPN 02 20.

<https://www.gov.uk/government/publications/procurement-policy-note-0220-supplier-relief-due-to-covid-19>

The UK government issued guidance on the 7th April 2020 in relation to School funding: exceptional costs associated with coronavirus (COVID-19) for the period March to July 2020.

<https://www.gov.uk/government/publications/coronavirus-covid-19-financial-support-for-schools/school-funding-exceptional-costs-associated-with-coronavirus-covid-19-for-the-period-march-to-july-2020>

The guidance confirms that schools will continue to receive their core funding allocations to pay staff and meet other regular financial commitments.

We suggest you call the DfE emergency Helpline if you find yourself in financial difficulty as a result of any school closure.



**Question 4:**

Our school is closed and we need to purchase IT equipment for staff members and pupils to be able to continue working from home. Is cover for additional IT equipment covered by the RPA?

**Answer 4:**

The cost of additional equipment is not covered by the RPA.

The UK government issued guidance on the 7th April 2020 in relation to School funding: exceptional costs associated with coronavirus (COVID-19) for the period March to July 2020.

<https://www.gov.uk/government/publications/coronavirus-covid-19-financial-support-for-schools/school-funding-exceptional-costs-associated-with-coronavirus-covid-19-for-the-period-march-to-july-2020>

If a school faces other, extraordinary costs to deliver appropriate support to their pupils through this period that are not covered by the fund and cannot be met by existing budgets they should contact the DfE emergency Helpline.

**Question 5:**

Our school has been designated as remaining open for the children of key workers; will the RPA cover any additional staff costs to cover staff that are ill or self isolating or additional contractor costs (e.g. cleaners)?

**Answer 5:**

The RPA does not provide cover for the costs of supply teachers required in the event of teacher absence due to illness or the need to self isolate due to COVID-19. Nor does the RPA cover additional contractor costs in the event that the current contractor is unable or unwilling to provide the service. In relation to this second point you may wish to seek legal advice as to what financial recourse you may have against the contractor under your contract with them.

The UK government issued guidance on the 7th April 2020 in relation to School funding: exceptional costs associated with coronavirus (COVID-19) for the period March to July 2020.

<https://www.gov.uk/government/publications/coronavirus-covid-19-financial-support-for-schools/school-funding-exceptional-costs-associated-with-coronavirus-covid-19-for-the-period-march-to-july-2020>

The guidance sets out what additional costs are covered by the fund, which schools are eligible and funding limits.

If a school faces other, extraordinary costs to deliver appropriate support to their pupils through this period that are not covered by the fund and cannot be met by existing budgets they should contact the DfE emergency Helpline.



**Employer’s and Third Party Public Liability**

**Question 1:**

Whilst the school is closed members of staff will be working from home. Will RPA provide cover for home working?

**Answer 1:**

RPA cover will continue to apply in these circumstances. This would include employer’s liability, should any of the staff be injured. The RPA will defend claims and provide an indemnity to the extent that the school is legally liable to pay compensation or damages to the employee.

We trust risk assessments will be in place and a review of policies and procedures as a result of homeworking.

**Question 2:**

Our school has been designated as remaining open for the children of key workers; including our own staff, these children may not all be on roll. Will RPA cover continue to apply?

**Answer 2:**

Yes standard RPA cover would continue to apply in these circumstances. This would include employer’s liability, should any of the staff be injured and third party liability, should any of the children (or other third parties) be injured. The RPA will defend claims and provide an indemnity to the extent that the school is legally liable to pay compensation or damages to the employee or third party.

We trust risk assessments will be in place and a review of policies and procedures as a result of these change in circumstances.

**Question 3:**

Our school has been designated as remaining open for the children of key workers; we may have staff from other schools coming in to help. Will RPA cover continue to apply?

**Answer 3:**

Yes standard RPA cover would continue to apply in these circumstances. These staff members would be deemed ‘borrowed from another employer’ and would be covered in the same way as your permanent staff members.

We trust risk assessments will be in place and a review of policies and procedures as a result of these change in circumstances.

**Question 4:**

Our school has been designated as remaining open for the children of key workers; including our own staff. If the school remains open during the school holidays, will RPA cover continue to apply?

**Answer 4:**

Yes standard RPA cover would continue to apply in these circumstances. This would include employer’s liability, should any of the staff be injured and third party liability, should any of the pupils (or other third parties) be injured. The RPA will defend claims and provide an indemnity to the extent that the school is legally liable to pay compensation or damages to the employee or third party.

