

Allianz plc

Schools Journal

Allianz 

www.allianz.ie/schools issue 02 | 2009

Risk Management

Frost Protection in Schools

Legal

Legal Review

Insurance

Claims Procedure



Editorial

Dear Friends,
Welcome to the Winter 2009 edition of our Schools Journal.

Over the years we have been continually reviewing, updating and improving insurance covers for our Education customers and implementing these changes by way of endorsements. We have now incorporated all these changes in our updated Custodian School Protection Policy, which accurately reflects the nature and extent of the cover we provide. Full details of all cover, terms, conditions, limitations and exclusions are contained in this Policy document which will be included with your renewal documentation with effect from October 2009 renewals.



Anthony Shannon
Member of the Board of Management

In this issue of our Schools Journal we include an extract from a visitor to a rural Parish who records the tremendous efforts that many schools go to, to provide their pupils with an environment which surely benefits their education and quality of life.

It is always better and a lot more cost effective to concentrate on prevention rather than restorative measures in minimising exposure to the risks of damage to property and in our article "Prevention is always better than cure" we provide some guidance on this topic.

The true value and benefit of an insurance policy becomes evident in the event of a loss and we outline some procedures which should make the experience of reporting/making a claim as convenient and straightforward as possible.

Schools, because they are unoccupied for periods are prone to suffer frost damage during severe or prolonged cold weather and we outline some precautions which should reduce the risk of such damage.

If there are any topics you wish covered in future editions of our Schools Journal or indeed if there are any articles that you would like to submit which you feel would be of benefit to your colleagues, please feel free to contact us.

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, our contact details are outlined below.

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, your local Allianz Representative or your Insurance Broker.

Anthony Shannon

Yours sincerely
Anthony Shannon
Member of the Board of Management

Contents

- 2 Editorial**
Welcome to the Winter 2009 edition of our Schools Journal.
- 3 A Visitors Tale**
Gortjordan Primary School must be very proud of their school and have every reason to be.
- 4 Prevention is always better than cure**
Preventative measures can in the long run be much more cost effective than restorative measures.
- 6 Polasaí Árachais Phearsanta Timpisti do Dhaltaí 2009/2010**
Tá Allianz ag iarraidh an cumhdach árachais is leithne do dhaltaí do scoilese.
- 7 Legal Review**
Details of some recently settled school accident claims.
- 8 Claims Procedure**
The true value and benefit of an insurance policy becomes evident in the event of a claim.
- 10 Frost Protection for Schools**
We outline some precautions you should take to avoid frost damage during severe or prolonged cold weather.
- 11 Education Team**
Contact details of our specialist Education Team are provided.



Welcome to
the Winter
edition of our
Schools Journal

A Visitors Tale

The following is an extract of a letter received by GortJordan National School from a visitor to the area. GortJordan National School is a 3 Teacher School in the Parish of Kilmaine, Co. Galway.

Yesterday, whilst driving back from Cong to Dublin on the less congested 'R' routes, my wife and I journeyed through the village of Cross and onwards to Kilmaine.

Passing the bend on the road just below your school, we saw the sign for GortJordan and the church beyond. Because a church, every church, is so central to community life and, in part, can be a reflection of its clergy and parishioners, we paused to visit. It was a warm and welcoming church in which one could easily get a sense of GortJordan and its people.

Whilst there, our eyes were drawn to your school next door, attracted in the first instance by the magnificent garden planted to the rear. Admiring your gates and the message they conveyed, curiosity got the better of us. Ignoring the cautionary sign posted nearby, we entered your 'premises' to get a better look at your garden and to walk around the grounds.



Walking around, we were impressed by every aspect of your school. The all-round cleanliness of the place, the way in which simple educational games are painted on the tarmac, the magnificent floral garden, the poignant tribute to a departed student, the water feature, the picnic table, the playground, the rockery and steps and the beautiful way in which the grounds are landscaped.

All of these reflected a degree of love and attention which is surely a tribute to you, your staff, your Board of Management and students whose education must surely benefit from the attractiveness of their surroundings.

Peeping inside, the murals on the wall (some one loves owls!) and the hanging 'We Love Reading' conveyed a real sense of what your school is all about. So too did the playing fields behind in a choice of disciplines, lengths and sizes, big enough (and small enough) to accommodate all interests and abilities.

