

# Education

## RISK APPETITE GUIDE

### A guide to our risk appetite

With over 45 years' experience insuring education risks from early years and schools through to further and higher education, we have the expertise to ensure your client has the right cover to meet their needs.

Our underwriting is flexible and combined with our valuation service and risk management expertise, it allows us to provide competitive and comprehensive solutions for your clients.

Within our extensive client base we insure a vast range of establishments whose primary purpose is to educate, instruct or impart knowledge or skill.

The following table provides examples of risks within our appetite but is not exhaustive. If you have a risk you would like to discuss with us, please contact your Ecclesiastical relationship manager.

#### Within appetite

Independent schools

Academy, studio and free schools

Community schools

Foundation schools

Trust schools

Privately owned nurseries and pre-schools

Higher education establishments

Universities

Science Technology Engineering Mathematics (STEM) schools

Management colleges

Business schools

Further education colleges

Language schools

Sixth form colleges

Teacher training colleges

Professional bodies and associations

Theological colleges

Voluntary aided schools

Voluntary controlled schools

University Technical Colleges (UTCs)

City Technology Colleges (CTCs)

#### We can write the following risks on a property only basis

Adult skills and employment based training centres

Special schools

Riding schools

Large nursery groups or chains

**The following are examples of risks which require special underwriting consideration or that we would consider in exceptional circumstances:**

Childminders

Pupil referral units

Sure Start children's centres

Summer or temporary schools in isolation

We do not write Aviation, Motor or Marine Risks (other than non-Road Traffic Act cover and incidental use of small watercraft).

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# Education risk appetite guide

## A guide to getting the best terms for your client

When you submit a new business enquiry to us, please supply as much information as possible about your client and their requirements.

The list below identifies some of the information we will need:

- Sums insured for buildings and contents (art if applicable)
- Construction details of the property and, if the property is listed, the Grade applicable
- Confirmed claims experience for the last five years
- Any ongoing or intended building works/renovations
- Details of fire and security measures in place for your client's property

## Getting in touch

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