

Allianz plc

Schools Journal

Allianz 

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Legal

Legal Review

Risk Management

New Guide to Insurance,
Safety & Security in the School

Insurance

Polasaí Árachais Phearsanta
Timpistí do Dhaltaí 2008/2009

Editorial

Dear Friends,
Welcome to the Autumn edition of our Schools Journal

After 37 years of dedicated service, Michael Nolan retired from the Allianz Group on the 30th June. For the last number of years Michael has managed and overseen our entire religious and education portfolio and under his stewardship our relationship and commitment to you has gone from strength to strength.



Anthony Shannon
Member of the Board of Management

I have been given the task of taking over where Michael has left off and I am looking forward to this challenge. I have been with Allianz for the last 10 years working in a variety of roles. I have worked closely with Michael for the last 7 years and I am delighted to say that he will continue to remain involved in a consultative capacity going forward so his store of knowledge will remain available to both you and us in the future.

We have had a long relationship with the Religious and Educational sectors in Ireland and have been closely involved in solving the insurance needs of these sectors since 1902. We are very proud of this relationship and want to ensure it continues to grow. The education and insurance environments have changed significantly since we first became involved all those years ago however one factor has remained unchanged and that is our commitment to providing comprehensive insurance solutions for the education section. We very much value your business and support and I assure you of our ongoing commitment to continue to provide you with insurance covers and service that fully meet your requirements.

I would also like to wish Monsignor Dan O'Connor who recently retired as General Secretary of the Catholic Primary School Managers Association (CPSMA) every good wish for the future and to congratulate Ms Eileen Flynn who takes over as General Secretary from October 2nd.

If there is any additional information we can provide in relation to any articles published in this issue of the Schools Journal or indeed, if you have any issues you wish to raise, 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 Unit at 01 613 3900, your local Allianz Representative or your Insurance Broker.

Yours sincerely

Anthony Shannon
Member of the Board of Management

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Back to School –
another year begins.

Allianz Education Seminars 2008

In 2008 Allianz in association with the JMB and ACCS will run six seminars across Ireland on 'Countering Bullying in Schools'.

These seminars will focus on two areas, firstly the role of the Board of Management as employer in providing all employees with an environment that is free from any form of workplace bullying and harassment. This section of the seminar will assist Boards in developing a policy on workplace bullying. The objective is to ensure that Boards of Management are compliant with current legislation in relation to the Health and Safety Act 2005 and the Code of Practice of the Prevention of Workplace Bullying (May 2007).

Secondly, the seminar will focus on peer bullying, with emphasis on countering bullying in schools. This section of the seminar will help participants to recognise bullying at school and to see what schools, teachers, parents and students can do to create an environment where bullying is not tolerated.

The purpose of the Dignity at Work Policy is to ensure school management is compliant with their duties under section 8 (2) (b) of the Health and Safety Act 2005 with regard to 'managing and conducting work activities in such a way as to prevent, so far as is reasonably practicable, any improper conduct or behaviour likely to put the safety, health and welfare at work of his or her employees at risk'.

It also applies to employees in relation to their duties under section 13 (1) (e) of the 2005 Act to 'not engage in improper conduct or behaviour that is likely to endanger his or her own safety, health and welfare at work or that of any other person'.

The Seminars will take place in the following locations:

- 8th Oct – Clayton Hotel, Galway
- 22nd Oct – Radisson SAS Little Island, Cork
- 6th Nov – Lyrath House Hotel, Kilkenny
- 19th Nov – Clarion Hotel, Sligo
- 4th Dec – Green Isle Hotel, Dublin
- December 08 – Limerick –
Date & Location to be advised

Should you wish to get more information or attend one of these seminars please contact [JMB/ Secretariat of Secondary Schools, Emmet House, Milltown, Dublin 14.](mailto:info@secretariat.ie)
Fax: 01 269 5461 or
Email: info@secretariat.ie

During 2009, we propose running similar type seminars for national schools.

The Presenters



Bernadette Kinsella – Assistant General Secretary, Joint Managerial Body
Bernadette has developed and presents the JMB dignity in the workplace inservice to school Boards of Management and individual staff. She also presents in-service training in the areas of conflict resolution, management of change and specific areas of employment legislation. Her area of expertise within the JMB involves dealing with human resource management and industrial relations queries.