We trust risk assessments will be in place and a review of policies and procedures as a result.

**Question 5:**

Our school is to be closed, will the RPA continue to provide cover if staff choose to come into school to work?

**Answer 5:**

Yes standard RPA cover would continue to apply in these circumstances. This would include employer’s liability, should any of the staff be injured. The RPA will defend claims and provide an indemnity to the extent that the school is legally liable to pay compensation or damages to the employee.

We trust risk assessments will be in place and a review of policies and procedures as a result, including a review of risks associated with lone working.

**Question 6**

As we prepare for the return to school of larger numbers of children can you advise whether the RPA will provide cover should a staff member or pupil contract COVID-19 and brings a claim against the school (or governors)?

**Answer 6**

If a claim is brought against the school (or governor) we can confirm that RPA will defend the claim on the school’s (or governor’s) behalf, the RPA will also indemnify the school to the extent that the school (or governor) is legally liable to pay compensation or damages to the injured person. The relevant sections of the RPA are the Employers Liability and Third Party Public Liability.

We trust risk assessments will be in place and a review of policies and procedures as a result of official guidance issued by the Department in respect of schools re-opening following the COVID-19 outbreak:

<https://www.gov.uk/government/publications/closure-of-educational-settings-information-for-parents-and-carers/reopening-schools-and-other-educational-settings-from-1-june>

<https://www.gov.uk/government/publications/actions-for-educational-and-childcare-settings-to-prepare-for-wider-opening-from-1-june-2020>

<https://www.gov.uk/government/publications/coronavirus-covid-19-implementing-protective-measures-in-education-and-childcare-settings/coronavirus-covid-19-implementing-protective-measures-in-education-and-childcare-settings>

**Question 7**

As we prepare for the return to school of larger numbers of children can you advise whether the school or governors would be liable in the event a staff member or pupil contract COVID-19?

**Answer 7**

The RPA is unable to advise whether the school (or governor) would be liable in the event that the staff member, pupil or other third party contracts COVID-19 and brings a claim against the school (or governor). Whether the school (or governor) is legally liable will be a matter of law and will be dependant on the exact circumstances giving rise to the injury and any subsequent claim.

If a claim is brought against the school (or governor) we can confirm that RPA will defend the claim on the school’s (or governor’s) behalf, the RPA will also indemnify the school to the extent that the school (or governor) is legally liable to pay compensation or damages to the injured person. The relevant sections of the RPA are the Employers Liability and Third Party Public Liability.

We trust risk assessments will be in place and a review of policies and procedures as a result of official guidance issued by the Department in respect of schools re-opening following the COVID-19 outbreak:

<https://www.gov.uk/government/publications/closure-of-educational-settings-information-for-parents-and-carers/reopening-schools-and-other-educational-settings-from-1-june>

<https://www.gov.uk/government/publications/actions-for-educational-and-childcare-settings-to-prepare-for-wider-opening-from-1-june-2020>

<https://www.gov.uk/government/publications/coronavirus-covid-19-implementing-protective-measures-in-education-and-childcare-settings/coronavirus-covid-19-implementing-protective-measures-in-education-and-childcare-settings>

**Question 8**

As we prepare for the return to school of larger numbers of children can you advise whether the school or governors would be liable in the event a staff member or pupil contract COVID-19 and COVID-19 is passed to another party by the staff member or pupil?

**Answer 8**

The RPA is unable to advise whether the school (or governor) would be liable in the event that any party contracts COVID-19 and brings a claim against the school (or governor). Whether the school (or governor) is legally liable will be a matter of law and will be dependant on the exact circumstances giving rise to the injury and any subsequent claim.

If a claim is brought against the school (or governor) we can confirm that RPA will defend the claim on the school’s (or governor’s) behalf, the RPA will also indemnify the school to the extent that the school (or governor) is legally liable to pay compensation or damages to the injured person. The relevant sections of the RPA are the Employers Liability and Third Party Public Liability.

We trust risk assessments will be in place and a review of policies and procedures as a result of official guidance issued by the Department in respect of schools re-opening following the COVID-19 outbreak:

<https://www.gov.uk/government/publications/closure-of-educational-settings-information-for-parents-and-carers/reopening-schools-and-other-educational-settings-from-1-june>

<https://www.gov.uk/government/publications/actions-for-educational-and-childcare-settings-to-prepare-for-wider-opening-from-1-june-2020>

<https://www.gov.uk/government/publications/coronavirus-covid-19-implementing-protective-measures-in-education-and-childcare-settings/coronavirus-covid-19-implementing-protective-measures-in-education-and-childcare-settings>

**Question 9**

As we prepare for the return to school of larger numbers of children can you advise whether there are any template risk assessments available?

