

ALLIANZ P.L.C.

Schools Journal

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Issue 01/2016

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Allianz 

Editorial

Dear Friends,

Welcome to the Autumn edition of our Schools Journal and hopefully you all had a well earned break over the Summer.

It is when a claim is brought against the Board of Management or teacher that the value of an insurance policy becomes evident. In this issue of our Schools Journal we discuss the life cycle of a typical slip/trip/fall claim. We outline the process from the circumstances of the accident, the reporting process, claims investigation, the role of the Injuries Board, legal proceedings and the final outcome. Remember that whatever happens in the way that a claim unfolds (subject to the Policy terms, conditions, limitations, exclusions and endorsements), Allianz is on your side and is there to support you. This is particularly important if litigation is involved as this can be a very confrontational and testing process.



Anthony Shannon
Member of the Board of Management

We continue our series of articles which summarise the main covers provided within the Allianz Custodian School Protection Policy. In this issue we concentrate on Section 4 General Liability (Employers Liability & Public Liability) and Section 7 Personal Accident.

We also feature a number of articles on Risk Management covering such topics as preventative measures that can be taken to reduce the risk of theft of oil, concussion and second syndrome injuries to pupils.

Our Legal Review article includes 3 cases that were recently settled in the Courts involving supervision and slip/trip/fall issues.

I hope you find this addition of our Schools Journal of interest. If there is any additional information we can provide in relation to any articles published, please do not hesitate to contact us.

Our email address is education@allianz.ie. Please quote your policy number in the subject title of the email. You can also contact our Education Team at 01 613 3966, our Pupil Personal Accident Helpline at 01 613 3900, your local Allianz Representative or your Insurance Intermediary. Calls may be recorded. Our schools website is www.allianz.ie/schools

Anthony Shannon

Anthony Shannon
Member of the Board of Management



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This publication is for general information and guidance purposes only and should not be regarded as a substitute for professional advice. Such advice should always be taken before acting on any of the matters discussed.



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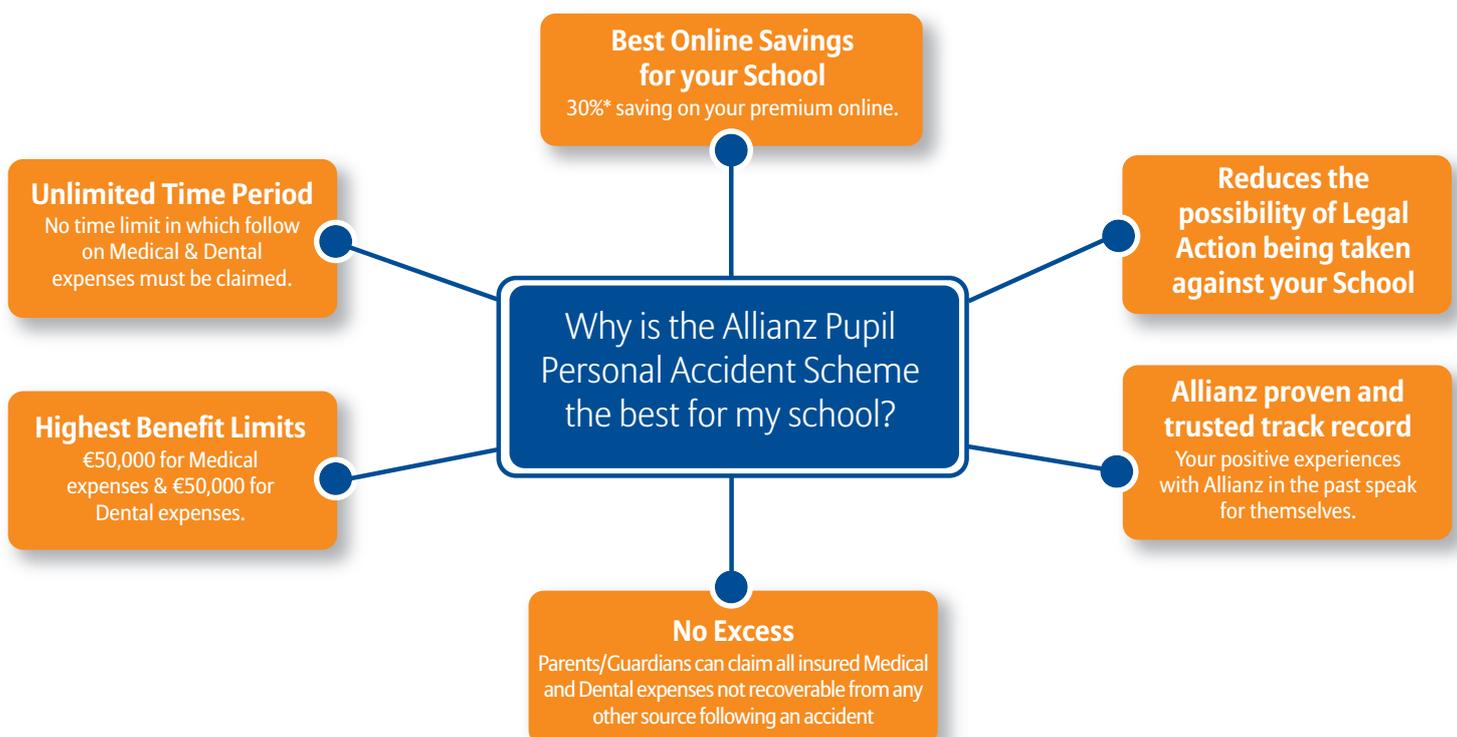
*Schools may retain 30% premium reduction at parents' discretion