So impressed were we by what we saw, we could not help but feel that we should write this note to congratulate you all on the tremendous effort that you all make (effort which is 'over and above' what the Department of Education and Science might expect of you).

The people of GortJordan must be very proud of their primary school. If your school and its surroundings are a reflection of the love, care, interest and attention that is lavished upon their children, then they have every reason to be.

Prevention is always better than cure



The old adage that prevention is better than cure is probably nowhere more true than in minimising exposure to risks from vandalism, petty theft, arson and other apparently motiveless destruction or damage to property. It is always better and a lot more cost effective to concentrate on preventative rather than restorative measures.



Dermot Connor
Underwriting
Manager
Religious/
Education

For schools we recommend that prevention starts with careful analysis of the threats and the risks involved. It is accepted that with limited resources Schools cannot always have separate Security Risk Management and Health & Safety groups however under the general Health & Safety heading security should be a unique agenda item with assigned responsibilities. The

number of personnel assigned to review “security” under the Health & Safety group would be dependent on the size and complexity of the school and should include the caretaker, a member of the board of management, representatives of teaching staff and perhaps pupils and parents.

These groups should look at the main problems which can be summarised as:

- Malicious damage to glass, roofs and fencing.
- General vandalism to the building
- Petty theft.
- Theft following break-in.
- Arson.

After that it is a question of ascertaining what can be done to reduce the risk of malicious damage, theft and arson. This requires a thorough risk assessment to identify ways in which intruders could enter the premises, could start fires, and what the effect of a fire would be and how to prevent or reduce the risk.

Once the risks have been identified it is then a question of addressing the three broad categories of security protection:

- Physical Security such as fencing around the school and door and window locks
- Electronic Security including intruder alarms, sensors and CCTV.
- Management and Housekeeping.

Physical Security

This is most effective if used to keep people away from the buildings. Fencing is available in a variety of different materials, heights and quality. Perimeter fencing should not prevent surveillance of the school site. For effective security, fencing should be of security weldmesh, palisade or railings. The fencing should be to a height of 2.4 metres. Gates within perimeter fences must be to the same quality and height as the fence. Gates should be securely locked outside of the normal school hours.

Where possible external doors should be solid timber or steel and secured with good quality 5-lever mortise locks or equivalent.

Windows are vulnerable targets for vandalism and are a common point of entry for intruders. Windows that are accessible from the ground, single storey flat roofs, external fire escape stairs and so on should be fitted with key operated window locks and procedures should be in place to ensure that the locks are locked at the end of the school day and the keys removed.

Particularly vulnerable windows can be protected by a variety of steel roller shutters or internal collapsible grilles that can be opened up during the school day. Where windows are regularly maliciously broken by acts of vandalism, consideration could be given to replacing them with a form PVC glazing.

It is important to take all possible steps to prevent access onto school roofs. Unfortunately, there are many school buildings that are single storey with flat roofs. Actions to be taken in such instances include the removal of climbing aids such as low walls, railings, and bins; the use of anti-climb paint on guttering downpipes; and the installation of anti-climb devices.

Electronic Security

This embraces a number of areas including the installation of a comprehensive intruder alarm system linked to a central monitoring station. It is recommended that not only



corridors and entrance foyers should be alarm protected, but also all rooms containing significant amounts of attractive equipment such as computers. It is also advisable that there is communication to a remote alarm-receiving centre so that the keyholders and the Police authorities can be informed of an activation as quickly as possible.

Good security lighting is particularly effective in areas of the school site which are easily visible from nearby housing or roadways. Motion detection activated lights could be more cost effective from an energy consumption standpoint.

The installation of CCTV protection can further improve security. With the introduction of internet technology and high speed broadband off site monitoring of CCTV is now of better quality and far cheaper than previously. This offers the real opportunity to make CCTV a preventative security tool, rather than one which produces hazy images of camouflaged thieves available the day after the theft has occurred. Additionally the provision of a loud-speaker facility for a monitoring centre to audibly warn off intruders, trespassers would be a further enhancement.

Management and housekeeping

This embraces the way in which routine maintenance activities are carried out.

There is a relationship between the appearance of the school and the way it is regarded within the community. It has been proven that schools that look neglected are more prone to vandalism, theft and arson. Graffiti should always be cleaned up as soon as possible. Graffiti attracts more graffiti.