**Answer 9**

We can confirm that the RPA risk management portal contains guidance and advice in how and when to undertake risk assessments. The RPA has provided a series of workshops for RPA members and there are filmed versions available on the RPA portal as well as via YouTube.

<https://youtu.be/n6HwsMwOAik>

The RPA does not provide generic or template risk assessments for any hazard as each school is unique with differing risk factors and issues and needs to conduct risk assessments that are specific to them. The Competent Person acting for the MAT and/or individual school will be able to assist with this.

The school will need to adhere to Health & Safety legislation, the RPA does advise that existing risk assessments, policies and procedures are reviewed in light of COVID-19 and that these take into account current government advice in respect of schools re-opening following the COVID-19 outbreak:

<https://www.gov.uk/government/publications/closure-of-educational-settings-information-for-parents-and-carers/reopening-schools-and-other-educational-settings-from-1-june>

<https://www.gov.uk/government/publications/actions-for-educational-and-childcare-settings-to-prepare-for-wider-opening-from-1-june-2020>

<https://www.gov.uk/government/publications/coronavirus-covid-19-implementing-protective-measures-in-education-and-childcare-settings/coronavirus-covid-19-implementing-protective-measures-in-education-and-childcare-settings>

**Question 10:**

We are preparing for the return to school of larger numbers of children. We have staff members that will need to return but have children that are not in the years that are returning. As they are unable to return to their usual school will RPA cover apply if we allow them to attend our school, even though these children will not be on roll.

**Answer 10:**

Yes standard RPA cover would continue to apply in these circumstances. This would include employer’s liability, should any of the staff be injured and third party liability, should any of the children (or other third parties) be injured. The RPA will defend claims and provide an indemnity to the extent that the school is legally liable to pay compensation or damages to the employee or third party.

Risk assessments will need to take this into account. Policies and procedures will also need to be reviewed as a result of official guidance issued by the Department in respect of schools re-opening following the COVID-19 outbreak:

<https://www.gov.uk/government/publications/closure-of-educational-settings-information-for-parents-and-carers/reopening-schools-and-other-educational-settings-from-1-june>

<https://www.gov.uk/government/publications/actions-for-educational-and-childcare-settings-to-prepare-for-wider-opening-from-1-june-2020>

<https://www.gov.uk/government/publications/coronavirus-covid-19-implementing-protective-measures-in-education-and-childcare-settings/coronavirus-covid-19-implementing-protective-measures-in-education-and-childcare-settings>

**Travel**

**Question 1:**

We need to cancel our school trip. Will the RPA provide cancellation cover?

**Answer 1:**

The RPA will accept all overseas and UK travel cancellation claims for this academic year from RPA members, we kindly ask that you return to your venues; tour operators; booking agents; credit card companies in the first instance to see if you can recover any monies back direct from them initially. We kindly ask you evidence this action when you submit your claim(s) as per the RPA membership pack.

We are processing claims as quickly as possible but as you can imagine our enquiries and submitted claims numbers have been extraordinary, rest assured you will be paid in the fullness of time so parents can be reimbursed by yourselves.

**Question 2**

We are currently in the process of booking residential trips within the UK and abroad for the 2020/2021 academic year, will these trips continue to be covered under RPA in the event of COVID-19 continuing?

**Answer 2**

Cover would firstly depend on whether schools opt to remain members of the RPA ahead of the new academic year.

The FCO is currently advising against all non-essential travel worldwide and at present this applies indefinitely. It is not however advising against booking trips for the future. The Government and FCO are reviewing the situation as regards travel on a day to day basis.

<https://www.gov.uk/guidance/travel-advice-novel-coronavirus>

Should RPA member schools decide to book a trip the RPA cannot confirm that the trip will be covered at this time whilst the FCO advice against travel remains in place. The RPA is reviewing the FCO advice and will provide further communication to members as the FCO advice is updated.

**Question 3**

We have a school trip booked for this academic year. Rather than cancelling the tour operator has offered us alternative dates next year which we intend to accept, will the RPA provide cover for the rearranged trip?