Dr. Brendan Byrne has worked as a teacher, home/school co-ordinator, principal and guidance counsellor. Brendan currently works as a counsellor in Coolmine Community School. He has conducted seminars/workshops with school staffs, Parents Associations, youth leaders and young people in both schools and youth work settings. He was a member of the Government Working Party, which drew up guidelines for Primary and Post Primary schools on countering bullying behaviour.

Using Ladders Safely

The extent of use of ladders in schools varies. Irrespective of frequency, where a ladder is used in a school it is essential that proper instruction and training is provided. Each year we receive a number of claims arising from the use of ladders with some involving serious injury. The causes can generally be put down to lack of instruction, training, lack of care or poor maintenance. See example of such an incident in the Legal Review Article in this issue of the *School Journal*.

The **Health and Safety Authority** publish an information sheet on "Using Ladders Safely" and with their permission we have included a copy with this issue of the *Schools Journal*. Further copies can be downloaded from their website under Publications/Information Sheets. The Health & Safety Authority website address is www.hsa.ie. In addition their lo-call helpline telephone number is **1890 289 389**.

New Guide to Insurance, Safety & Security in the School

As part of our continuing commitment to you our Education customers we will shortly be launching our new Guide to Insurance, Safety & Security in the School.

The Guide was first introduced in 1991 to provide assistance to Trustees, members of Boards of Management and School Principals in the day to day operation of school activities. An updated version of the Guide was published in 2001 to recognise the changing exposures and demands facing schools at that time.

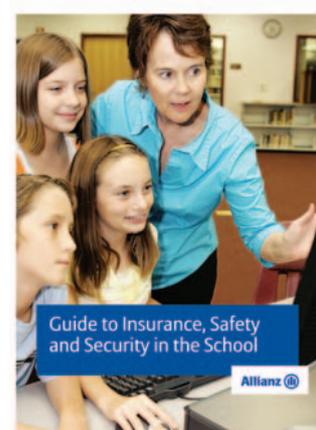
In the intervening period, these exposures have continued to change, including the implementation of significant changes to legislation in areas such as Employment, Health & Safety, all of which impact on the operations of schools. It is therefore timely to update the Guide to reflect these changes.

We have retained the “question and answer” format within the new Guide, containing those which are most frequently asked by schools. From the feedback which we have received from schools, this approach is found to be particularly useful in addressing many of the issues which you encounter on a daily basis.

The main features of the new Guide are as follows:

- The Chapter headed “What does the Allianz Custodian School Protection Policy Cover” has been expanded to incorporate the various enhancements which were implemented in 2007, including:
 - (a) Increased limits to various Sections and Extensions.
 - (b) Additional cover such as the introduction of a new Sub Section in respect of Trustees, Directors and Officers liability.
- A new Chapter covering aspects of the Safety, Health and Welfare at Work Act 2005 has been included. This Chapter addresses a number of issues in relation to the new Act:
 - (a) Brief Summary of the main aspects of the Act.
 - (b) What the Board needs to do to meet the requirements of the Act.
 - (c) Duties and responsibilities of Employers and Employees.
 - (d) Consequences of non-compliance for Employers and Employees.
 - (e) How to carry out a Risk Assessment.
 - (f) Plan of Action to address issues identified in the Risk Assessment.
 - (g) Safety Statement.
- Expansion of the Chapter in relation to “Liability of the Board of Management” to incorporate:
 - (a) A more detailed explanation of how liabilities and claims can arise in relation to Professional Indemnity, Trustees Directors and Officers Liability, Employment Practices Liability and Fidelity Guarantee covers.
 - (b) Details of cover provided by the new Trustees, Directors and Officers Liability Sub Section.
 - (c) Summary of the procedures which require particular attention by all schools, including:
 - (i) Employment Procedures.
 - (ii) Health and Safety Procedures.
 - (iii) Emergency Procedures.
 - (iv) Code of Conduct.
 - (v) School Admission Policy.
 - (vi) Child Protection.
 - (vii) Internet Usage.
 - (viii) Data Protection.
- New Appendices incorporating:
 - (a) Summary of the implications of Health & Safety legislation as regards Engineering insurance and the types of equipment which are subject of mandatory inspection.
 - (b) Fire Risk Assessment Check List.
 - (c) Fire Hazards Checklist.
 - (d) Security Checklist.
 - (e) Specimen copies of claim forms for:
 - (i) Property Damage/ Consequential Loss.
 - (ii) Employers Liability.
 - (iii) Public Liability.
 - (iv) Personal Accident.
 - (v) Garda Report form.