Arson

Finally, there is the risk of arson. The best way to reduce the risk of arson is to deter and prevent unauthorised entry on the site through a combination of the physical and electronic security measures mentioned earlier.

Care must also be taken not to provide unwitting assistance to the would-be arsonist. Refuse and recycling receptacles should ideally be kept in a secure compound or alternatively secured by a padlock and chain to a post sited away from the main building. Old furniture should be either be stored in a secure compound or disposed of on the same day.

For further advice on any aspect of school security contact the Allianz Education/Risk Management Team on (01) 613 3966, visit our dedicated schools website at www.allianz.ie/schools or contact your local Allianz Representative. In addition, more detailed information in relation to security in the school is contained in our "Guide to Insurance, Safety and Security in the School".

Polasaí Árachais Phearsanta Timpistí do Dhaltaí 2009/2010

Tá Allianz ag iarraidh an cumhdach árachais is leithne do Thimpistí Pearsanta a thabhairt do dhaltaí do scoilese. Sa lá atá inniu ann agus na costais a bhaineann le cóir leighis agus fioclóirí, tá sásamh intinne le fáil ag tuismitheoirí má tá a fhios acu go bhfuil costais leighis/fioclóirí a bpáiste clúdaithe má bhíonn timpiste ag an bpáiste sa bhaile nó ar scoil.

Tá na roghanna atá ar fáil agus na sochair a bhaineann leis an bpolasaí léirithe sna táblaí thíos againn. Tá na príomhshochair méadaithe againn arís i mbliana. Tá costais leighis agus fioclóirí méadaithe ó €25,000 go €30,000. Tá an costas leighis agus

fioclóirí scartha anois, chun a chinntiú nach gciallóidh éileamh faoi theideal amháin nach féidir sochar a bhaint as an teideal eile.

Cad atá difriúil faoi pholasaí Timpiste Pearsanta Allianz do Dhaltaí agus polasaithe eile Timpiste Pearsanta atá ar an margadh?

Is é Allianz an t-aon Árachóir Timpiste Pearsanta do Dhaltaí ar an margadh in Éirinn nach gcuireann teorainn ama le hiar-éilimh. Ciallaíonn sé sin, má bhíonn timpiste ag dalta i mbliana, go leanfaidh Allianz ag íoc na gcostas leighis/fioclóirí (teorainn €30,000) mar

thoradh ar an timpiste sin go mbeidh deireadh leis an gcúram. Ní bhaineann sé seo ach le polasaí Allianz, tá teorainn ama le héilimh ag polasaithe eile, agus i ndiaidh an dáta sin, caithfidh an tuismitheoir/caomhnóir aon chostais ina dhiaidh sin a íoc.

Tá lascaire 20% ar fáil ach iarratas a dhéanamh ar líne. Mura ndearna tú d'iarratas ar líne anuraidh, geallaimid duit, tá sé an-éasca. Téigh chuig www.allianz.ie/schools, téigh chuig Rannóg na dTimpistí Pearsanta do Dhaltaí, cliceáil ar "buy" agus roghnaigh an cumhdach a theastaíonn.

Roghanna Cumhdaigh

Rogha ar fáil	Riachtanais	Leibhéal an Chumhdaigh	Costas
Rogha A Gach Dalta	Caithfidh gach Dalta a bheith san áireamh agus caithfidh an cumhdach céanna a bheith ag gach dalta.	Gníomhaíochtaí Scoile Amháin. 24 Uair an Chloig.	€4 an dalta €7 an dalta
Rogha B Daltaí Sonraithe Amháin	Cumhdach sonraithe do dhaltaí aonair.	Gníomhaíochtaí Scoile Amháin. 24 Uair an Chloig.	€5 an dalta €8 an dalta

Tábla na Sochar

1	Bás de bharr timpiste	€30,000
2	Radharc iomlán a chailleadh i súil amháin nó lúth a chailleadh i ngéag amháin	€100,000
3	Radharc iomlán a chailleadh go buan sa dá shúil nó lúth a chailleadh go buan in dhá ghéag nó míchumas iomlán go buan	€150,000
4	Cailleadh doleigheasta iomlán na héisteachta i gcluais amháin	€30,000
5	Cailleadh doleigheasta iomlán na héisteachta sa dá chluais	€100,000
6	Costais dochtúirí nach bhfuil in-aisghabhála ó aon fhoinse eile	€30,000
7	Costais fioclóirí nach bhfuil in-aisghabhála ó aon fhoinse eile	€30,000



