

ALLIANZ P.L.C.

Schools Journal

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Appropriate Installation
and maintenance of such
equipment is vital

Allianz 

Editorial

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

I trust you all had a well earned break over the summer holidays and are now refreshed for another challenging and fruitful new school year.



Anthony Shannon
Member of the Board of Management

At a time of great change within the education sector and pressure from our present economic climate, consistency and expertise built over time will increasingly become an important touchstone for continued success. As a long standing part of the Irish insurance landscape and being part of one of the world's largest Insurer's Allianz with its continued commitment to

deliver world class insurance service and products to the Irish school sector, provides that essential support and continuity.

At a time of great change for us all Allianz has the confidence, financial strength, professionalism, local knowledge and above all commitment to enable us continue to provide both the service and products required by today's ever changing educational sector.

I hope you find this edition of our Journal to be of interest and assistance to you. If there is any additional information we can provide in relation to any of the articles published 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 Intermediary. Our schools website is www.allianz.ie/schools

Yours sincerely



Anthony Shannon
Member of the Board of Management



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Five good reasons to visit www.allianz.ie/schools

Allianz through our long involvement with the Education sector, have developed flexible, customised and cost-effective solutions that provide the highest level of protection combined with effective risk management and claims service.

With this in mind Allianz have a website specifically designed to be of assistance to Principals and Boards of Management in providing one single, up to-date and ready to print source for all essential insurance, risk management, claims and related services information. Below are some good reasons why Schools should visit www.Allianz.ie/schools:

Insurance Information

Allianz Education team has resolved countless queries from schools and have subsequently produced a list of these "Frequently Asked Questions". We have broken this list down on a section-by-section basis. For ease of use, this section has a similar layout to the Allianz Custodian School Protection Policy.

Risk Management

The Allianz "Guide to Insurance, Safety and Security in the School" has been compiled by our Risk Management team and has been garnered from the cumulative knowledge and experience of our staff in the Education, Risk Management and Claims teams. The Information in this section ranges from explaining what insurance actually is, to health, safety and security issues and how to process a claim. Also included are various relevant checklists and report forms.

Pupil Personal Accident

By far the most visited section of our schools website, this section contains details on how to buy our Pupil Personal Accident policy. In response to a large number of queries received from schools, a "Question and Answer" section is included which covers the most frequently asked questions and straight forward answers. In addition, we outline how best to process a Pupil Personal Accident claim.

Resources

Our resources section covers a broad range of topics and will be regularly updated. It currently contains information on Frost Protection, Sample School Letters, Claims Information and downloadable copies of all Allianz Schools Journals which have been issued to schools since 2003. Also listed on this section are some links which schools may find to be of assistance.

Weathersafe

Allianz WeatherSafe is a free service which has been created to help our customers stay safe and make plans to protect their property in advance of major weather related events. Allianz WeatherSafe also provides Allianz customers with additional features such as severe weather alerts so that you can avoid



or minimise damage to your property and protect your family. Allianz customers can unlock the additional WeatherSafe features by registering at www.allianz.ie/weathersafe.

Protecting Your School Property from **Frost and Freeze** Related Losses

As an Allianz school customer you will have recently received our Guide “*Protecting Your School Property from Frost and Freeze Related Losses*” detailing preventative measures that should be put in place in order to protect your school building from freeze related losses.

This guide concentrates on losses occurring from burst pipes, water tanks, boilers and radiators. Within this guide we have outlined cost effective preventative measures that when implemented will drastically reduce the possibility of any of the above losses. In addition to being cost effective, these measures are largely easy to implement and many can be easily carried out by a caretaker or local handyman e.g. like lagging exposed pipes and installing (plugging in) an infra red lamp. Other measures like installing a shut off valve or an inline pump will need to be carried out by a qualified plumber.