The Allianz Pupil Personal Accident Insurance product was introduced to provide cover for costly Medical/Dental expenses (subject to policy limits) following non-culpable accidents to pupils either at school or on a 24 hour basis. For schools with Pupil Personal Accident cover in place there is the "Peace of Mind" factor for Parents, Teachers and Principals that the various benefits, in particular Medical/Dental expenses, resulting from an accident, can be recovered under the policy.

Allianz Pupil Personal Accident Insurance – The best protection for the pupils of your School with the Insurer you know and trust

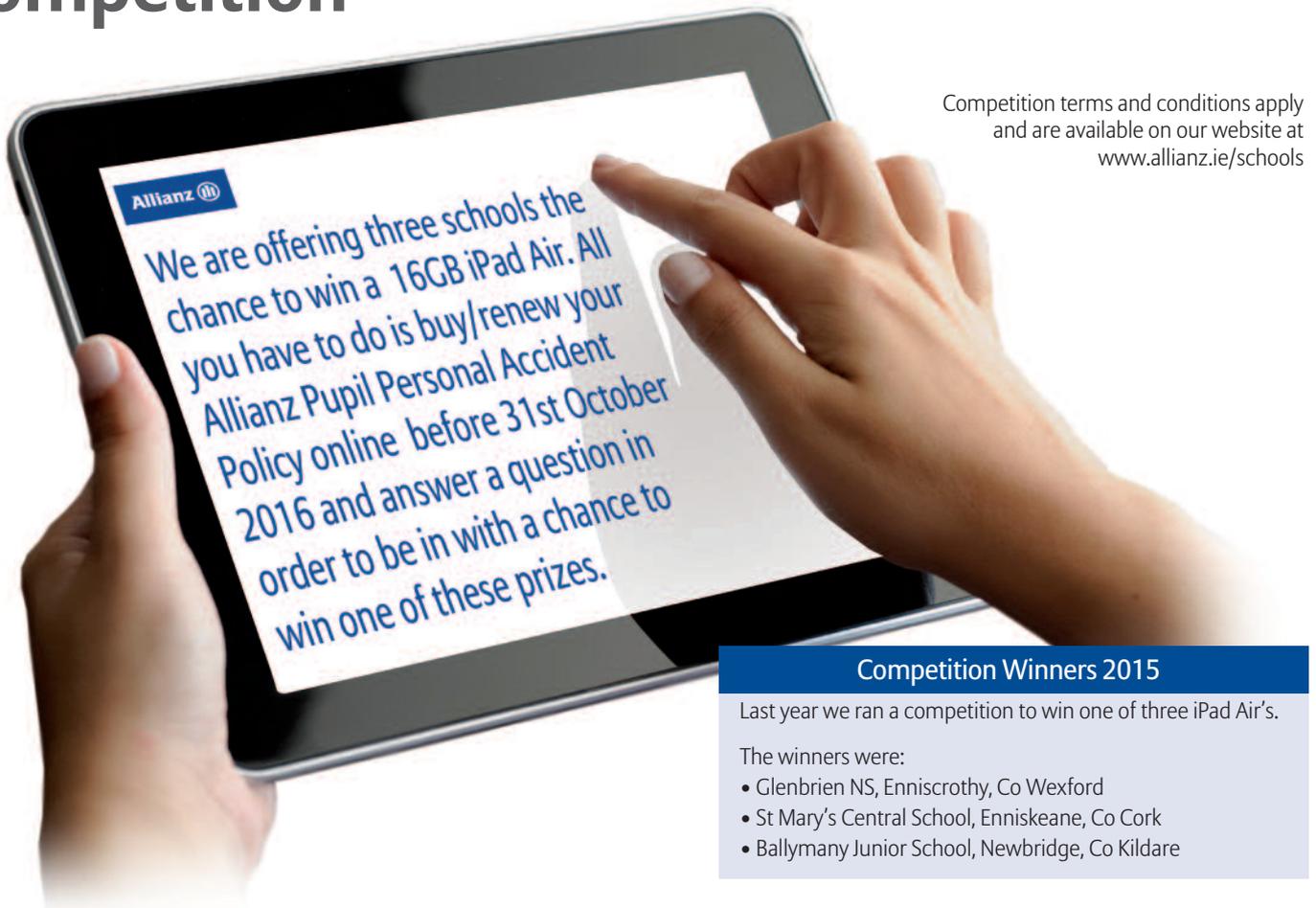
We are delighted to confirm that our premiums remain the same as previous years, offering excellent value for money with premiums as low as €3.50 per pupil for School activities and €5.60 per pupil for 24 hour cover.

