



Department  
for Education

# Risk Protection Arrangement

Welcome Pack



▶ Confirmation of risk protection arrangement (RPA) membership	3
▶ Contact details & Cover Queries	5
▶ RPA Membership Rules	6
▶ How to notify Claims	7
▶ Customer care charter	8
▶ The Ministry of Justice Portal	12
▶ Risk Management	13
▶ Leases currently in place	14
▶ Insurance requirements during Refurbishment Works	15
▶ Frequently asked questions	18
▶ RPA+ Insurance for Academies and Free Schools	19
▶ CCS Legal helpline	20

0113 246 2040

[dfecclaimforms.co.uk](http://dfecclaimforms.co.uk)

 [dfecclaimforms.co.uk](http://dfecclaimforms.co.uk)  
[UK.RPA@gbtpa.com](mailto:UK.RPA@gbtpa.com)



## Confirmation of Membership

The Confirmation of risk protection arrangement (RPA) membership document can be found within the DfE document portal exchange system which can be accessed via the link below.

[EFA Information Exchange](#),

Go to Document Exchange and open the **Revenue Funding, AY 2016/17** folder.

More [guidance](#) about accessing EFA Information Exchange is available online.

A sample of the document can be found on the next page.



## 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:]**

999999

**MEMBERSHIP PERIOD:**

1 September 2016 to 31 August 2017

(1)	<b>EMPLOYERS' LIABILITY</b>
Limit of Indemnity	Unlimited
(2)	<b>THIRD PARTY PUBLIC LIABILITY</b>
Limit of Indemnity	Unlimited
(3)	<b>PROFESSIONAL INDEMNITY</b>
Limit of Indemnity	Unlimited
(4)	<b>PROPERTY DAMAGE</b>
Cover	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
Limit	Reinstatement value of the property

**NOTES:**

1. Indemnity is subject to the RPA membership rules.
2. A General Principles Clause is included.

Signed: 

Dated: 1 September 2016

Tony Foot

Director - Education Funding Group



# RPA Team Contact Details

## Queries on the Cover Provided

Phone: 0117 976 9361  
Email: [RPAadvice@willis.com](mailto:RPAadvice@willis.com)

Access to the RPA cover helpdesk is available 9.00 to 17.00 Monday to Friday excluding bank holidays.

## Queries on Funding or How to Join/Leave the RPA

Email: [Academies.RPA@education.gov.uk](mailto:Academies.RPA@education.gov.uk)

## Reporting a New Claim

Submit via: [www.dfeclaimforms.co.uk](http://www.dfeclaimforms.co.uk)

## Urgent Incident Notifications

Phone: 0113 246 2040

## Existing Claim Updates or Queries

Email: [UK.RPA@gbtpa.com](mailto:UK.RPA@gbtpa.com)

## Risk Management Queries

Phone: 01902 880 842  
Email: [Simon.jones@willistowerswatson.com](mailto:Simon.jones@willistowerswatson.com)  
For assistance accessing the RPA Risk Management Portal :  
[RMBluesupport@willis.com](mailto:RMBluesupport@willis.com)





# 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>



# How to notify Claims

## Urgent Incidents

For urgent incidents please call 0113 246 2040, 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.

For all other incidents please see the instructions below:

## Online Claim/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: <https://dfecclaimforms.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 Gallagher Bassett on 0113 246 2040.



# Customer Care Charter

Gallagher Bassett is appointed by the Department for Education (DfE) to administer claims under the Risk Protection Arrangement (RPA).

As a valued Member of the RPA you are one of our customers and we will do everything we can to support you through the claims process.

We set out below how we will help you and what you can expect from us.

## Our Objectives

### We aim to:

- Support you through the claims process
- Validate, investigate and settle claims in a way that is equitable to you
- Settle or adjust claims fairly in accordance with the RPA membership rules
- Be transparent in our dealings with you
- Keep you informed about what is happening with your claim
- Set clear standards and expectations
- Communicate clearly, effectively and in plain English
- Provide an efficient and professional service to our customers
- Ensure you receive prompt, courteous and helpful attention from appropriately trained staff

### At all times we aim to:

- Treat you fairly, with respect and courtesy
- Maintain your reputation
- Tell you what you need to do and what information and evidence we may require in order to deal with your claim
- Provide progress updates upon your request as necessary
- Ensure you are paid quickly for compensation to which you are entitled under the RPA
- Provide for suitable, experienced and sufficient staff to administer the claims handling
- Ensure that the performance and quality of our service is maintained to a sufficient standard
- Ensure that, in delivering our service to you, we avoid unnecessary business disruption and administrative burden
- Ensure that our written communications are clear, courteous, helpful and timely
- Respond to any requests that you have about individual claims or the process generally
- Respect your privacy and the confidentiality of any information that you provide to us
- Maintain an objective customer feedback process and respond to your feedback to ensure continual improvement of our service





## How you can help us

### You can help us by:

- Informing us immediately about serious incidents
- Quoting your URN when you contact us
- Providing full and accurate information as promptly as possible
- Providing us with details of changes to your contact information
- Complying with the RPA membership rules
- Allowing us an opportunity to respond to any request or complaint; and
- Letting us know if you require any reasonable adjustments e.g. documents in larger print

## How we will communicate

The claims will be handled by our experienced claims adjusters. They will be fully accessible to you and are there to help you throughout the claims process.