**Answer 3**

Yes the RPA will provide cover for rearranged or deferred trips, subject to the school complying with FCO guidance in relation to travel at the time of the trip.

**Question 4**

We have a school trip booked for this academic year. The tour operator has offered us alternative dates next year which we intend to accept, however some children are unable to go at the new time. Are we be able to reclaim their costs, already paid, for the cancelled trip?

**Answer 4**

If some children are unable to go on the rearranged trip they will be able to reclaim their costs, already paid, for the cancelled trip now. We would however ask in the first instance you return to your tour operator to see if you can recover any monies from them initially.

We kindly ask you to evidence this action when you submit your claim(s) as per the RPA membership pack. We would suggest utilising the on-line claims portal to submit claims due to the large number of claims notifications being received at this time.

[www.rpaclaimforms.co.uk](http://www.rpaclaimforms.co.uk).

**Question 5**

We are planning to join the RPA when our current insurance runs out. We have a school trip planned for this academic year which is due to start after we have joined the RPA. Will this trip be covered for cancellation cost if it needs to be cancelled?

**Answer 5**

The FCO is currently advising against all non-essential travel worldwide and at present this applies indefinitely.  They may ask you to wait until nearer to the time of departure in case this advice should change, however a claim for unrecoverable cancellation costs of overseas trips should be submitted against your current insurer before the expiry date of your current policy.   The claim needs to be submitted against your current insurer on the basis that the occurrence leading to the need to cancel the trip arose during the current period of insurance.

**General**

**Question 1:**

Our school is to be closed however as the community is in crisis we wish to partially reopen the school to cater for food banks, will RPA provide cover?

**Answer 1:**

Yes standard RPA cover would continue to apply in these circumstances. This would include employer’s liability, should any of the staff be injured and third party liability, should any of the pupils be injured. The RPA will defend any claims and provide an indemnity to the extent that the school is legally liable to pay compensation or damages to the employee or third party. The RPA will not provide an indemnity to any third party organisation, e.g. the food bank charity.

We trust risk assessments will be in place and a review of policies and procedures as a result of this new activity.

Loss of or damage to the school property will also continue, however please note that the RPA does not provide theft cover by any person lawfully on the premises.

**Question 2:**

Will the RPA provide cover for the cost of fees of cancelled exams?

**Answer 2:**

There is no cover within the RPA for such costs; these are a normal business expense of the school.

The UK government issued guidance on the 7th April 2020 in relation to School funding: exceptional costs associated with coronavirus (COVID-19) for the period March to July 2020.

<https://www.gov.uk/government/publications/coronavirus-covid-19-financial-support-for-schools/school-funding-exceptional-costs-associated-with-coronavirus-covid-19-for-the-period-march-to-july-2020>

The guidance confirms that costs that are part of schools’ expected expenditure for the year but will not provide a benefit to the school or its pupils (such as exam fees, where exams will not now take place) are not covered by he funding set out in the guidance. The funding is focused on additional costs that schools face, over and above their expected expenditure, in delivering appropriate support for their pupils though this period.

**Question 3:**

Does the RPA provide Occasional Business Use cover for staff travelling between schools in their own cars?

**Answer 3:**

The RPA does not provide motor cover; you will need to refer to your motor insurer.

**Question 4**

One of our schools has been requisitioned as an emergency center by the NHS for distribution of drugs. The NHS is relocating dispensing of drugs to our premises which allows the space they need to cope with the volume of drugs whilst also ensuring the public can comply with social distancing requirements.

Will the RPA continue to provide cover for loss of or damage to our property, third party liability and employer’s liability?

**Answer 4**

We can confirm that the RPA would continue to cover loss of or damage to school property, subject to your usual Member Retention. There are no specific minimum requirements within the RPA with regards to risk management. There is a general requirement that RPA Members maintain a minimum standard of risk management and takes reasonable precautions to prevent damage to the property. Please note that the RPA does not provide theft cover by any person lawfully on the premises. The RPA will not provide cover for loss or damage to the drugs being kept at and dispensed from the school.

Third party liability and employers liability cover will also continue to apply. The RPA will defend any claims and provide an indemnity to the extent that the school is legally liable to pay compensation or damages to an employee or third party. The RPA will not provide an indemnity to any third party organisation.

We trust risk assessments will be in place and a review of policies and procedures as a result of this new activity.

**Question 5**

We are cancelling the school prom as a result of COVID-19. Will the RPA cover any cancellation costs?