We hope you will find that the new Guide continues to provide on-going assistance to you in relation to the complex issues of Insurance, Safety and Security. Copies of the new Guide will be sent to all schools shortly.



Polasaí Árachais Phearsanta Timpistí do Dhaltaí 2008/2009



Alan Black
Cúram Oideachas

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 lascaine 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.

Deis Feistis Urraithe Spóirt Saor in Aisce a Bhuachan do D'fhoireann Scoile

Cuirfear gach scoil, a cheannaíonn cumhdach Timpiste Pearsanta do Dhaltaí trínár láithreán gréasáin roimh an 31 Deireadh Fómhair 2008, isteach sa chomórtas seo.

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.	€4 an dalta
		24 Uair an Chloig.	€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 fhoinsé eile	€30,000
7. Costais fioclóirí nach bhfuil in-aisghabhála ó aon fhoinsé eile	€30,000



Power of Diversity

Clement Booth, the Allianz Group Diversity Champion and head of the Allianz Global Diversity Council, does not need to be convinced on the merits of diversity. He sits on the Allianz SE board with colleagues of five different nationalities. He feels that the business environment can be enhanced by embracing and supporting diversity. He shares his thoughts with the Allianz Schools Journal.



Clement B. Booth is a Member of the Board of Management of Allianz SE.

We live in a world that is constantly changing. People are migrating within the global village like never before and multicultural societies are the norm

these days. This has opened up for Allianz opportunities to acquire new customers, colleagues and shareholders. Many examples show that there is a clear link between diversity and performance. Allianz is focused on growth and reflecting all groups in society is key to being a successful company. This is the essence of diversity.

Today, however most people don't need to go that far from home to experience the benefits of a multi-cultural society

as Polish pierogi can be sampled in downtown Dublin. All thanks to the great movement of people relocating from country to country.

Diversity is not only about people who move, it is about all groups that are under-represented, and about those who have been there all the time but whose potential needs to be tapped. The Irish school system was one of the first to feel the effect of diversity in the mid to late nineties when Ireland began to feel the upsurge in the number of immigrants and refugees moving to the country in search of work. Many schools here have lots of different nationalities so the impact of diversity is widely appreciated in the education system. The Department of Education has updated forms and information on its website and they are now available in seven different languages. It also has many additional facilities, classes and information to aid children in schools who only have a little English.

Inclusiveness is a term we hear a lot about these days. This means an environment in which diversity is valued and accepted and everyone has the opportunity to develop skills and knowledge.

In the past few years Allianz Ireland has not only seen its workforce change to include colleagues from Poland, China, Australia, Nigeria, Portugal, Spain, Italy, Russia and Columbia, it has also altered its products to match its growing number of non-English speaking customers: Risk Management Heavy Goods Vehicle driving training is now offered in Polish and Russian.

Also on offer for new staff whose first language is not English are 12 weeks of English classes which culminate in an English Business Certificate exam. In conjunction with this, Allianz Ireland has used the expertise of a Theatre company who provide voice coaching and public speaking tools to help employees improve confidence and communication skills.

In 2008 the Allianz Group Diversity Programme sponsored 38 onboard trips for able-bodied participants from Allianz to be selected and paired with already-selected disabled volunteers to crew spectacular tall ships on one-week voyages arranged by the Jubilee Sailing Trust (JST) of the UK.

Allianz staff members from Poland, Slovakia, Bulgaria, Belgium, Italy, Ireland, Greece, Asia, the US and France spent one week during the summer months navigating around the coasts of Britain and Ireland.

2008 was also the year of the Beijing 2008 Paralympic Games. Allianz SE was an Official Partner of the German Paralympic Top Team and “Gold Patron of the International Paralympic Committee”.

The objective of this program was to enable Paralympic athletes to successfully prepare for the Paralympic Games in Beijing 2008. Since professional training is time-consuming, there are athletes who have difficulties in managing the demanding triangle of work, life and training without cutting back on income and consequently on their standard of living. For those athletes the financial support of this program was the key to success in Beijing and also for managing the demands that sport, job and family bring with them. Allianz Ireland support Irish paralympian Patrice Dockery who was the Irish flag bearer at the 2008 Paralympic Games. Patrice has represented Ireland since she was 17 years old. She is an Elite Wheelchair Track Athlete and is currently ranked 7th in the world.