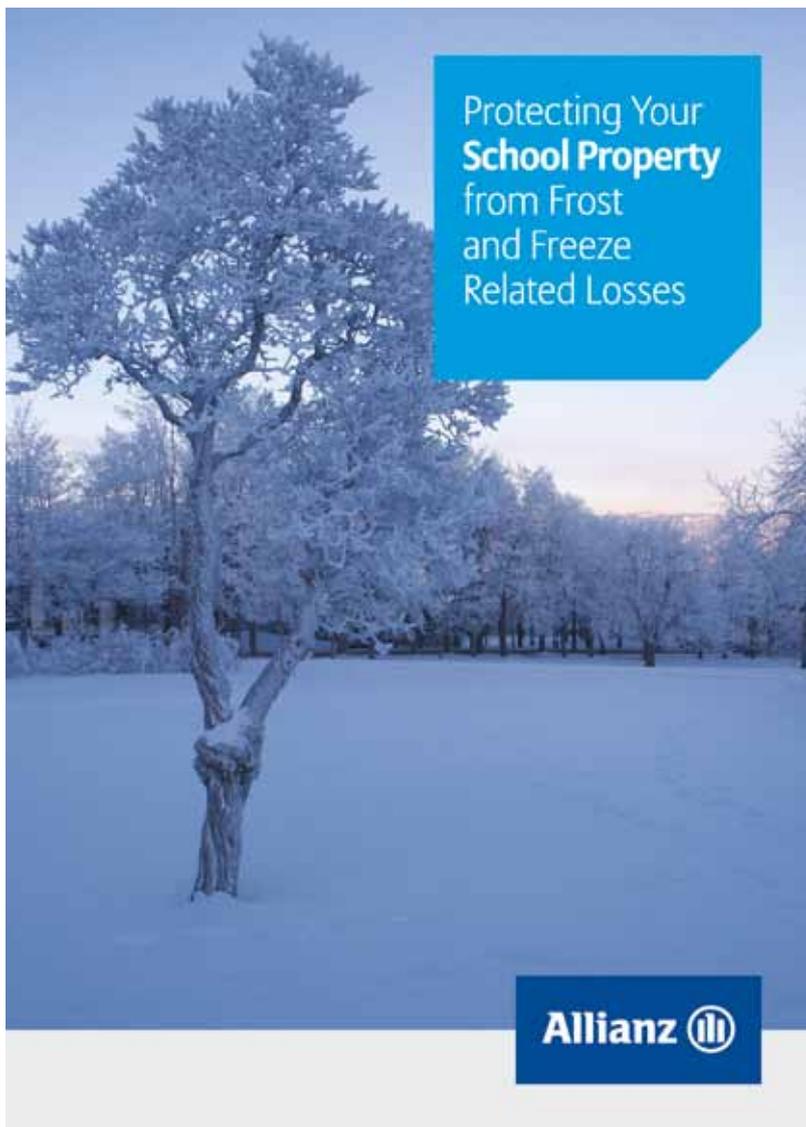
The Christmas holiday periods of 2009 and 2010 were characterised by two large significant weather events which led to severe losses to many schools throughout the island of Ireland. The long term weather forecast indicates that further severe periods of weather could become the norm in this country in the years ahead.

In many cases the losses experienced by the schools in these last two winter periods could have been

prevented or reduced by the implementation of good maintenance and cost effective loss prevention measures. Implementing these steps will ensure that your school has the most adequate precautions in place to avoid burst pipes and the resultant damage and loss in the future.

We recommend that your school engage a professional contractor to confirm in writing that all relevant weather preventative measures have been implemented.

Allianz are committed to Pricing Stability with our schools. However, recent significant Freeze Losses



have made this commitment more challenging. We recognise that in the current economic climate schools are under increasing financial pressure and therefore to help avoid future premium increases we are committed to working in partnership with our schools to provide expert advice (including costings and approved contractors) on how to avoid freeze related losses in your school.

We have outlined the preventative measures in our Guide



“Protecting Your School Property from Frost and Freeze Related Losses”.

Implementing these measures (or ensuring these measures have previously been implemented) are in your schools best interests. However, if these measures are not implemented and your school suffers a freeze/frost loss as a result, then regrettably, your property damage excess will increase from the current €300 to €1,000 for that claim.