Gerry O'Toole
Claims
Relationship
Manager

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

Case 1

This first case arose out of a trip and fall accident in the College car park area. It is not often that we come across cases now where the condition of the car park is a factor in the case. Most Schools/Colleges have got to the stage where it is a rarity wherein a case is lost on the grounds of defective premises. This case had also an added element where the shoes worn by the Plaintiff were a contributory factor to the finding of liability. This Plaintiff tripped and fell in the car park. On close examination, it was noted that there was some apparent wear and tear to the area which had arisen over the previous six to seven years. On its own, it could have been argued that the wear and tear did not constitute an actual tripping hazard but the issue of footwear was raised. The plaintiff was wearing scholl type flip flops which did not have an ankle strap. It was argued that the footwear would have contributed to the accident. In this case, the Plaintiff was an employee of the College and should

have been provided with appropriate footwear for use in work. The Plaintiff denied ever having got any shoes and the Insured were not in a position to confirm whether she had been issued with the shoes or not. This clearly stresses the importance of retaining records and the legal opinion was that the Insured were on risk and the matter should be settled making whatever arguments could be put forward for contributory negligence. In the end the case was settled prior to going in to Court for compromise money inclusive of the Plaintiff's costs.

Case 2

By way of an update, readers will recall a previous article in the Spring 2009 issue of our Schools Journal concerning the involvement of Section 29 Appeal Committees and School Enrolment policies. In that case an Appeals Committee had ruled against the Board's decision to turn away a pupil who was third on the waiting list for enrolment to a special unit in the school concerned on the grounds that the unit was full. In addition the Appeals Committee ordered the Board of Management to enroll the pupil. A very detailed Judgment in favor of the Board of Management for that school was given by the presiding Judge. The matter has now been appealed on behalf of the Section 29 Appeal Committee to the Supreme Court and we will keep you advised of developments.

Case 3

The next case involved a caretaker who injured his back in the course of his duties. The Plaintiff injured his back when lifting some heavy benches having been instructed to do so by the Insured. The task was not assessed and no discussion took place as to how he should do so. Our Engineers report confirmed that it was a two person job to carry out the task and the Plaintiff should never have been asked to do the job on his own. It was clarified later that the assumption was that he would have enlisted some of the older pupils to assist him but that in itself was not suitable as this was clearly a heavy job and one not suitable for assistance from the

pupils. A number of issues arise in this case which would cause concern and we will highlight same here.

Firstly, the incident was not reported at the time of the accident. The first our Insured knew about the alleged injury was when they received correspondence from the Injuries Board. During the course of our investigation, it was confirmed that,

- a) The Plaintiff was not trained,
- b) Had not been given a copy of or shown the Safety Statement,
- c) Could therefore make the case that he did not know who to report it to,
- d) Had been instructed to carry out the task, but no discussion as to how he was to do it,
- e) There was no risk assessment of the job,
- f) An assumption was made that he would enlist the help of some of the older pupils,
- g) Did not have a contract of Employment,
- h) Had a history of back injury of which the Insured were totally unaware.

This is a typical case where a Principal inherits a situation where the Plaintiff in this case was with the school for approximately 25 years. The above issues were there but had not been addressed previously and will only be addressed now that a claim has occurred. The Plaintiff here got a significant settlement on foot of his injuries. The fact that none of the areas above had been implemented left the Board of Management in a position where the case had to be dealt with as an assessment only.

Case 4

This last case involves an injury to a pupil on school grounds during a weekend. A practice had arisen in which children were gaining entrance to the grounds on a regular basis. Posts at the back of the sports ground used to hold netting to prevent the ball going into gardens to the rear of the pitch had been vandalised. A box containing the ropes to pull the netting up the poles had been