Each claim is allocated to an individual adjuster and you will be provided with their details once the claim is set up.

You can notify claims in the way that best suits you, by the dedicated online portal, by email, telephone, in writing or by fax.

We have provided a dedicated portal for you to be able to notify claims to us online quickly and easily. The portal is easy to navigate and is compatible with mobile devices.

We provide cover within ordinary office hours which are 09:00-17:00 Monday to Friday.

We provide a dedicated RPA email address: UK.RPA@gbtpa.com. The email box will be monitored within ordinary office hours.

You can call us on 0113 246 2040.

Our fax number is 0113 246 2051.

For the benefit of all Members it is important for us to validate who may be calling us. We may therefore ask some questions to ensure that a caller is bona fide.

You can write to us at:

Gallagher Bassett  
Wentworth House  
Turnberry Park Road  
Gildersome  
Leeds LS27 7LE

We will acknowledge, by phone or in writing, all written Member enquiries within 2 working days.

## What happens when I submit a claim

We will set up new claims on our system within 2 working days of receipt and you will receive an acknowledgement within 3 working days of receipt.

We will provide you with a reference number and the details of your claims adjuster.

We will explain what we require from you and how we intend to investigate the claim.

At any point during the claims process, if you require clarification on any point, guidance or information then please do not hesitate to contact us. We will be happy to assist





## Emergencies

You 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 below, the facility provides for 24/7/365 coverage.

The number is 0113 246 2040.

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.

We will ensure that you receive the support that you need; whenever you need it.

## Urgent Incidents

Where serious incidents occur, we must act quickly to ensure that we can protect your reputation, help you resume operations or simply to provide for the best early understanding of the claim.

Please contact us immediately by telephone if you become aware of an urgent incident.

Examples of 'urgent incidents' would include:

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

## Confidentiality

We will respect the confidentiality of the information that you send us.

We will take all precautions to prevent unauthorised access to that information. We have processes and systems in place that ensure data is kept secure at all times.

Data will be handled securely and in line with the requirements of the Data Protection Act.

## What happens when the claim is settled

We work within a delegated authority from the RPA Administrator (DfE). This means that we are authorised to settle claims on their behalf subject to meeting various criteria.

This is a normal type of arrangement for claims management through a third party administrator. We are accountable to the RPA Administrator for the validity and accuracy of our settlements.

Where we intend to make a payment to someone who is claiming against you, we will do so within our delegated authority. We will of course carefully validate every such claim before releasing payment.

When we settle a claim we will advise you that the matter is finalised.



## Customer feedback

We welcome customer feedback to continuously improve our service. We have provided for a customer service questionnaire which will be sent to you when we have settled your claim. The feedback will be used to drive enhancements across our business and improve the service we deliver to the RPA Members.

## What happens if things go wrong

We aim to provide a service that you will be delighted with, however sometimes things can go wrong. If it does, then we will do our utmost to explain what has happened and to put it right.

If you are dissatisfied in any way with our service then please do not hesitate to contact us. We find that most things can be resolved informally and quickly.

However, if you want to make a formal complaint, then please put this into writing to us.

Gallagher Bassett  
Wentworth House  
Turnberry Park Road  
Gildersome  
Leeds LS27 7LE

UK.RPA@gbtpa.com

The complaints process and the timescales in which we will respond can be found in the RPA membership rules.

We treat all complaints seriously and value feedback so that we can continue to improve our service offering.

If you have any questions or comments on this procedure, or need more information, please contact us on the following number: 0113 246 2040.



# MOJ Claims Portal

Gallagher Bassett (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 Gallagher Bassett incident reporting online portal. Further information can be found here <https://dfecclaimforms.co.uk>
- ii. The Willis Risk Management Blue portal. Further information can be found here: <http://access.willis.com/site/education/SitePages/Home.aspx>

Whilst the Gallagher Bassett and Willis portals are for your use as a RPA Member, the MoJ 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 Gallagher Bassett 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 Gallagher Bassett 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 <http://academyreferral.co.uk>*

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 [UK.RPA@gbtpa.com](mailto:UK.RPA@gbtpa.com)



# Risk Management

Risk management is a key element of the RPA and the Department for Education (DfE) has contracted Willis to undertake risk management audits and provide risk management advice, including 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 that didn't respond to the survey.