The Allianz Pupil Personal Accident Scheme continues to be the No.1 scheme in the country, as we focus on the key benefits which really matter in the event of an accident:



*Schools may retain 30% premium reduction at parents' discretion

Competition



Competition terms and conditions apply and are available on our website at www.allianz.ie/schools

Competition Winners 2015

Last year we ran a competition to win one of three iPad Air's.

The winners were:

- Glenbrien NS, Enniscrothy, Co Wexford
- St Mary's Central School, Enniskeane, Co Cork
- Ballymany Junior School, Newbridge, Co Kildare

Allianz Pupil Personal Accident Insurance – A School's perspective

Our experience with the Allianz Pupil Personal Accident Insurance scheme has been very positive. St. Joseph's National School is an infant boys school catering for boys from Junior Infants to First Class. We also have an Early Intervention Unit catering for boys and girls aged between 3 and 5 years of age with a diagnosis of autism. We automatically insure all pupils for school activities only (Option A) at the start of every school year. We pay for this through requisites that we collect from parents, normally in September. We do this online and as a result we end up paying €3.50 per pupil, as opposed to €5.00, as we get a 30% online discount. This cover gives us great peace of mind and thankfully, we've had very few claims during my time as Principal since 2007. In the event of an accident where a

parent opts to make a claim for Medical/Dental expenses, our school office prints off a form from the user friendly Allianz website, and the parents pursue the paperwork with Allianz. The few claims we had were dealt with quickly and efficiently by Allianz and the parents involved were refunded any expenses owed to them. Many of the parents in my school had medical cards in the past and now that all children under six years of age have free GP Care, many parents didn't need to make any claim for bringing their child to the Doctor if an incident occurred in school. When reading the legal review cases in the Allianz Schools Journal, you realise how important it is to have Pupil Personal Accident Insurance in place, when even in the case of some minor incidents happening in schools

the costs involved can be quite substantial. Accidents are bound to occur in schools from time to time and hence the need for proper insurance cover. The Pupil Personal Accident Insurance cover in my view is essential and well worth the money.

Fergal Browne M. Ed.
Principal
St. Joseph's National School, Carlow

Schools may retain the 30% on-line premium reduction at parents' discretion.

Parents/Guardians can claim all insured Medical and Dental expenses not recoverable from any other source following an accident. Information correct as at 7th March 2016.

Concussion – Mind the Gap

In recent years the issue of concussion in sports players has received significant media attention particularly in the area of “second impact syndrome” and the link to dementia.



Much of the focus has been on high impact sports such as Rugby and Gaelic Football and all of the leading sports organisations have issued Concussion protocols to help their Clubs/Members:

- (a) recognise concussion symptoms
- (b) understand the actions required once concussion is suspected or identified
- (c) put in place return to play protocols to reduce the possibility of further concussive episodes.

Many schools have adopted the protocols issued by the relevant association or sports bodies and this is to be welcomed, however

concussion is not the preserve of sports players and often there is a disjoin where pupils play multiple sports in and/or outside school.

The duty of care imposed on schools is onerous and they are bound by the obligations of *in loco parentis* yet they very often are not made aware of issues arising outside of school activities which can impact on decisions made during subsequent school activities. It is not unusual for a pupil to suffer a concussion playing for their local club or even just simply playing with friends at home and for such a concussion not to be communicated to the school authorities and this is where the disjoin arises. The protocols as they currently stand very often look at the issues from a single code perspective but

young boys and girls rarely live a one dimensional life and there is a need for some form of mechanism to ensure nobody falls through the gaps.

Parents simply cannot abdicate their responsibilities to disclose important health information to school authorities but it will be poor consolation to all concerned if a pupil suffers an avoidable brain injury simply because of a lack of communication.

Schools in addition to following best practice for the sports in which they participate should have in place a policy in relation to their approach to sports injuries (including concussion) which is communicated to all parents/guardians at the start of the school year. The policy should put an onus on parents to communicate to the school details of any significant (including concussion) injuries a pupil has suffered either at home or playing for their local club to enable the school to apply the appropriate return to play protocols for their chosen sport. Sports Clubs would be well advised to adopt a similar policy in reverse thus ensuring that the potential for significant brain injury arising from “second impact syndrome” is minimised at both club and school level.