continued overleaf →

Legal Review continued

broken open and the local children were using the rope as a swing. On this occasion, the infant plaintiff gained access to the grounds of the school through a gap in the fence. While swinging on the rope, the plaintiff fell, resulting in a number of nasty fractures to both arms. While resisting liability initially, investigation revealed that there was a gap in the fence through which the Plaintiff gained easy access. We were not able to ascertain how long the gap had been in the fence other than the school were not aware of it. In addition to this, it was confirmed by the school caretakers that they had had reason to chase children from the grounds on previous occasions outside of school hours. No one was in a position to advise that they were aware that the rope was being used as a swing but they were in a position to confirm that the box containing the rope had been vandalised on a number of occasions and the lock was simply replaced each time. Since this accident, the decision had been made to move the box up the pole so that one now needs a ladder to gain access to the box. Since this has been done there have been no further incidents. The gap in the fence was repaired immediately the school became aware of it. Legal advice confirmed that the Board of Management were in difficulty on liability. They were aware of a problem with the box containing the rope and while it could be denied that there was no awareness of the use of the rope as a swing, the act of just changing the lock was considered not to be sufficient. The fact that all incidents ceased once the box was moved out of reach of the children was enough to convince legal advisers that maybe this should have been done in the first place and the incident involving the injured child would not have happened. In addition to these grounds could be added that there was a gap in the fence allowing easy access for this young child to enter the grounds and ending up with a nasty injury. Case settled and ruled in the Circuit Court.

Claims Procedure

The true value and benefit of an insurance policy becomes evident in the event of a loss.



Alan Black
Education Business
Executive

Any incident in your school may in some way give rise to a claim from the school itself or from a Third Party. The resultant fall out from these incidents can be very stressful for the employees, administrators, Boards of Management and/or Trustees of the school. Our aim is to provide help and support in these times by having an efficient and unambiguous claims service and accessible support and advice infrastructure, that not only serves to protect the school, it's employees, administrators, Boards of Management and/or Trustees, but also make the experience of reporting/making a claim as convenient and straight forward as possible. Further to this aim, we outline below procedures to be followed when reporting a claim/incident so you know exactly what to do in each potential situation.

Property Claims

Types of claims – Malicious damage, theft, accidental damage, storm/flood damage, fire damage, burst pipes, Money.

- 1 School should directly contact the Allianz claims team or their local Allianz representative. Please quote your new policy number which is specific to your school.

Contact details for Allianz Property Claims: Phone No (01) 613 3377.

Depending on the circumstances and or if damage is serious, Allianz will appoint a Loss Adjuster to visit the school as soon as possible. The Loss Adjuster is professional and independent and their role is not to

reduce any claim you may submit. Their function is to agree settlement as fairly as possible.

- 2 If it is safe to do so, remove any undamaged property to prevent further loss.
- 3 Obtain estimates for repair or replacement as soon as possible.
- 4 Your local Allianz Representative will also be available outside office hours to assist schools with emergency claims.

Employers/Public Liability Claims

Type of claims – Bodily injury to an Employee, Pupil or other person.

- 1 Complete an accident report form together with reports from any witnesses to the incident.
- 2 Whilst being sympathetic and helpful, do not do or say anything which might be interpreted as an admission of liability.
- 3 If the incident involves equipment, it should be removed from service and kept for inspection.
- 4 Photographs taken of exact location soon after the accident may prove invaluable in the event of an action against the school.

Reporting

- 5 Written notification should be forwarded directly to Allianz of any incident which is likely to give rise to a claim.
- 6 If a claim is made, do not make any reply. Forward the claim, and a copy of all records of the accident to the



Allianz representative immediately.

- 7 If the claim proceeds, forward solicitor's letters or other correspondence regarding the accident to Allianz immediately and **without reply**.
- 8 Allianz will offer support to your school throughout the claims process by way of your Allianz claims advisor (Contact details below) and/or your local Allianz Representative (contact details on back page).
Contact details for Allianz Liability Claims: Phone No (01) 613 3953.

Full details should be provided when:

- a) Reporting a claim
- b) Reporting an incident where an injury is substantive (requiring more than one week off work) or where initial information points to liability attaching to the school irrespective of the severity of an injury or damaged caused.

You need to change the information provided when:

Reporting an incident where an injury is minor (requiring less than one week off work) and where initial information indicates that liability does not attach to the school, it is reasonable to expect that a claim will not follow. Such incidents should be reported excluding personal data (such as name, address, date of birth, employee number, national insurance number, etc) and any reference to the injured Party should be by way of initials only.

Indemnity to Management Claims

Type of claims – Professional Indemnity, Employment Practices and Legal Expenses.

For all incidents, which could potentially give rise to a claim, please note the following procedures.