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. Contact details for Willis risk managers

<http://access.willis.com/site/education/SitePages/Home.aspx>





Dear Member

I am writing to provide you with assurance relating to the RPA and the impact on your lease arrangements and also 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

Susan Dawson

Head of Procurement, Commercial Division



# 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. RPA is not insurance and there is no provision to provide joint names cover for the contractor.

## 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.



# RPA Cover During Refurbishment

## 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:

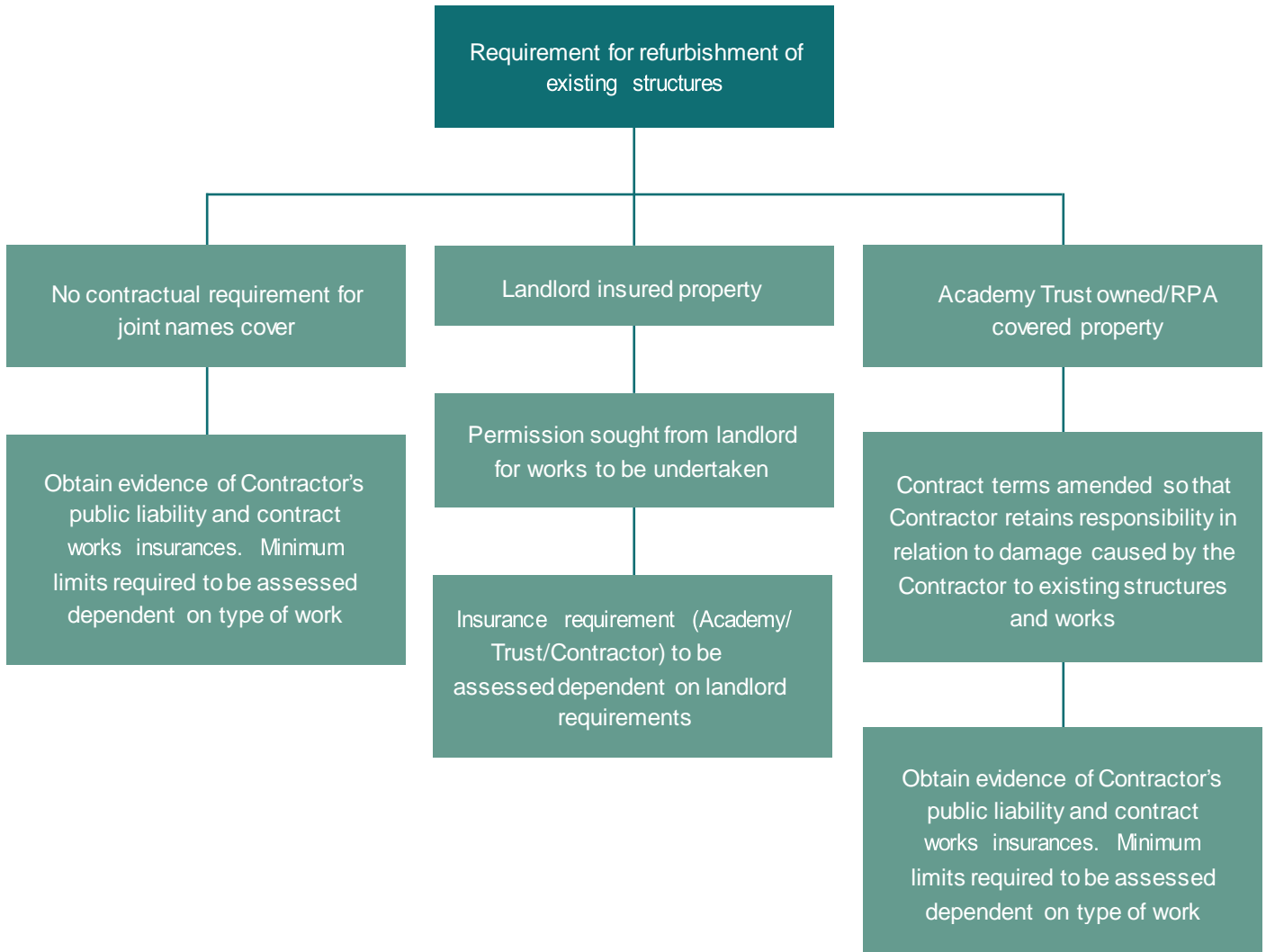
### 1. Existing Structures

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 takes 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.







