

Risk, Insurance & Resilience



Service Level Agreement 2021/22

Introduction from Service Lead

Dear Headteacher, Chair of Governors and School Business Manager

Welcome to the Service Schedule for the Risk, Insurance & Resilience Team, which contains all of the information you will need about our service.

We look forward to working with you.

Angela Beechey

Risk, Insurance & Resilience Manager

Description of our Service

All schools should actively engage in risk management which allows you to identify the business risks to which you are exposed and allows you to put in place specific controls to ensure you are protected as much as you can be should the risk occur. Part of considering risks is to decide whether you wish to treat, transfer, tolerate or terminate the risk. Insurance allows you to transfer some of the risk but it cannot remove the possibility of accidents or losses occurring.

The Risk, Insurance & Resilience Team provide a service which helps you to ensure you have robust risk management procedures in place; sound business continuity and all of your insurance exposures are covered and will assist you with the handling of any insurance claims which may arise.

Risk Management

- Opportunity Risk Management training
- Provision of a partially populated template risk register
- Risk Management advice

Business Continuity

- Business Continuity management training
- Provision of Emergency Response & Business Recovery plan template
- Business Continuity advice

Insurance

- Procurement of insurance contract and annual renewal of insurance policies
- Handling of insurance claims
- Advice on general queries
- Insurance awareness training

Individual Responsibilities of our Staff

Roles	Responsibilities
Risk, Insurance & Resilience Manager	<ul style="list-style-type: none"> • To oversee and ensure the delivery of the Risk & Insurance service as detailed in this Schedule. • To act as a point of contact where required.
Risk & Business Continuity Team Leader	<ul style="list-style-type: none"> • To deliver the risk management service. • To deliver the business continuity service. • To assist and advise schools where required. • To deliver training.
Insurance Team Leader	<ul style="list-style-type: none"> • To deliver the insurance service. • To assist and advise schools where required. • To assist with the delivery of training.

Our obligations and requirements

What we will do for you:

Ref.	
Risk Management	
P1	Provide risk management advice and guidance within the Schools' Risk Management and Insurance Handbook which is updated annually.
P2	Provide a partially populated template risk register and give advice to ensure this is adopted appropriately for your school.
P3	Facilitate a workshop to help produce a robust risk register if required.
P4	Provide risk management training on an annual basis.
P5	Provide risk management services and advice in order to reduce incidents leading to compensation claims, uninsurable losses, damage to reputation and disruption of school activities.
Business Continuity	
P6	Provide advice on Business Continuity management and plans.
P7	Provide business continuity training on an annual basis.
Insurance	
P8	Provide details of the insurance policies in place by means of a Schools' Risk Management and Insurance Handbook which is updated annually.
P9	Provide advice and guidance for specific insurance cover which may be required by the customer. Every effort will be made to arrange any additional cover as quickly as possible, but reasonable notice must be given.
P10	Provide advice and guidance on general insurance queries.
P11	Ensure appropriate and adequate insurance cover is in place and renewed annually.
P12	On receipt of a notification of a claim we will forward this to insurers and send an acknowledgement to the claimant or their representatives where appropriate, within 2 working days.
P13	We will manage the claim for you and maintain a link between insurers and the customer in relation to requirements for further information, and deal with any enquiries from claimants.
P14	We will advise the customer of the legal timescales which must be adhered to when processing a claim.
P15	In the event of a claim, where appropriate we will visit the customer and discuss the claim in person. Thereafter we will visit as and when required. We will also support any staff that may be called to court as a witness if a claim should be litigated.
P16	We will advise the outcome of any claim.
P17	Provide insurance training on an annual basis.

What we require from you...

Ref.		Date required (if applicable)
C1	Provide all information and documentation required in order to complete the annual renewal process in a timely manner and in line with reasonable deadlines specified by the insurance team.	
C2	When requesting additional specific insurance cover, sufficient time should be given to allow appropriate enquiries to be made and requests must be made at least seven working days before cover is required.	
C3	Any loss, liability or damage, or any event likely to lead to a claim, should be reported to the Insurance Team immediately either by emailing insurance@shropshire.gov.uk or by telephoning the Insurance Team on 01743 252092 or 01743 252076.	
C4	All claims for loss or injury should be forwarded directly to the Insurance Team at insurance@shropshire.gov.uk as soon as they are received, without making any response to the claimant or their representatives other than acknowledgement of receipt. The Insurance Team will acknowledge the claim on your behalf.	
C5	Co-operation should be given to the Insurance Team and insurer's representatives at all times to ensure any claim is handled appropriately and in a timely manner. It is a condition of insurance cover that the insurance company shall have full control of the claim. No admission of liability or promise to pay should therefore be given to third parties, at the risk of invalidating the insurance cover.	
C6	Following recent changes in the law, we only have 30 days to respond to a liability claim with our decision on liability and it is therefore imperative that information and documentation requested is supplied to the Insurance Team as soon as possible, but in any event no later than five working days.	
C7	Ensure that following an incident which may give rise to a claim, the facts of the incident are recorded, photographs taken if applicable and short statements taken from those involved and witnesses so that the incident can be clearly recorded. Details of an accident which could give rise to a claim should be forwarded to the Risk & Insurance Team.	

Days/times during which Services are to be available

Monday – Thursday Friday	9.00am - 5.00pm 9.00am - 4.00pm
Twilight sessions	By appointment only (POA)

Contact Information

For more information	
Contact name	Angela Beechey
Role	Risk, Insurance & Resilience Manager
Telephone	01743 252073 / 07458 118383
Email	angela.beechey@shropshire.gov.uk
 	
Contact name	Jane Cooper
Role	Risk & Business Continuity Team Leader
Telephone	01743 252851 / 07458 118384
Email	jane.cooper@shropshire.gov.uk
 	
Contact name	Samantha Woolland
Role	Insurance Team Leader
Telephone	01743 252076
Email	samantha.woolland@shropshire.gov.uk insurance@shropshire.gov.uk

Charging and Enquiries

For details on the various packages available for this service, including pay-as-you use options, or if you have any queries or issues regarding your service arrangements please contact us on the above contact details.

Additional Services

Additional services (pay as you go) will be billed at point of delivery. See Appendix A for Schedule of Charges.

Academies

For all academies who are coming up towards their insurance renewal date, or for all schools considering moving to become an academy, we are able to offer support from the insurance team to assist with your insurance programme, wherever this may be placed. Please contact Angela Beechey to discuss further.

Appendix A

Additional 'pay as you go' charges.

A free (maximum 1 hour) consultation will be provided to scope and cost out the work required.

Service	Cost (per hour unless otherwise stated)
Facilitation of Business Continuity exercise	POA
Facilitation of Risk Register workshop	POA