If you have any queries regarding any aspect of this article please do not hesitate to contact our Education Team at 01 613 3966, your local Allianz Representative or your Insurance Intermediary. Calls may be recorded.

The Life Cycle of a slip/trip/fall claim

In this article we discuss the life cycle of a typical slip/trip/fall claim which we dealt with under an Allianz Custodian School Protection Policy involving an injury sustained by a pupil. We outline the process from the circumstances of the accident, the reporting process, claim investigation, the role of the Injuries Board, legal proceedings and the final outcome.

Circumstances of the accident

A young pupil had a fall in the school hall during PE class. He fell against the wall of the school hall striking his chin off the radiator and causing a laceration which bled profusely. The teacher in the hall took care of him and sent for help. Other members of staff attended immediately and dressed the wound as best they could and called his mother. It was agreed that he needed to go to hospital and his mother brought him. The laceration was treated in the hospital and he was released home in his mother's care.

Reporting the accident

The teacher prepared a report which was typed up and signed. In addition an entry was

included in the Accident Report Book. A phone call was made to report the matter to Allianz and an Accident Report form was sent to the school for completion. The Accident Report form was filled in and returned to Allianz.

Solicitor's Letter received

Approximately six weeks later a Solicitor's letter was received intimating a personal injury claim on behalf of the pupil arising out of alleged negligence on behalf of the school. The school sent this letter to Allianz unanswered and Allianz responded to the Solicitor on behalf of the Board of Management (any legal correspondence received by the Board of Management should be forwarded to Allianz unanswered). Other

than acknowledging the correspondence, Boards of Management should not respond without consultation with their Insurer or Solicitor).

Claim investigated

Allianz contacted the school and arranged for a Claims Investigator to attend, to prepare a report on the incident and to comment on liability. The Claims Investigator attended at the school and met with the Principal and relevant witnesses and photographed the area where the accident occurred. It should be emphasised that in all such cases, no access to the school should be allowed on behalf of the Claimant's Engineer without first consulting with Allianz who will ensure they are





accompanied at a joint inspection. Third Party Engineers should never be allowed access unaccompanied.

Injuries Board

The Board of Management received a Formal Notice from the Injuries Board which they sent to Allianz (unanswered). The Injuries Board Formal Notice is a precursor to a Legal Writ being issued. You can agree to allow the Injuries Board to assess the claim if you have already investigated and decided that the case is one which cannot or would be difficult to defend. There is a significant saving on Solicitors' fees if that route is taken. If it is intended to defend the claim, an Insurer would refuse assessment and the Injuries Board would issue an Authorisation allowing the Claimant's Solicitors to issue proceedings. In this case, Allianz acknowledged receipt of the Formal Notices from the Injuries Board pending receipt of the Investigation Report.

The Investigation Report was submitted to Allianz advising that the hall was not purpose built for sport and was critical of the fact that there were six radiators along with the appropriate piping in an area where pupils would be running.

The Claims Handler dealing with this claim did not agree in full with the findings of the Investigation Report. The child was being supervised and was not running when he fell. The class was well supervised and these halls are commonly used in schools across the country. What might have worked against the school was that following the accident, the radiators had been covered with padding and with this in mind it was decided to allow the matter to proceed for assessment by the Injuries Board.

The Injuries Board assessed the injury and made an award which was rejected by the Claimant's legal team and an authorisation was issued by the Injuries Board to allow the claim to proceed through the Courts.

Legal Proceedings issued

Legal Proceedings were issued and were served on Solicitors nominated by Allianz to accept service of same on behalf of the Board of Management. Advices received from Solicitors were supportive of the claims handler's views and a full defence was filed on behalf of the School. Pleadings were completed and the case was set down for trial.

The School and witnesses were advised of the date of trial. Witnesses attended on the morning of the hearing and a pre-trial consultation took place with Counsel and Solicitors representing Allianz and the Board of Management. (In complex cases, pre trial consultations can be arranged in advance of the hearing date). The case was fully reviewed. The offer based on the Injuries Board assessment and Circuit Court costs was made again in advance of the case going on in Court. The offer was rejected again.

The case was called on before the President of the High Court. Our Counsel was approached at the doors of the Court by Counsel for the injured pupil and asked that we reinstate the offer made earlier. It was agreed to do so on the basis that the offer received the full recommendation of the injured pupil's Legal Team. In cases involving infants or minors, any settlement must be ruled before a Circuit Court or High Court Judge. The settlement was ruled.

In this case the settlement ruled was at a level below the potential cost of the injury. There was a strong defence presented to the case. The class was well supervised and it would have been argued that this was a simple accident which could have happened at home.

Having rejected the Injuries Board assessment, the injured pupil's legal team would equally have felt that they had a strong case for trial. For personal injury cases courts rule on the balance of probabilities and sometimes cases can be lost despite having a strong defence. The settlement below the potential cost of injury was a satisfactory outcome for the school.