- 1 The **policy condition** under the insurance policy in relation to the above claims requires the school to give immediate written notice directly to Allianz. Written notice should be

given in relation to the following:

- a) Upon receiving notification of a claim
 - b) Becoming aware of any circumstances which might reasonably be expected to result in a claim irrespective of the views of the school as to the validity or otherwise of such claim or prospective claim.
- 2 School may contact Allianz liability claims to request advice in relation to any potential claims that could arise out of the school activities.
Contact details for Allianz Indemnity to Management Claims: Phone No (01) 613 3953.
 - 3 It is a condition of your Policy that prior to incurring Legal Costs/ Expenses that you seek the prior approval of Allianz and in this regard early notification to Allianz of potential claims is of paramount importance.

- 4 Failure to notify claims in a timely manner can seriously effect the ability of Allianz to adequately and appropriately investigate claims and any related circumstances thus leading to unnecessary incurrence of increased costs.

How You Can Help Us

The prompt and satisfactory processing of claims relies on close co-operation between the schools and Allianz. We depend on your school to provide us with the necessary information and documentation in a timely manner. In the event where you are not sure whether to notify Allianz or not, please contact our Education Team at **(01) 613 3966** your Insurance Broker, or your local Allianz Representative and they will be happy to assist you.

If at any stage you have a query or a concern in relation to a potential claim or you simply wish to enquire about an existing claim, please do not hesitate to contact us.

Frost Protection for Schools



Schools, because they are unoccupied at night, at weekends and during holiday periods, are prone to suffer frost damage during severe or prolonged cold weather.

Many schools in the past have been caught off guard and suffered burst pipes causing flooding to classrooms and collapse of ceilings, damage to furniture and equipment etc. The cost of repair in many cases can be very substantial. A surprising aspect of many of these claims is that many of these schools had only been built in the last five to ten years and should, therefore, have had adequate insulation for pipes. Poor or no insulation of the cold water supply to storage tanks in attics and central heating frost thermostats incorrectly set or turned off were the main contributory factors.

Here are some precautions you should take to avoid frost damage to hot water heating systems, water services and also subsequent water damage to buildings and contents, during such weather.

- Ideally heat should be maintained in the building during periods of severe cold weather
 - (a) If the heating system is fitted with a frost thermostat, ensure that it is correctly set, i.e. 35°F or

2°C if located indoors, or 32°F or 0°C if outdoors. Test its effectiveness by setting it at the surrounding temperature. If the system does not start up have it checked by an engineer.

N.B. If a frost switch is fitted, this puts either the frost thermostat or time switch in control of the heating. There is no protection unless the switch is in the 'Frost' position.

(b) If the heating system in the school has no frost thermostat fitted, the system should be started manually and checked periodically by a responsible person and kept running long enough to keep temperatures in the building and the boiler room at a safe level.

- Remember to protect your oil supply against freezing. Precautions listed above will be ineffective if the oil is frozen and cannot reach the boiler.

This may happen if temperatures of 12°F or -9°C prevail. The oil supply pipe can be protected with weather-proof insulation and a tarpaulin cover will provide emergency protection to the tank.

- Where the heating system is used, internal doors should be left open to protect unheated or poorly heated compartments, but always subject to applicable fire safety rules and regulations which should take precedence. Make sure all radiators are on.
- If air vents in the boiler room are closed off, leave sufficient opening to allow an adequate supply of air for combustion.
- If the system is not to be kept running during periods of severe cold, the entire system (including the boiler) must be drained. Remember to open radiator vents to ensure complete drainage.
- Where the system is drained or the building is otherwise unheated, all sanitary and domestic water services should be drained by shutting off at the main and running and flushing off all water in pipes, tanks and cisterns. In these circumstances, outside toilets and pump houses should be similarly protected.
- Make sure that all tanks and pipes in the roof space and all external vent or expansion pipes are well lagged or insulated.

NOTE: When a heating system is drained, switch off at the main switch and place a prominent notice on the switch stating – SYSTEM DRAINED – DO NOT START.

The information provided in this article is intended for use as a guideline only in assisting schools to assess preparedness for frost conditions during severe or prolonged cold weather and to encourage appropriate preventative measures.

Education Team

Our committed and specialist Education Team are devoted to providing market leading products and services, exclusively for schools. Our Education Team consists of dedicated underwriters with backgrounds in a variety of relevant disciplines, whose exceptional knowledge of the insurance needs of schools, has enabled us to create a specialised package policy which is constantly updated and revised to suit the ever changing environment we live in. Our Education Team strive to provide high quality products at a competitive price without compromising on cover. Our Education Team are on hand to answer any queries you have in relation to your insurance requirements.