“Diversity requires the will to integrate, it does not mean giving up cultural differences” suggests Clement Booth. “We should learn from these differences and gain new perspectives for this journey we have embarked on. Making the most of diversity can only make each of us and our organisations stronger.”

James McClelland, a Business Service Manager – Service Claims with Allianz in Northern Ireland spent some time last May sailing on the ‘Tenacious’ as part of a voyage arranged by the Jubilee Sailing Trust – here are his thoughts.



James on the Tenacious



I sailed on the ‘Tenacious’ from Southampton to Jersey in May this year. I had never sailed before and was nervous of joining a crew of mixed ability crew and experience. My fears were unfounded as the other volunteer crew were extremely friendly and some as inexperienced. The ship is fabulous and the accommodation was unexpectedly comfortable! But nothing prepares you for the sight and smell of boarding and setting off aboard a tall ship.

A quick introduction by the permanent crew and the obligatory safety briefing followed and we were then issued our wet gear and safety harnesses for the voyage. It wasn’t to be too long before the equipment would be required! The course would be to sail the coast of Southern England, then into the channel and we would sail around the islands of Guernsey, Sark and onto our destination in Jersey.

The next number of days revolved around getting used to the ship and adjusting to life with our buddy. During the voyage 6 Allianz staff undertook the diversity at sea programme and we had a number of informative talks given by the volunteer crew. These gave us an insight into the perspective of a disabled person aboard a tall ship. Robert, who gave a talk was previously able bodied before becoming dependent on a wheelchair. He spoke on disability access, changing attitudes and how he perceives able bodied people. He also talked of the pleasure it was to travel on a ship, partake in all the activities and be expected to crew the ship rather than be a passenger. We also spent time with Sue who was partially deaf and was inspiring. To fully understand the position of the disabled at sea we were encouraged to experience it for ourselves. I undertook the experience of being wheelchair bound during one of the emergency evacuation drills. It was unnerving to be so reliant on others in what could have been a dangerous situation for all. The experience of being lifted, chair and all, via a block and pulley by other members of the crew was eye opening. I have left the voyage with a different perspective on how I view disability not only in the work place but also in a wider social context.

Of course, the voyage was extremely enjoyable but also hard work. We were given the opportunity to climb the masts and out along the yards. This proved useful training as after storm force winds one of the sails ripped and several of us had to take it down for repairs. The crew ranged from 17 to 70 in age and everyone helped with cleaning the ship and scrubbing the decks. We took turns in the galley, thankfully only serving and cleaning rather than cooking! The food was excellent and Graham the chef was great cooking for 50 people three times a day in such a small space. Overall the experience was amazing and it may not have been something I would have chosen to do, if the opportunity had not arisen.

I fully intend returning to the Jubilee Sailing Trust in the future for another voyage and would encourage everyone to consider taking part of any age or ability.



Gerry O'Toole
Claims
Relationship
Manager

Case 1

This case arose when a pupil while moving between classes, tripped and fell on green builders mesh which was lying over some loose bricks having apparently been blown down in the windy conditions on the day. When the matter was initially investigated by the Builders own Insurers, an indemnity had been confirmed to the School. However, the Insurer in question went into liquidation and the Builder was left to his own devices and had to deal with the claim going forward. The indemnity was withdrawn and the matter proceeded towards a hearing in the Circuit Court having been remitted from the High Court. The Plaintiff suffered nasty dental injuries in the fall which will require substantial future treatment.

The case was complicated by the lack of Insurers on the Builders side. Liability remained in issue throughout the life of the claim as it was not a clear cut case. At no stage could it be proved how long the mesh was on the ground. It was accepted that the weather conditions on the day were very windy and it may have been that the mesh was only present for a short time prior to the accident. In the end a

compromise was reached in that the Plaintiff accepted a settlement inclusive of costs with the Builder paying same with a small contribution from the school, basically to buy off whatever small risk they might have been exposed to if the case had gone on.

Case 2

This next case involves an accident during science class when the pupils in the class were dissecting sheep's hearts. The Plaintiff in this case was in second year and this was the first time that she would have carried out a dissection. The pupils would have purchased the hearts from the local butchers and brought them in to class. The Plaintiff had purchased a cows heart which had more fat on it and she alleged she was instructed to cut away the fat prior to carrying out the dissection. While removing the fat, she cut her thumb. The teacher was experienced and demonstrated what needed to be done in relation to the dissection and stressed the necessity of always cutting away from themselves. A scalpel was being used (as this was standard at the time) and he explained the dangers of its use, being a very sharp instrument. Another pupil attended the hearing and gave evidence that she also had received a minor cut to her hand during the same class.