Legal Review

We continue our review of some **school claims** which have been finalised in the Courts over the last few months.



Case 1 – Pupils collide during football training

This first case involved a collision between two pupils during the course of GAA training after normal school hours. The pleadings advised that the injured party was rugby tackled by a boy before the session commenced. This version changed in the course of the hearing to an accidental collision. Following the collision the injured party alleged she was forced to participate in the session despite being injured. The teacher actually witnessed the accident and attended to the injured party after the accident and tested her finger movement and her wrist and confirmed there was no bruising or redness. It was alleged that there was a lack of supervision and that the teacher should not have allowed the injured party to continue to participate in the training session. The case went to a full hearing in the Circuit Court. Evidence was given that there were 20 pupils participating in the session supervised by the teacher and a parent (who was in a car

adjacent to the pitch, looking on). The Circuit Court Judge found against the school on the basis that supervision was inadequate but had no criticism to levy against the teacher or parent who were giving their time freely. The judge went on to state that the accident arose from play acting and that there was no malice in it. Finally, the Judge commented that the injured party was forced to continue with training and that although there was no medical evidence to support this, it may have exacerbated the pupil's injury. The Judge found against the school and made an award along with an order for costs.

The case was appealed to the High Court on all grounds. Supervision at a ratio of two supervisors to twenty pupils was well within acceptable limits. No medical evidence was presented to prove any exacerbation to the injury. The case was heard in full before the High Court where the Judge dismissed the injured party's claim and commented; "The case concerns the extent of the duty of care

after hours and supervision and going out playing sport after school. The teacher was involved in an activity of public utility which was very much appreciated locally and it was something he need not have done. There was a dispute as to how the accident occurred. Initially the injured party said she was rugby tackled but later drew back on that. There was a question as to whether the teacher was there at all. His evidence is convincing and truthful. He was there at the time it occurred and observed what happened". The Judge was equally satisfied that the teacher had tested the injured party's fingers and checked her wrist and there was no bruising. In the end he decided it was not a serious incident and the Judge accepted that there was a system in place and the parent witness was there if other parents needed to be contacted. The Judge stated he was satisfied there was in fact supervision and it was adequate and that he saw no negligence on the part of the school. The injured party's claim was dismissed.

Case 2 – Slip and fall accident in the school toilet

This next case involves a pupil slip and fall in the toilet. An allegation was made that the floor had just been washed and the floor was wet as a result. The school denied that the floor had been washed. The practice was that all of the pupils had to be gone home before the toilets were cleaned. Notwithstanding that, we did not have any evidence to present that the floor was dry. Small spillages could and did occur during the course of the day. That is to be expected in a school with several hundred pupils and that on an operational basis, it is impossible to keep the floor permanently free of spillages. There was an ad hoc system of cleaning in place and we have no doubt that inspections are carried out but probably only when time allows and possibly not as often as one would wish. While onerous, a system of inspection involving the signing off of the inspection on a card located in the toilet would be an ideal solution. The case basically came down to a

swearing match with the likelihood that the injured party with a genuine injury would get the benefit of the doubt from a sympathetic Judge. The case was compromised on the morning at half its estimated cost and was ruled with a recommendation from the injured party's legal team.

Case 3 – Pupil injured in the school yard

This last case again involves supervision in the school yard. The injured party alleged there were three or four girls running around the yard with their arms folded bumping into people. She gave evidence that one of them bumped into her deliberately and knocked her to the ground. She made no complaint at the time as she did not want to get the girl into trouble. The allegation of negligence being presented was based on lack of supervision. There were approximately 140 pupils in the yard divided into two blocks of 65 and 75 with one teacher per block. In addition to the two teachers, there were four SNA's in the yard. Their primary role was to assist the

child they were assigned to but they were also present in a supervisory capacity and if they noticed anything, they were to report it to the teacher. No "blind" running is allowed in the school yard. A witness for the school gave evidence of the school policies concerning this. At one stage running was banned and later the policy was revised to "no blind running". The Judge ruled that no doubt the injured party suffered an injury as a result of someone making bodily contact with her. He referred to the school's policy of supervision and said the school's duty of care was that of a prudent parent. The Judge noted that there were two teachers and four SNA's on supervision duty. While the SNA's were assigned to specific children in their care, they were also a part of the overall system of supervision. He noted there was a policy of no "blind running" and said the question was one of foreseeability. He was satisfied that the onus of proof had not been discharged and he dismissed the injured party's claim.

"Ride-on" Lawnmowers

Many schools have ride-on mowers for use in maintaining lawns, playing fields and large grassed areas. While these mowers are used primarily on private property, they fall within the definition of mechanically propelled vehicles under the Road Traffic Act.

Consequently the owner is legally required to effect motor insurance for any ride-on mower which is used in an area deemed to constitute a public place as defined in the Road Traffic Act.

