Insurance Policies and Guidelines

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1. Introduction

1.1 Whether you are a Department employee, a private individual or any other organisation looking after children, you assume a special responsibility, recognised in law, for the reasonable protection of those children in your care. Organisers of any activities are expected to exercise the same standard of care to safeguard the children that responsible parents would take. In addition they have a duty of care to members of the public and to other employees and volunteers. The Department of Education, Sport and Culture, along with all other Isle of Man Government Departments has a number of insurance policies to cover various risks. These policies are detailed below.

1.2 Do not assume that all activities are covered by the insurance policies - always check before the visit.

2. Building and Contents - Insurance for Government Owned Properties

2.1 This policy provides cover for damage to the buildings and contents of the Department's schools, colleges, and youth clubs. The risks covered are fire, flood, theft, vandalism and in some cases accidental damage. The policy is subject to a £10,000 policy excess for each claim

3. Motor Vehicle Insurance

3.1 All Department of Education, Sport and Culture's vehicles are covered by the Government Motor Vehicle Policy. This allows for any authorised driver to drive a Department vehicle on Department business. The driver must be in possession of the appropriate licence for the vehicle and should hold any additional qualifications that may be required from time to time, i.e. minibus drivers. The policy excess for the Motor Vehicle Policy is £500.

4. Employers Liability

4.1 The Department of Education, Sport and Culture is covered by its Employers Liability Policy for injuries to staff sustained whilst at work or carrying out duties associated with their position.

5. Public Liability

5.1 As members of the public have access rights to our buildings either as registered students or visitors, the Department has adequate Public Liability insurance to cover any injuries that may be sustained by a visitor to our property or any damage caused to a third party's property by either an officer of the Department or a pupil registered with the Department.

6. School Journeys

6.1 In addition to the above policies, the Department of Education Sport and Culture also has specific insurance cover for school trips/journeys. This policy is arranged through Government's insurance brokers. The EVOLVE online system will generate a question about insurance for all trips.. EVCs should check with the Department if they are concerned about any pupils or staff with pre-existing medical conditions. Generally, providing they are not travelling against a doctor's advice, the insurance cover is adequate. However, as with all risk management procedures, if there are concerns or any doubts, seek advice. The Account Handler for personal accident

and travel is currently Louise Quilliam:
Email: LQuilliam@rossboroughgroup.co.uk
Direct Tel: 01624 631630

6.2 Where the trip has to be cancelled prior to departure the total sum which may be recoverable for deposits and advance payments in respect of transport and accommodation costs will not exceed £50,000 overall for all insured persons.

7. Youth Clubs

7.1 The current government policy provides cover for those young people who are registered members at the Department's run youth clubs. It is important to remember that this cover is available purely for the young people that attend the Department youth clubs and not other youth organizations using Department premises. For Department Youth Club activities organized off island the travel insurance policy covers these events. It is important that information relating to all trips and visits is entered on to the Evolve system. Certain dangerous activities should not be undertaken and if there is any doubt please seek further advice.

8. Incidents

8.1 In the event of an incident which may give rise to a claim being submitted, it is important that the relevant accident forms and supporting information, such as accident reports, Riddor forms as appropriate, photographs, reports and witness statements are completed and compiled to be submitted to the Department at Hamilton House, Peel Road, Douglas IM1 5EP, without delay. At no time must an officer of the Department accept liability for any injury or damage caused to a person or third parties property.

8.2 In the event of a motor vehicle accident, the driver is obliged by law to advise the third party of their insurance details which are in this event **Zurich Municipal** C/O Rossborough Insurance. New Wing, Victory House, Prospect Hill, Douglas, Isle of Man, IM1 1EQ

8.3 In the event of physical injury being caused then the Department should be contacted by telephone as soon as possible to advise of the incident.

9. Conclusion

The above information is purely a summary to provide a basic idea of the types of policy the Department has and the risks that they cover. Any enquiries in respect of cover for specific items or activities should be directed to the Legal and Administration Manager at Hamilton House, Peel Road, Douglas, IM1 5EP or on telephone number 685828. Do not assume that all activities are covered by the insurance policies - always check before the visit.