This represents a change to your policy and is implemented with effect from the 1st September 2011 by way of an endorsement attaching to your renewal documentation where the following will form part of your Custodian School Protection Policy:

Section 1 – Property

In respect of Damage caused by or resulting from bursting of water pipes tanks or apparatus the Insured shall be responsible for the first €1,000 in respect of each occurrence unless the following precautions have been adhered to

- (1) all pipe work is fully lagged to at least 19mm protection along its entire length including all joints and/or corners**
- (2) all water tanks in attic spaces must be fully lagged to a minimum of 80mm protection on all sides (excluding underneath) including all feed pipes into and out of such tanks.**



- (3) Frost Thermostats must be installed at strategic locations (as directed by an SEI approved contractor) within the School connected to your heating system so that the heating system is activated automatically once the ambient temperature within the School drops to 2 degrees Celsius or below**
- (4) an infrared lamp must be installed in your Boiler House(s) which activates when the temperature drops to 2 degrees Celsius or below unless the boiler itself has a Frost Thermostat fitted in the Boiler House to activate the boiler when the temperature in the Boiler House drops to 2 degrees Celsius or below**



- (5) the water supply to any portion of the premises which are permanently unoccupied or no longer in use must be isolated or alternatively heat must be maintained in this portion of the premises as per the remainder of the premises**
- (6) for the duration of the Christmas holiday period the water supply must be switched off at the mains.**

Allianz recognise that requirements for schools can differ depending on their size and structure. In some cases the requirements outlined in our Guide may not be suitable to your school. If this is the case, we recommend that your school engage a professional contractor to confirm in writing that all relevant weather preventative measures have been implemented. This will satisfy the weather preventative requirements and ensure your school policy excess remains at €300.

If you require additional copies of our Guide **“Protecting your School Property from Frost and Freeze Related Losses”** or you have any queries in relation to any element, please contact your local Allianz Representative.

Fire Drills

Many of us assume it's only other peoples premises that are affected by fires. Experience has shown that this is a potentially fatal assumption. It is for this reason that Schools should hold a fire drill at least once a year and preferably once a term. This should be based on the assumption that one or more of the fire escape routes is affected by fire and cannot be used.

Members of the school management team or, if possible the Health and Safety representatives, should act as observers and be advised beforehand of the drill. It is also helpful if a member of the local fire brigade attends. At the debriefing they can point out the lessons to be learned and the areas where improvements can be made.

The following points are important:

- Escape routes should be clearly marked
- Make sure that everyone in the building can hear the fire alarm bell
- The fire bell should be distinctive from the normal school bell e.g. a constant or intermittent ringing
- Ensure that everyone knows what the alarm signal is
- Have designated assembly point(s) and make sure that you can account for all the people in the building
- A fire drill is best done unannounced
- Make sure that you keep the fire alarm system maintained and in good working order
- Lifts must not be used once the fire alarm has sounded

- Evacuation procedures should make allowances for disabled staff and pupils
- Don't believe that arson attacks only happen after school hours. Some have occurred during school hours.

It is good practice for schools to maintain a specific **Fire Safety Register**. This register would include a record of all fire safety equipment in the school, maintenance and inspection records of fire safety equipment, details of all fire incidents and false alarms that occur and the actions taken as a result, dates fire drills held and results. Details of fire drills to be recorded in the **Fire Safety Register** include:

- date
- duration
- name of instructors/observers
- type of drill, e.g. full evacuation or only part of the school
- the results.

The first priority of staff is the safety of the pupils in their charge. They may choose to lead their class to safety from the front, so that they are best placed to select the safest route. If so, they may have difficulty in making sure that their class stay together.



Alternatively they may decide to guide their class from the rear, in which case route finding may have to be left to the children leading the way. There is no correct answer. Each school must devise its own way of handling evacuations based upon layout, and the age and ability of its pupils and staff.