Under the Road Traffic Act a public place means:

- (a) any public road, and
- (b) any street, road or other place to which the public have access with vehicles whether as of right or by permission and whether subject to or free of charge.

The fact that these vehicles may not need to be taxed does not exempt the owners from their obligations under the Road Traffic Act.

Allianz offer a specially tailored policy for schools incorporating cover for third party, fire, theft and accidental damage risks at very competitive terms. You can download a proposal form from our schools website at www.allianz.ie/schools, contact our Education Team on 01 613 3966, email us at education@allianz.ie or contact your Insurance Intermediary. Calls may be recorded.



The Allianz Custodian School Protection Policy

Part 2 (Employers Liability, Public Liability & Personal Accident)

The Allianz Custodian School Protection Policy (the “Policy”) incorporates in a single document, the range of insurances which all schools should prudently have.

In this issue of our Schools Journal we continue our series of articles which are intended as a guide to give you a better understanding of your Policy. The Policy provides a broad range of cover and is divided into 7 sections. In this edition of the Journal we will concentrate on the main Benefits and Exclusions of **Section 4 General Liability** (Section 4A Employers Liability & Section 4B Public Liability) and **Section 7 Personal Accident**.

Section 4 – General Liability

Sub Section 4A – Employers Liability

Employers Liability insurance protects the Board of Management /Governors in respect of its legal liability for bodily injury to its employees – teaching staff, secretaries, cleaners, caretakers, etc. (including volunteer workers) in connection with a **School Related Activity** which is defined in the policy as “**any activity usual to a School which is carried out with the full knowledge and authority of and under the**

control of the Board of Management/ Governors of the School or any other person specifically authorised by them.”

The Board may become legally liable if an employee suffers injury as a result of the Board’s:-

- failure to take reasonable care in the provision of a safe place of work
- failure to provide suitable and safe equipment
- failure to provide a safe system of work.

The maximum amount that Allianz will pay is known as the Limit of Indemnity and the limit of indemnity is outlined in your policy schedule and renewal documentation.

Principal Section Exclusions – cover does not include any liability arising from:-

- Demolition, construction, alterations or repair of buildings
- Work on the exterior or interior of buildings in excess of 15 metres from ground or floor level
- Work involving the use of scaffolding other than mobile tower scaffold
- Risks compulsorily insurable under any Road Traffic Act Legislation

Cover also does not include any liability for fines, penalties, punitive or exemplary damages.

Sub Section 4B – Public Liability

Public Liability insurance protects the Board of Management in respect of its legal liability for **accidental** bodily injury to persons (other than employees) or for **accidental** damage to third party property. Indemnity is provided in respect of bodily injury to pupils, other third parties, or damage to third party property in or about the School premises or away from the School premises whilst engaged in a **School Related Activity** (as defined previously).

The Board may become legally liable as a result of accidents arising from:-

- defects in the School premises, furniture, equipment
- failure to exercise adequate supervision over pupils
- failure to take reasonable care to avoid accidents to pupils, visitors or other third parties
- failure to ensure that goods supplied (including food and drink consumed on the premises) are fit for the purpose for which they are intended.

The maximum amount that Allianz will pay is known as the Limit of Indemnity and the limit of indemnity is outlined in your policy schedule and renewal documentation.

Principal Section Extensions – cover also includes (subject to policy limits) legal liabilities resulting from:-

- Nuisance
- Work experience schemes
- Use of School by Other Groups
- Court Attendance Costs
- Administration of Medication

Principal Section Exclusions – cover does not include any liability arising from:-

- Demolition, construction, alterations or repair of buildings
- Work on the exterior or interior of buildings in excess of 15 metres from ground or floor level
- Work involving the use of scaffolding other than mobile tower scaffold
- Risks compulsorily insurable under any Road Traffic Act Legislation
- Fines, penalties, punitive or exemplary damages
- Any carnival, festival, gymkhana, or horse/pony racing organised by or on behalf of the school
- Any production/concert or fundraising activity where the anticipated attendance exceeds 1000 persons
- Gradual pollution or contamination.

Section 7 – Personal Accident

This section of the Policy covers accidental bodily injury to any member of the Board of Management/Governors, Trustees, Teacher or Employee as a result of an accident suffered in the course of a School Related Activity (as

defined previously). The injured member of the Board of Management/Governors, Trustees, Teacher or Employee can recover medical/dental/optical expenses incurred (subject to policy limits) as a result of an insured accident regardless of whether or not anyone is to blame for the accident.