The Judge indicated that it was his view that a 13 year old using a scalpel was a procedure which required supervision of a very high degree. He felt that the

teacher was distracted as he was looking after another pupil at the time. He also advised that the Plaintiff was carrying out a different task to what had been demonstrated i.e. cutting away fat and that she would have required different instruction. The case was being adjourned to allow the attendance of an expert witness on behalf of the Plaintiff and the opportunity was taken to negotiate a very reasonable settlement shortly thereafter.

Case 3

This is a slip and fall case involving a parent who was at the school to collect her child. The Plaintiff alleged, as she approached the school door and pulled it open, she was caused to slip and fall on a wet floor suffering a fracture displacement injury to her arm. The Plaintiff was attended to at the scene of the accident by two teachers who did comment on the type of footwear being worn at the time. The shoes produced in Court were not the ones they recalled seeing at the time of the accident. Our Engineer inspected the doorway and its access and was of the view that it was in perfectly reasonable condition. There was matting outside and inside the doorway and while it was raining outside, every reasonable precaution had been taken by the school to prevent such an accident. The Plaintiff's Engineer had conducted a slip test on the limestone step between the two mats and advised it was in the cautionary zone. However, he did concede that the school had done everything correctly in having mats on either side of the door and a canopy overhead. The Principal was called and was in a position to confirm that he had been working in the school since 1985 and there had been no other incidents at the doorway that he was aware of.

At that stage, the Judge indicated that he had heard enough. He was dissatisfied with the account given by the Plaintiff which was vague and that the Plaintiff herself was not at all sure of the mechanics of her fall. He advised

that the Plaintiff's engineering evidence did not establish that any duty on the part of the school had been breached. In the circumstances, he could not find that any liability attached to the school in respect of the accident and accordingly dismissed the Plaintiff's claim.

Case 4

This final case is an employers liability action involving a fall by the Caretaker of a school. It was necessary to turn off a water valve which was on the roof of the school and in order to gain access to the roof, the caretaker and a colleague used a ladder. The first man climbed up the ladder which was held securely by his colleague. The Plaintiff then mounted the ladder which was being held at the top by his colleague. Unfortunately as he got to the top, his colleague had to release his hold to give the Plaintiff room to get onto the roof, and the ladder slipped throwing the Plaintiff to the ground where he suffered serious head, back, hip and elbow injuries, (tying off the ladder would have been one of the solutions available to the Plaintiff and his colleague). The Plaintiff had received no training as the school had relied on the fact that he was a part-time fireman and assumed his experience would suffice. High Court proceedings were issued and legal advice obtained. That advice spelled out the problems for the school on two grounds, 1) no training and 2) the safety statement was defective in that there was no assessment of the task being undertaken on the day. The opinion was that the matter was best settled at negotiation as we could use the Plaintiff's experience in the use of ladders as an argument for contributory negligence during same. The likelihood of succeeding in a finding of contributory negligence against the Plaintiff, if the case was allowed to proceed to a full hearing in Court was extremely slim if non-existent as the School were in breach of the Health & Safety Act in failing to train the Plaintiff and having a defective Safety Statement. The case was eventually settled with a discount for contributory negligence.

Indemnity to Management Cover

The section of our School Protection Policy where we receive the most queries and have in recent times seen an increase in claims arising is under our Indemnity to Management covers. In this article we summarise why such cover is needed, the exposures presented and what the School can do to minimise their exposure.

Note:

References in this article to cover are intended as a guide only, you must refer to your policy wording and schedule for full details of all terms, Definitions, Exclusions, Conditions and Endorsements applicable to it.



Dermot Connor
Underwriting
Manager
Religious/
Education

The Indemnity to Management Section of the Allianz Custodian School Protection Policy provides cover for the legal liability of the School and the Board of Management in respect of:

- Professional Indemnity
- Trustees, Directors and Officers Liability
- Employment Practices Liability
- Fidelity Guarantee

The need for these covers is often questioned, the assumption by some

schools being that cover is already provided under other Sections of the policy such as Property Damage, Employers Liability or Public Liability. This is a false assumption as the following restrictions/exclusions apply to those covers as follows:

Property Damage & Money

The Property Damage Section contains the following exclusions in this regard:-
Loss, destruction or damage

- of or to Money,
- caused by or resulting from dishonesty of employees,

Additionally, the Money Section contains an exclusion in relation to loss of money caused by any fraudulent or dishonest act.