# Frequently asked questions

Frequently asked questions can be found through the following link:

<https://dfecclaimforms.co.uk/faq>



## RPA+ Insurance for Academies and Free Schools

In response to a request from DfE, CPC has developed a quick and easy route to obtaining the insurance policies and related services that are not covered by the EFA Risk Protection Arrangement (RPA), namely:

- Motor Vehicles and Occasional Business Use
- Overseas Travel
- Engineering Damage Insurance & Inspection services
- Works of Art



RPA+ is a simple questionnaire-based process that gives you easy access to competitive quotations from our panel of market leading brokers and insurers:

### Why use RPA+?

- Easy to use - you complete a single questionnaire to obtain proposals from two leading providers
- EU Compliant – the agreement is let under a competitive OJEU tender process
- DfE approved - uses an established academies insurance framework that is endorsed by DfE
- Help when you need it - we will guide you through the process and give professional advice about the insurance covers

### How to Request Quotations?

- Apply for FREE membership at [www.thecpc.ac.uk/join-academies](http://www.thecpc.ac.uk/join-academies)
- A direct download of the RPA+ questionnaire at [www.thecpc.ac.uk/rpa-doc](http://www.thecpc.ac.uk/rpa-doc)
- Email the completed questionnaire to our RPA+ providers and CPC at:

[academia@aon.co.uk](mailto:academia@aon.co.uk)

[mike.horsfield@uk.zurich.com](mailto:mike.horsfield@uk.zurich.com)

[insurance@thecpc.ac.uk](mailto:insurance@thecpc.ac.uk)

### About CPC

CPC is the only national consortium dedicated to supporting academies, schools, and colleges. Our unique insurance framework is used by around 1,000 academies and free schools.

Our core function is to produce tendered frameworks compliant with EU regulations, covering an ever-growing range of goods and services including:

- I.T. Hardware
- Furniture
- Staff Absence Insurance
- Software
- Outsourced Cleaning
- Outsourced Catering
- Audio Visual Equipment
- Legal Services

All of our frameworks have a dedicated Contract Manager who is on-hand to offer support, guidance and answer your technical queries.

Visit our website to apply for your free membership at [www.thecpc.ac.uk/join-academies](http://www.thecpc.ac.uk/join-academies)



## Legal Services Framework (CPC/DU/LS/03)

The CPC's EU compliant framework agreement can deliver an organisation's entire requirement for Legal Services through a range of national and regional providers. The Legal Services available can be defined into four categories:

- Property
- Human Resources
- Academy Conversion and Post Conversion
- Other Legal Services

## Why use our Legal Services Framework?

- **Easy to Use** - Access to the framework is made as easy as possible as CPC Members can Direct Award or run a Further Competition process in selecting their preferred suppliers.
- **Choice** – The framework offers a varied choice of regional and national framework providers.
- **EU Compliant** – the framework is fully compliant with EU tendering rules
- **Help when you need it** – The framework has a dedicated Help Desk to advise CPC members on any aspect of using the framework and contract management issues.
- The framework can deliver any legal service you may require

### Regional & National Coverage

- **Lot 1** East Anglia
- **Lot 2** East Midlands
- **Lot 3** London
- **Lot 4** North East England
- **Lot 5** North West England
- **Lot 6** Scotland
- **Lot 7** South East England
- **Lot 8** South West England
- **Lot 9** Wales
- **Lot 10** West Midlands
- **Lot 11** Yorkshire and Humber
- **Lot 12** Northern Ireland
- **Lot 13** Channel Islands
- **Lot 14** National One-Stop-Shop

## Legal Services Helpline

CPC have developed a free to use on-line tool which provides easy access to compliant legal advice, enabling Academies to submit basic questions to CPC's panel of expert Legal Services providers. Providers will respond directly with an initial free response and advise regarding the next stage if further support is required.

The Legal Services Helpline is available now at: [www.academies.thecpc.ac.uk/suppliers/legal-services-helpline](http://www.academies.thecpc.ac.uk/suppliers/legal-services-helpline)

### Questions

The framework has a dedicated Help Desk to advise CPC members on any aspect of using the framework and contract management issues.

[enquiries@cpclegalframework.org](mailto:enquiries@cpclegalframework.org)

[0843 507 6026](tel:08435076026)

[www.cpclegalframework.org](http://www.cpclegalframework.org)



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- **Furniture**
- **Staff Absence Insurance**
- **Software**
- **Outsourced Cleaning**
- **Outsourced Catering**
- **Audio Visual Equipment**
- **Legal Services**

All of our frameworks have a dedicated Contract Manager who is on-hand to offer support, guidance and answer your technical queries.

Visit our website to apply for your free membership at [www.thecpc.ac.uk/aboutus/howtojoin.php](http://www.thecpc.ac.uk/aboutus/howtojoin.php)