Cover includes Accidental Bodily Injury resulting in	Limit
Death	€125,000
Loss of sight in one eye or loss of one limb	€100,000
Loss of sight in both eyes or loss of both limbs	€150,000
Loss of hearing in one ear	€30,000
Loss of hearing in both ears	€100,000
Permanent disability	€150,000
Medical/dental/optical expenses not recoverable from any other source up to a maximum of	€30,000

Principal Section Exclusions – cover does not include Accidental Bodily injury arising from:-

- Demolition, construction, alterations or repair of buildings
- Work on the exterior or interior of buildings in excess of 15 metres from ground or floor level
- Work involving the use of scaffolding other than mobile tower scaffold
- Power driven woodworking machinery other than portable tools applied by hand
- Tree felling or lopping
- Flying other than as a fare paying passenger
- High risk sports and activities (as outlined in the policy document)
- Attempted self injury or use of intoxicants or drugs
- Any existing physical or mental defect or infirmity or insanity
- Any intentional dishonest criminal or malicious act or omission.

It is important to note however, that you must refer to your Policy Document Wording and Schedule for precise details of your cover and all terms, conditions, limitations, exclusions and endorsements applicable to it. A copy of this is available upon request from Allianz or your Insurance Intermediary.

In our next issue we will discuss Section 5 Indemnity to Management (Professional Indemnity, Trustees Directors & Officers Liability, Employment Practices Liability, Fidelity Guarantee) and Section 6 Legal Expenses. Meanwhile, if you require any additional information in relation to any aspect of this article, please contact our Education Team at 01 613 3966, your local Allianz Representative or your Insurance Intermediary. Calls may be recorded.



Theft of Oil from Schools

The price of oil has increased significantly in recent years. Even though it has been more stable in recent months, incidents of oil theft from schools remain significant. Whilst the monetary loss suffered from these losses is of concern, there are often more significant and unexpected consequences to face.

Many schools have been the victims of theft of heating oil and the consequential damage caused by oil supply lines being interfered with.

Rural schools and vacant properties are particularly vulnerable in that they are often isolated (even in built up areas). In many cases they are not overlooked and can be unoccupied for lengthy periods.

It may not always be possible to eliminate the risk of oil theft from your premises but it is possible to minimise your exposure.

As a first step we recommend you complete a general Risk Assessment and review of security measures in your school under the following headings:-

Physical Security such as fencing and locks

Electronic Security such as intruder alarms, sensors, CCTV

Management/Housekeeping i.e. Lockup procedures etc.

In assessing exposure under these headings you should ask yourself the following questions:-

Physical Security

- Are tanks etc. adequately fenced off to prevent access?

- Are pipes etc. routed underground or through areas inaccessible to thieves?
- Are roofs accessible from climbing aids such as low walls, railings or bins?
- Have anti-climb devices been fitted to rainwater down pipes or have round pipes been replaced with square pipes which fit flush against the wall?

Electronic Security

- Does the existing intruder alarm provide adequate protection?
- Would the installation of security lighting in areas of the premises which are visible from nearby housing or the roadway reduce your exposure?
- Would the installation of CCTV connected to a remote monitoring station provide more appropriate protection for roofs and tanks situated in isolated areas of the site?

Management

- Have you appropriate procedures in place to ensure your premises are adequately secured?
- Is security a feature in planning for the installation of new equipment at your premises?

Once you have completed your Risk Assessment it is important that you take action in respect of any issues identified.



- The position of oil tanks can have a significant effect on how hard a target it is in the eyes of a thief. If tanks are located close to buildings thieves may consider the chances of being seen too high. However, if the tank is close to a road, path, drive or alleyway then it will be a far easier target.
- Fences and walls can make life difficult for the thief. A wooden or metal fence, trellis or wall can give significant protection to the tank. A metal grill or cage with a lockable access point across the top of this wall or fence can further improve security.
- Check the level of fuel regularly so that you are sure that none has gone missing and you always know how much you have in the tank.

- Thieves will generally come equipped with a limited range of tools to attack your tank, so it is worth spending a little more on good quality locks. Close shackle padlocks are the best as they offer most resistance to the most popular of burglar tools - the bolt cropper. Most tanks can be locked at the inspection cover. There are also lockable filler caps available that can be retrofitted to oil tanks.
- Install security lights that come on when there is movement in the vicinity of the oil tank. This will deter thieves who prefer to operate in the dark.
- Consider having a simple alarm system fitted. An inexpensive infra-red model will alert you if there is an intruder on your property and deter a thief.
- Remote electric oil level gauges are now available which will set off an audible alarm if the oil level in the tank suddenly drops or falls below a quarter full. These gauges can be located in the kitchen, utility room or wherever most convenient within the building.
- Always be vigilant. If there is a tanker or suspicious vehicle in the area ask yourself what are they doing. Listen for the sound of an electric pump coming from the vehicle as this is how thieves may siphon fuel from the tank.
- Consider installing security gates at your property. This will make it harder for thieves to gain access and protect the area where your oil tank is kept.
- Extending an existing CCTV system to include coverage on the oil tank will provide additional protection.
- Report any suspicious activity to the local Gardai.