Cover for loss of Money or School Property resulting from dishonesty of employees is provided under Fidelity Guarantee

Employers Liability

Cover under the Employers Liability sub-section of the policy is provided for



legal liability arising out bodily injury, illness or disease to employees.

However claims not involving such injury, illness or disease can arise out of or in connection with a contract of employment involving, for example, discrimination, unfair procedures/ dismissal, etc which are not covered by Employers Liability insurance. It is for this non-injury financial loss exposure that Employment Practices Liability insurance provides cover.

Public Liability

Under the Public Liability Sub Section cover applies in respect of accidental bodily injury or accidental damage to property. As such, any legal liability for financial loss not resulting from injury or damage is not covered under Public Liability.

Additionally, liability due to negligent advice or breach of duty owed in a professional capacity is excluded under the Public Liability Sub-Section.

Cover for such exposures are provided under the Professional Indemnity/ Trustees Directors and Officers Sub Sections.

The importance of the cover provided under Indemnity to Management is not always fully appreciated, the following examples of situations which can give rise to claims demonstrates the reasons why such cover is essential for all schools:

Professional Indemnity

Allegations involving:

- Failure to educate,
- Breach of Enrolment Policy,
- Faulty or negligent advice,
- Disciplinary action against pupils,
- Breach of confidentiality,
- Breach of copyright,
- Libel or slander.

Trustees Directors and Officers Liability

Allegations involving:

- Failure to comply with terms of trust,
- Provision of incorrect information to employees in relation to rights etc,
- Negligence in performance of duties/ responsibilities as a Trustee, including issues such as:
 - (a) Control/supervision of school finances
 - (b) Protection of trust assets

Employment Practices Liability

Allegations involving:

- Unfair dismissal,
- Discrimination in the workplace,
- Employment related bullying or harassment,
- Failure to offer equal terms of employment,
- Unfair procedures
- Disciplinary action against employees

Fidelity Guarantee

Allegations involving:

- Embezzlement
- Fraudulent conversion

The number and cost of claims under the Indemnity to Management Section of the policy have increased significantly in recent years. In many instances defence of such claims have been seriously hampered by the absence of appropriate procedures and records. The adoption and utilisation of sets of appropriate procedures, including record keeping, will result in benefits to Schools in a number of ways, such as:

- Assist in ensuring the protection of School assets.
- Consistency of approach to addressing issues and problems
- Improved quality of record keeping
- Reduction in the number of delays/queries
- Reduction in costs/expenses
- Improved level of defence in claim situations.

The existence of appropriate procedures and written records will enhance the possibilities of successfully defending claims, thus reducing the cost of claims which, in turn, will have a positive impact on premiums. It is therefore in all our interests that Schools should give serious attention to the issues of procedures and record keeping.

Should you have any queries in relation to the above or any aspect of the cover provided by your Allianz Custodian School Protection Policy please contact your local Allianz Representative, our dedicated Education Underwriting Team or your Insurance Broker.

IPPN Research Bursary Awards

On 26th May last, Allianz were delighted to host a reception at our new offices in Elmpark for D.E.S and IPPN officials to hear the experiences of the Australian model of school leadership from Cólín O'Coigligh and Gerry O'Brien, winners of the IPPN Research Bursary Awards co-sponsored by Allianz and the D.E.S.