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



Case 1 – Fall in Squash Court

This first case centres around a fall in a squash court during lunch break. Use of the sports facilities is encouraged to keep pupils in the school grounds during lunch break. The Injured Party here was seventeen years of age when the incident occurred. He fell during a game of squash and dislocated his knee. There were four boys playing a game of doubles in the squash court at the time. This certainly could be criticised if it was this fact that contributed in any way to the accident. In addition, at least one of the boys was wearing street shoes and not runners despite the fact that the wearing of street shoes was banned in the squash court. However, the case was made concerning a

defect in the floor where it was alleged a lip between two boards in the floor were not flush with each other. This was disputed and upon examination of the floor by our Investigator and an Engineer, whilst confirming there was a slight lip they were in agreement that it was so slight that it did not constitute a lip over which someone could have tripped. The case proceeded on that basis towards a full hearing. Matters took a major change at pre trial. When sitting down with all the witnesses, it was revealed that the floor was sanded post the accident and the Caretaker had actually used a plane to shave down the lip prior to sanding the area. It was not all together clear why this had not been set out during the investigation, early on in the life of the claim, but it left us in a situation where the case could not be defended and was settled on reasonable terms considering the injury involved.

Case 2 – Food Poisoning

This case is mentioned so schools should be on notice to ensure that outside contractors are fully insured when engaged by the Board of Management to carry out work for the school. This was a simple case in which there was a teachers meeting after school hours. Sandwiches had been ordered in as the meeting was late in the day. An outside Caterer was engaged and supplied sandwiches which were delivered to the school in advance of the meeting. The sandwiches were eaten and after the meeting one of the teachers became very ill and was diagnosed with food poisoning. The teacher concerned suffered a stroke within a few days and this was linked to the food poisoning event which had left the injured party severely dehydrated, which is a recognised means of increasing clotting tendencies and can predispose someone towards a stroke. Investigations confirmed the sandwiches were the source of the food poisoning and liability rested with the Caterer. However, it was revealed that the Caterer did not have any insurance and in addition claimed to not have the means to deal with the claim. As a result, the Board of Management were included in the High Court proceedings issued and every effort made to prove that they were to blame, even by a small percentage. In law, if the Plaintiff succeeded in their claim and proved that the Board were just 1% responsible, the Board on foot of this Judgement, being fully insured would have to pay the entire claim and then be left to recover their outlay from the co-defendant, being the Caterer in this case. This is known as the 1% rule. The matter settled eventually with the Board of Management through their Custodian School Protection Policy having to contribute 50% to the settlement. As stressed, on many previous occasions, Boards of Management have to ensure that any contractor used by them must have their own insurance and it should be checked out fully to ensure that it is appropriate and current.

Case 3 – Injury during Woodwork Class

This next case relates to a pupil who suffered a serious cut to his hand when using a chisel during woodwork class. It was a dry run for the Practical exam for the Leaving Certificate. The Plaintiff was a sixth year pupil and had been in woodwork class from first year. Instead of putting the piece of wood he was working on into a vice (there was one fixed to his bench), the Plaintiff held the piece in his left hand while attempting to shave it with the chisel held in his right hand. The inevitable happened and the chisel slipped cutting his hand badly.



Our Engineer carried out an investigation and his report confirmed that the training the pupil had received in the use of the chisel/vice etc was more than adequate. In addition, this was a sixth year pupil who had received five years training. The woodwork Teacher was clear on what occurred and was in a position to prove the training given. An allegation concerning supervision was put forward but as previously mentioned this was a dry run for the Leaving Certificate Practical Exam which involves supervision on an administrative basis only i.e. standing at the top of the workshop while the pupils are given time to complete their task. In the end, given the evidence our Engineer and the Witness Teacher were in a position to provide, the Plaintiff withdrew his case for a very small contribution towards his legal teams costs.

Case 4 – Caretaker injured after fall from ladder

In this last case, a school caretaker fell from a ladder while attempting to hang a sign on a pillar in the local church in preparation for the forthcoming Holy Communion ceremony. There was a speaker on the pillar and it was assumed that it was over this that the caretaker would hang the sign. This was a relatively simple task and one which had been completed with no difficulty on many previous occasions. The initial version of events given was that the caretaker fell when getting down off the step ladder. On previous occasions the sign was hung with the help of a pole but this system had changed and a cable was wrapped around the pillar in a position higher than the speakers and there was a considerable stretch to reach it. When examined, this system of work was criticised on a number of fronts. A step ladder was used but the caretaker had to climb to the very top of it and stretch the rest of the way in order to hang the sign. Two sixth class pupils were sent with him to assist him and really an adult should have been there to assist. The two pupils versions of events differed somewhat to that pleaded but they were not available to us as witnesses in the case. Left only with the system of work involved and the circumstances as given by the caretaker, we were left in a position of no choice other than to settle the matter on the best possible terms.