The Potential Consequences from Theft Of Heating Oil

The disruption to a school from theft of oil can stretch far beyond the financial cost and inconvenience of replacing the oil. A number of thefts have gone wrong when intruders have cut the oil supply pipe leading to the oil tank with the intention of siphoning the oil but then causing a significant spillage.

In a recent example intruders gained access to the school out of hours and, after climbing over a boundary wall adjacent to the boiler house, removed a section of copper pipework. The flow of oil was greater than anticipated by the intruders. They panicked and fled with a small quantity of tools owned by the school, leaving the oil to flow. The school was subsequently advised that oil had entered the local authority's

water drainage system; a substantial amount was detected. Fortunately it was contained before contaminating the river which runs directly behind the school. The contamination was removed by a specialist pollution control company, paid for under the school insurance covers.

More information on risk assessment and management is contained in Chapter 10 - Security in the School of the Allianz "Guide to Insurance, Safety and Security in the School". Further assistance can be obtained from the Allianz Education/Risk Management Team, your local Allianz Representative or your Insurance Intermediary. Calls may be recorded.

The Garda authorities will also be able to advise you and the Crime Prevention Officer will normally be available to call at your request.



Your Local School Service

Allianz have a network of local representatives based around the country who provide a support service to your school and assist with any insurance related queries you may have. Our representatives are based in your local area and are available to call to your school and provide a personalised service to your school free of charge.

Why Is a Local Service network important?

Schools and their Boards of Management are operating in a very challenging socio economic and legislative environment which is constantly evolving. There are many insurance related queries arising out of this environment. Active support and assistance are an integral element of the overall insurance solution which helps your Board of Management reduce their exposure to these risks.

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Martin Sinnott ACII – South East
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Neil Tobin ACII – South
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Meet Your Local Representative



Alan Black ACII
Local Representative Manager
North East

Alan serves the North East which comprises of schools in the **Dioceses of Dublin, Meath, Clogher and Armagh**. Alan is a native of Drogheda and is now based in East Meath where he lives with his wife and three children. Alan has over 15 years insurance experience and has been specialising in School Insurance for the last 14 years.



Shane Mooney ACII
West

Shane serves the West of the country which comprises of schools in the **Dioceses of Elphin, Galway, Killala, Achonry and Tuam**. Shane is a native of Galway where he still lives with his family. Shane has nearly 40 years insurance experience and has been specialising in School Insurance for the last 15 years.



Mairead Mullins ACII
North West

Mairead serves the North West of the country which comprises of schools in the **Dioceses of Kilmore, Raphoe and Ardagh & Clonmacnoise**. Mairead is a native of Cork and is now based in Donegal where she lives with her husband and three children. Mairead has nearly 20 years insurance experience and has been specialising in School Insurance for the last 12 years.



Neil Tobin ACII
South

Neil serves the South of the country which comprises of schools in the **Dioceses of Cork & Ross, Kerry and Cloyne**. Neil is a native of Courtmacsherry but currently lives in Cork city. Neil has 38 years insurance experience and has been specialising in School Insurance for the past 10 years.



Noel O'Loughlin ACII
South West

Noel serves the South West of the country which comprises of schools in the **Dioceses of Cashel & Emly, Limerick, Killaloe and Clonfert**. Noel is a native of Ennis where he still lives with his wife and two children. Noel has nearly 30 years insurance experience, initially as a claims investigator and for the last 10 years has been specialising in School Insurance.



Martin Sinnott ACII
South East

Martin serves the South East of the country which comprises of schools in the **Dioceses of Kildare & Leighlin, Waterford & Lismore, Ossory and Ferns**. Martin is a native of Wexford and is now based in Kilkenny with his family. Martin has nearly 30 years insurance experience and has been specialising in Schools insurance for the last 12 years.

All of our Local representatives hold an Associateship in Insurance (ACII) and have been specialising in School Insurance for at least 10 years. This mixture of experience and expertise places our dedicated Service network at the forefront of School Insurance support and advice and reaffirms Allianz dedication to providing your school with a comprehensive insurance package which meets all of your insurance related needs.

Our local representatives know the schools in your area and many of the school principals. If you do not know your local representative, feel free to pick up the phone and ask them to visit your school. More information on the services provided by our local representatives can be found on our dedicated schools website www.allianz.ie/schools.



Allianz Pupil Personal Accident

The Best Protection
for the Pupils of
your School

Why the Allianz Pupil Personal Accident Scheme is the best for your School

- ✓ Highest Medical & Dental Expense benefits of up to €50,000 for each
- ✓ No time limit for insured Medical & Dental Expenses
- ✓ No Excess, so all insured Medical & Dental expenses can be claimed

Superior Cover you can rely on from
the market leading scheme you trust

Allianz 

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Allianz p.l.c. is regulated by the Central Bank of Ireland.
Standard acceptance criteria and terms & conditions apply. Calls may be recorded.