Cólín and Gerry visited Australia in March 2007 to work with primary

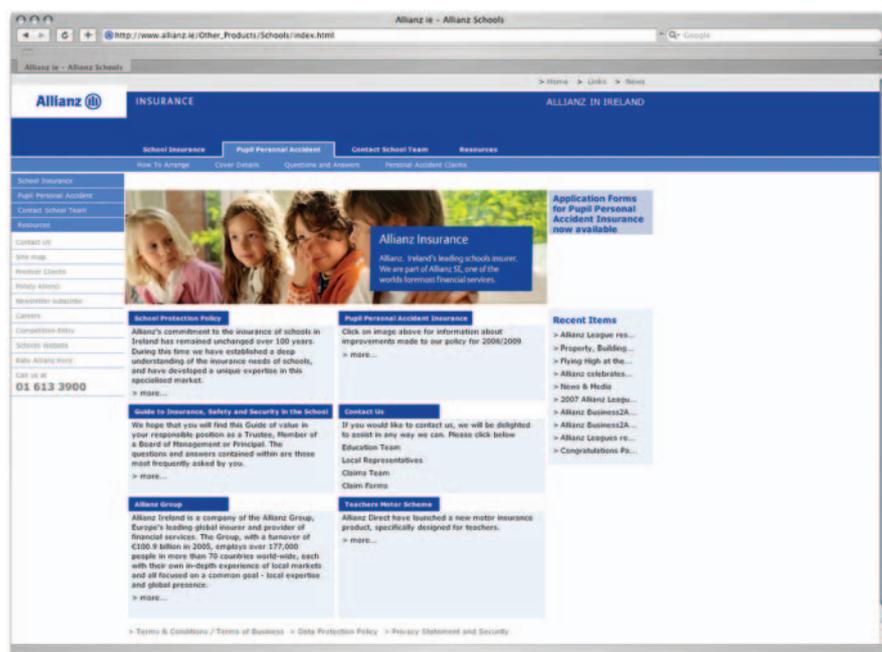


schools to research "Professional Competencies for School Leadership". They both provided an insightful presentation on the model of school leadership in Australia to IPPN officers and DES officials.

Picture left to right: Mr Larry Fleming President IPPN, Anthony Shannon, Member of Board of Management Allianz, Gerry O'Brien, Cólín O'Coigligh, Mr Sean Cottrell, General Secretary IPPN and Ciaran Whelan, Education Business Executive.

www.allianz.ie/schools

At www.allianz.ie/schools, we aspire to providing schools with comprehensive insurance, risk management and other relevant information on an on-going basis and our up-dated website features area's which we hope will assist Boards of Management, Principals and Teachers in the day-to-day needs of schools.



'Contact Us' page. Here you will find contact details for our Education/ External and Claims teams. There is also a direct e-mail link on this page. When the page is filled in, it sends an e-mail directly to our staff who will respond to all e-mails received – either by e-mail or telephone call.

Resources:

Among other things, this section contains sample work experience letters both in English and in Irish. It also contains information with regards to claims processing along with downloadable versions of some of our documentation and previous copies of our Schools Journal. Also, our new Guide To Insurance, Safety & Security in the School will be available shortly on the website.

In addition, our website also contains a link to a discounted motor insurance scheme for teachers.

The Allianz Schools website is constantly evolving and we here at Allianz would welcome any feedback or suggestions you may have which would assist us in providing the most comprehensive information and assistance to Schools.

In the last edition of our Schools Journal, a new advert providing details of "Your Allianz Team around the country" appeared on the last page. An incorrect mobile phone number appeared for Neil Tobin. His correct mobile number is 087 252 8018. We apologise to you and to the person who was receiving calls for Neil for this error.



Michael Shields
Underwriter
Education Team

with a Guide to Insurance Safety and Security in the School and a Frequently Asked Questions section.

Pupil Personal Accident:

By far the most visited section of our schools website, this area contains details on how to buy our Pupil Personal Accident policy. In addition, in response to a large number of comments made by schools, a Questions and Answers section has been added. This page takes typical questions asked of our underwriters by both Principals, teachers and parents and gives the answers in a short and easily understood manner.

Contact Us:

From time to time, there will be occasions when a computer screen will not have sufficient information and a knowledgeable person will be required. For these occasions, just click our

Regular visitors to our website may have noticed some changes of late. Our schools website has been updated to match the style and layout of the Allianz worldwide web page (www.allianz.ie). By making these changes, we are endeavoring to make the Allianz Schools website as user friendly and as easily navigable as possible.

There are four main sections to our website:

School Insurance:

Amongst other details, this section contains our complete Custodian School Protection Policy wording along

ALLIANZ – MEETING THE NEEDS OF YOU AND YOUR SCHOOL

Your Allianz Team around the country.



Since 1902 the experienced Allianz school team has been working to provide the very best insurance and risk management in education. And because each team member serves his or her own local schools, they are uniquely positioned to respond to your specific requirements. To contact the **Allianz Religious/Education Business Executive** in your locality, just give us a call on the relevant number below.

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



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