

## Summary of Cover provided by RPA

Type of risk	Description	Limit	Member Retention
Material Damage	Loss or damage to buildings, contents, computers and stock owned by or the responsibility of the Member	Reinstatement value of the property	£250 (Primary Academy) £500 (all other Members) each and every loss other than subsidence (£1000)
Business Interruption	Compensation for increase in cost of working, resulting from interruption or interference with the business following a material damage loss	£10,000,000 any one loss	£250 (Primary Academy) £500 (all other Members)
Employers Liability	All sums the Member may become legally liable to pay (including claimants' costs and expenses) following death, injury or disease sustained by Employees and arising out of and in the course of their employment by the Member	Unlimited	Nil
Third Party Public Liability	For all sums the Member may become legally liable to pay (including claimants' costs and expenses) as damages in respect of accidental third party injury or third party property damage	Unlimited	Nil
Governors' Liability	Governors' liability expense	£10,000,000 any one loss and any one Membership Year	Nil
Professional Indemnity	Actual or alleged breach of professional duty	Unlimited	£1,000 each and every loss
Employee and Third Party Dishonesty	Direct pecuniary loss due to the dishonesty of Member Employees and/or theft of money by computer fraud	£500,000 any one loss and any one Membership Year	£250 (Primary Academy) £500 (all other Members) each and every loss

Type of risk	Description	Limit	Member Retention
Money	Loss of money whilst in transit or elsewhere	Various, including cash on premises or in transit £5,000	£50 (Primary Academy) £100 (all other Members) each and every loss
Personal Accident	Compensation for accidental bodily injury to Employees, governors, trustees, volunteers and pupils of the Member whilst on the business of the Member in the United Kingdom	Death and capital benefits £100,000	Nil
United Kingdom Travel	Compensation for travel related costs including loss of baggage, cancellation, curtailment, rearrangement and change of itinerary	Baggage and money £2,000 per person. Cancellation £1,000 per person	Nil
Overseas Travel (including winter sports) and Personal Accident	Compensation for travel related costs outside of the United Kingdom including medical expenses, loss of baggage, cancellation, curtailment, rearrangement and change of itinerary.  Compensation for accidental bodily injury to Employees, governors, trustees, volunteers and pupils of the Member whilst on the business of the Member outside of the United Kingdom	Medical expenses £10,000,000 per person Baggage £2,000 per person Cancellation £4,000 per person (£250,000 per trip) Death and capital benefits £100,000 per person	Nil in respect of Medical Expenses £50 in respect of Baggage Nil in respect of Cancellation
Legal Expenses	Reimbursement of legal expenses relating to employment disputes, contractual disputes, tax investigations, civil actions in relation to school expulsions	£100,000 any one loss and any one Membership Year	£250 (Primary Academy) £500 (All other Members) each and every loss

Type of risk	Description	Limit	Member Retention
Cultural Assets	Loss or damage to Cultural Assets (including works of art) owned by or the responsibility of the Member	£10,000 per item, maximum £250,000 any one loss of multiple cultural assets	£50 (Primary Academy) £100 (all other Members)
Cyber	Compensation for increase in cost of working, incurred by the Member, resulting from a Cyber Incident. Incident response services following a Cyber Incident.	£250,000 each and every loss and in the aggregate any one Membership Year for an individual Member. Where a Member is part of a Group Network with other RPA Members the aggregate liability shall be £750,000 in any one Membership Year for the Group Network.	£1,000 (Primary Academy) £2,000 (all other Members)