News Alert – Theft of Metal from School Premises

The price of metal has soared in recent months and with it so have the incidents of the theft of metal (particularly copper and lead) from school premises.



We have experienced numerous incidents of lead being stripped from roofs, copper piping being removed from storage tanks or heating systems and even electric cables being stripped out and gutted for their copper content.

Schools are particularly vulnerable in that they are often isolated (even in built up areas), in many cases they are not

overlooked and they have lengthy periods of unoccupancy.

It may not always be possible to eliminate your exposure to the theft of metal from your school premises but it is possible to minimise your exposure by completing the steps detailed below.

Complete an inventory of all metal potentially at risk from theft particularly external metal including lead flashings, copper piping, storage tanks etc.

In respect of each item identified assess your exposure under the following headings:

Physical Security such as fencing, locks and strong rooms.

Electronic Security i.e. intruder alarms, sensors, CCTV.

Management/Housekeeping i.e. Lockup procedures etc.

In assessing your exposure under the above mentioned headings the following questions will assist you in reaching appropriate conclusions:

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?

QUICK NEWS



- 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 school intruder alarm provide adequate protection?
- Would the installation of security lighting in areas of the school site 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 the school premises is adequately secured at the end of each school day and week?
- Is security a feature in planning for the installation of new equipment in the school ?

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

The above is a summary of the issues arising and further details are contained in Chapter 10 of the Allianz **"Guide to Insurance, Safety and Security in the School"**, this guide also contains a Security Checklist in Appendix 4. Additional information is contained in the Resources section of our schools website www.allianz.ie/schools.

Further advice can be obtained from the Allianz Education/Risk Management Team or your local Allianz Representative. The Garda authorities will also be able to advise you and the Crime Prevention Officer will normally be available to call at your request.

COMPETITION**Free Prize Draw Winners**

In the last issue of our Schools Journal, Allianz in association with CJ Fallon gave one of our lucky readers the chance to win a €1,000 voucher redeemable against the CJ Fallon range of textbooks, Destination Maths or Mathletics software products for their school.

Congratulations to the winner who was Monica Hughes, Principal, Rathlee National School, Easkey, Co. Sligo.

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Our top quality glaziers will replace your damaged glass and all you need to pay them is the Policy Excess as Allianz will pay the balance directly to the glazier. Please notify Allianz Claims Department of the damage and we will organise a glazier for you within 24 hours to carry out the repairs.



Schoolyards, Playground and Sports Pitches/ Equipment in Schools

Schoolyards, playgrounds and sports pitches and equipment can provide children with fun, fresh air and exercise, but they can also pose safety hazards. Improper or damaged surfaces, faulty equipment and inadequate supervision are just a few of the dangers that result in accidents on playgrounds.

There is a duty of care on all Boards of Management to take reasonable steps to ensure their schoolyards or other outdoor activity areas and items of equipment such as goalposts, basketball posts etc are safe. The implementation of appropriate installation and maintenance procedures will assist schools in reducing their exposure to such incidents.

Schoolyards

Many of the claims we see arise from accidents in the school yard as a result of childhood exuberance and playfulness and as your Insurer we would encourage schools to continue to foster this spirit whilst at the same time being cognisant of the dangers that exist from day to day. In this regard the following should be considered:



- Ensure the schoolyard is adequately supervised at all time
- Carry out weekly inspections of the surface to ensure it is free from tripping hazards such as potholes (no matter how small) or ridges
- If the yard doubles as a basketball court (or similar) ensure the posts have adequate padding (similar to that provided on rugby posts) to reduce impact injuries
- Check wall surfaces to ensure they are not pebble dashed or uneven and if they are have same rendered smooth to reduce severity of impact injuries
- Identify any raised surfaces or sharp corners and assess how the exposure from same can be reduced e.g. highlighting steps with fluorescent non slip paint can reduce tripping incidents, protecting sharp corners with padding can reduce impact injuries
- Put in place procedures for clearing ice and snow during winter period.