They are assisted by our Business Executives who are based in your local area. They are on hand to visit schools throughout the country and to provide general advice and assistance on insurance and health and safety matters. School visits can be arranged simply by contacting our Education Team at **01 613 3966**, by email at education@allianz.ie or alternatively by contacting your local Allianz Representative directly. Their contact details can be found on the back cover.



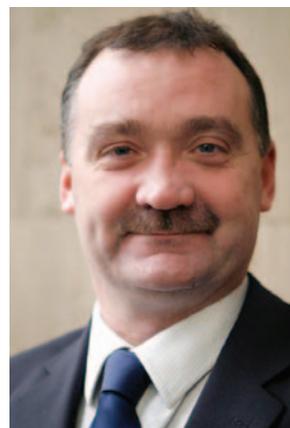
Anthony Shannon
Member of the Board of Management



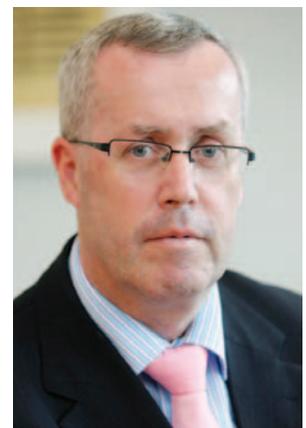
Ciaran Whelan
Religious & Education Manager
T 01 613 3447
M 087 638 2526
E ciaran.whelan@allianz.ie



Mary O'Brien
Business Operations Manager
T 01 613 3417
M 087 247 6296
E mary.o'brien@allianz.ie



Gerry O'Toole
Claims Relationship Manager
T 01 613 3063
M 087 247 6243
E gerry.otoole@allianz.ie



Dermot Connor
Underwriting Manager Religious/ Education
T 01 613 3054
M 087 126 0073
E dermot.connor@allianz.ie

From left to right:
Roslyn McConkey, Brian Geoghegan, Judith Dockery, Philip Marshall, Lisa Killeen, David O'Rourke, Mary O'Brien, Yvonne Waldron, Karl Connon, Martina Conway, Daragh O'Connell, Noreen Reilly, Michael Shields, Mary Donnelly, Eilis Williams, Carl Brophy.



Education Team Contact Details					
Contact	Phone No	Contact	Phone No	Contact	Phone No
Carl Brophy	01 613 3387	Philip Marshall	01 613 3419	Pupil Personal Accident	01 613 3900
Karl Connon	01 613 3179	Roslyn McConkey	01 613 3060	Property Claims	01 613 3377
Martina Conway	01 613 3075	Daragh O'Connell	01 613 3681	Motor Claims	01 613 3939
Judith Dockery	01 613 4018	David O'Rourke	01 613 3449	Email Address	education@allianz.ie
Mary Donnelly	01 613 3134	Michael Shields	01 613 3014	Fax Number	01 613 3630
Brian Geoghegan	01 613 3328	Yvonne Waldron	01 613 3366	Hunt Number	01 613 3966
Lisa Killeen	01 613 3401	Eilis Williams	01 613 3407	Web	www.allianz.ie/schools

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Back row :- **Mairead Mullins - (NORTHWEST)**. Mobile 087 2485065. Email mairead.mullins@allianz.ie
Martin Sinnott, ACII - (SOUTHEAST). Mobile 087 6862329. Email martin.sinnott@allianz.ie
Noel O'Loughlin, BBS, ACII - (SOUTHWEST). Mobile 087 2588943. Email noel.o'loughlin@allianz.ie
Tom Brenan - (MIDLANDS). Mobile 087 2528011. Email tom.brenan@allianz.ie
Neil Tobin, ACII - (SOUTH). Mobile 087 2528018. Email neil.tobin@allianz.ie
Alan Black - (NORTH EAST). Mobile 087 9938227. Email alan.black@allianz.ie
Front:- **Shane Mooney, ACII - (WEST)**. Mobile 087 9190428. Email shane.mooney@allianz.ie

For further details, check out our website www.allianz.ie/schools.



Allianz, Allianz House, Elmpark, Merrion Road, Dublin 4. Phone: (01) 613 39 66. Fax: (01) 613 36 30.
Email: education@allianz.ie Website: www.allianz.ie/schools

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