**Answer 5**

The RPA does not provide event cancellation cover. We suggest that you return to your venues; caterers, etc. to see if you can recover any monies back from them.

**Question 6**

We are making all endeavours to ensure that all statutory inspection are carried out, however will there be any implications on the cover provided by RPA?

**Answer 6**

A duty of care continues to apply to employees and others using the facilities within the premises. If an inspection is due of your lifting or pressure plant you should undertake the following steps.

1. Contact your inspection company to ensure that you are dealt with as a priority. Inspecting authorities are continuing to provide a service but their resources are impacted by employees being sick or self isolating. They should however be giving priority to inspections required in critical areas such as hospitals and schools.

2. Discuss with statutory inspection engineers the impact of any delay upon the written schemes of examination for pressure systems and whether extensions to current examination schemes can be applied to allow for delayed inspection.

3. Continue with your plant maintenance regime as far as reasonably possible.

4. Complete a risk assessment for the lifting operation noting where there is no alternative and the in-house maintenance services for the equipment. Conduct a visual inspection to ensure there are no obvious defects if this is safe to do so. This would apply to most simple lifting tackle equipment but for specialist equipment including passenger lifts and boilers schools would need a suitably qualified expert to carry out the inspection.

5. Ensure all outstanding defects reports have been actioned.

On the basis that plant needs to be used in the current crisis because the school must remain open or is about to reopen, RPA cover will continue to apply however the school may be in breach of regulations relating to statutory inspection and may be subject to prosecution by the HSE.

The employers liability and third party liability sections of the RPA will continue to apply and will provide an indemnity to a member school to the extent that the school is legally liable to pay damages or compensation to an employee, pupil or other third party.

However the RPA cannot assist if the school is in breach of legislation and prosecuted by the HSE. A HSE prosecution can result in the HSE imposing fines or looking to recover Fees for Intervention (FFI), such costs are not covered by the RPA.

**Question 7**

As we prepare to reopen our schools / the return to school of larger numbers of children can you advise if there are any particular issues that we need to consider?

**Answer 7**

You should follow the same processes and procedures as you would for when your school reopens after the summer break.

As with any long break one issue in particular that you will need to consider is that related to legionella. Below is a link to the HSE website with guidance. <https://www.hse.gov.uk/news/legionella-risks-during-coronavirus-outbreak.htm>

Policies and procedures will also need to be reviewed as a result of official guidance issued by the Department in respect of schools re-opening following the COVID-19 outbreak:

<https://www.gov.uk/government/publications/closure-of-educational-settings-information-for-parents-and-carers/reopening-schools-and-other-educational-settings-from-1-june>

<https://www.gov.uk/government/publications/actions-for-educational-and-childcare-settings-to-prepare-for-wider-opening-from-1-june-2020>

<https://www.gov.uk/government/publications/coronavirus-covid-19-implementing-protective-measures-in-education-and-childcare-settings/coronavirus-covid-19-implementing-protective-measures-in-education-and-childcare-settings>

**Question 8**

We are members of the RPA and have been approached by caring organisations within our community to produce Personal Protective Equipment (PPE). We have the equipment and expertise to meet this request. Will the RPA provide cover for this activity?

**Answer 8**

All PPE supplied should meet the standards set out by HSE, and suppliers would be required to produce the relevant testing assurances. You should visit GOV.UK in order to determine [how you can support the response to COVID-19.](https://www.gov.uk/coronavirus-support-from-business)

<https://www.gov.uk/coronavirus-support-from-business>

Where Schools are producing PPE and it is donated locally then it is for the receiving organisation(s) to determine that they are satisfied that the product and the level of protection it offers is fit for purpose and provide their agreement to this by their acceptance. Details on the level of protection offered by PPE can be found by visiting [GOV.UK](https://www.gov.uk/government/publications/wuhan-novel-coronavirus-infection-prevention-and-control/covid-19-personal-protective-equipment-ppe).

<https://www.gov.uk/government/publications/wuhan-novel-coronavirus-infection-prevention-and-control/covid-19-personal-protective-equipment-ppe>

If the guidance is adhered to the RPA will provide employers liability cover, should any of your staff be injured and third party liability cover, should any third parties be injured or third party property damaged. The RPA will defend claims and provide an indemnity to the extent that the school is legally liable to pay compensation or damages to the employee or third party.

As with all activities that take place in schools there is an element of risk. In order to ensure that the risks from these activities are reduced to an acceptable level you must carry out a risk assessment.