Playgrounds

Where playground equipment such as swings, climbing frames or the like have been installed the following steps can greatly reduce the risk to children and minimise accidents:

- The layout and design of the playground should comply with normal Safety Standards and be appropriate to the anticipated age ranges and abilities of the users
- Equipment should be positioned so that there is no natural reason for children to run across moving equipment and get struck by moving equipment or other children. Adjacent hazards such as vehicle access



- to the grounds and water should also be considered
- An Impact Attenuating Surface should be installed in the playground area
- A suitable 2m high fence should be provided around the playground equipment. The fence and gate should be adequately secured outside of school hours to minimise the risk of vandalism
- The playground area and equipment should be inspected on a weekly basis by a competent person and any defects identified remedied immediately

Goalposts

A number of serious injuries and fatalities have occurred in the recent past as a result of unsafe or incorrect use of goalposts. The implementation of appropriate procedures and practices as outlined below will help schools to reduce the exposure to such incidents:

- Goalposts of any size must always be anchored securely to the ground
- Regular inspections of goalposts should be carried out to ensure that they are properly maintained
- Any damage or defect which is identified must be appropriately repaired immediately
- **Under no circumstances** should children or adults be allowed to climb, swing on or play on the structures of the goalposts
- Portable goalposts must be properly assembled and be secured by appropriate anchor weights to prevent them from toppling and not be left in place after use
- Nets should only be secured by plastic hooks or tape and not by metal cup hooks
- Homemade goalposts should not be used. **These have been the cause of a number of deaths and injuries.**



Basketball Posts

- Basketball posts should have padding on the shaft of the pole to prevent serious injury in the event of pupils colliding with pole
- Posts and rings should be regularly inspected to ensure no evidence of corrosion or disintegration. They may need to be painted annually with anti-rust paint to prevent corrosion.



Astro Turf/All Weather Pitches

Many schools over the last few years have installed Astro Turf/All Weather pitches with associated flood lighting and perimeter fencing. These facilities are of great benefit to the school and local community but with such facilities comes additional responsibilities and possible risks of accidents/injuries. The following guidelines may be of assistance:

- All such facilities should be enclosed with wire mesh fencing to a height of a least 2M and be secured with locked gates
- The facility should be supervised when in use during school hours and gate locked outside school hours
- Evidence of Public Liability insurance for outside groups using the pitches should be sought
- The Astro Turf surface should be checked regularly for tears, bumps and other damage and any defects rectified
- Disclaimer Notices should be prominently displayed around the facility.

The implementation of an effective maintenance programme in relation to schoolyards, playgrounds and the use of sports pitches and equipment will, we feel, have a positive impact on the number of injuries arising and will help ensure that the emotional distress and disruption to school activities caused by such injuries is greatly reduced.

Do the sums for yourself

As another school year is underway and teachers are dealing with course work and general school activities, simple things like securing a great deal on their motor insurance can often and easily get pushed down the to-do list.

Do the sums for yourself and see the savings.

Class Topping Car Insurance

Thousands of teachers enjoy substantial savings on their car insurance with Allianz which include great benefits such as:

- Schoolyard vandalism cover
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Joe Campbell, from Allianz, says “teachers can make great savings on their motor insurance in just a few minutes by contacting Allianz”. Allianz, Ireland’s largest schools insurer, have a long and trusted relationship with

both primary and post-primary schools through their various insurance covers and their support of Cumann na mBunscol. “Over the last number of years this relationship has widened and deepened as thousands of teachers are now choosing Allianz as their preferred motor insurer”, Joe says.

Allianz motor insurance offers a number of great benefits including free breakdown assistance...

“Allianz motor insurance offers a number of great benefits including free breakdown assistance, optional No Claims Bonus protection as well as other benefits you may not normally think of”, he says. “With the ever changing environment we find ourselves working in, additional benefits such as cover for schoolyard vandalism and school business trips gives teachers the full cover needed to meet the challenges of today’s teaching profession”.

To get your school year off to a flying start, Allianz is currently offering teachers a 10% discount on their motor insurance, so call today on 1890 48 48 48 or click on www.allianz.ie.



Martin King,
Weather Man

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