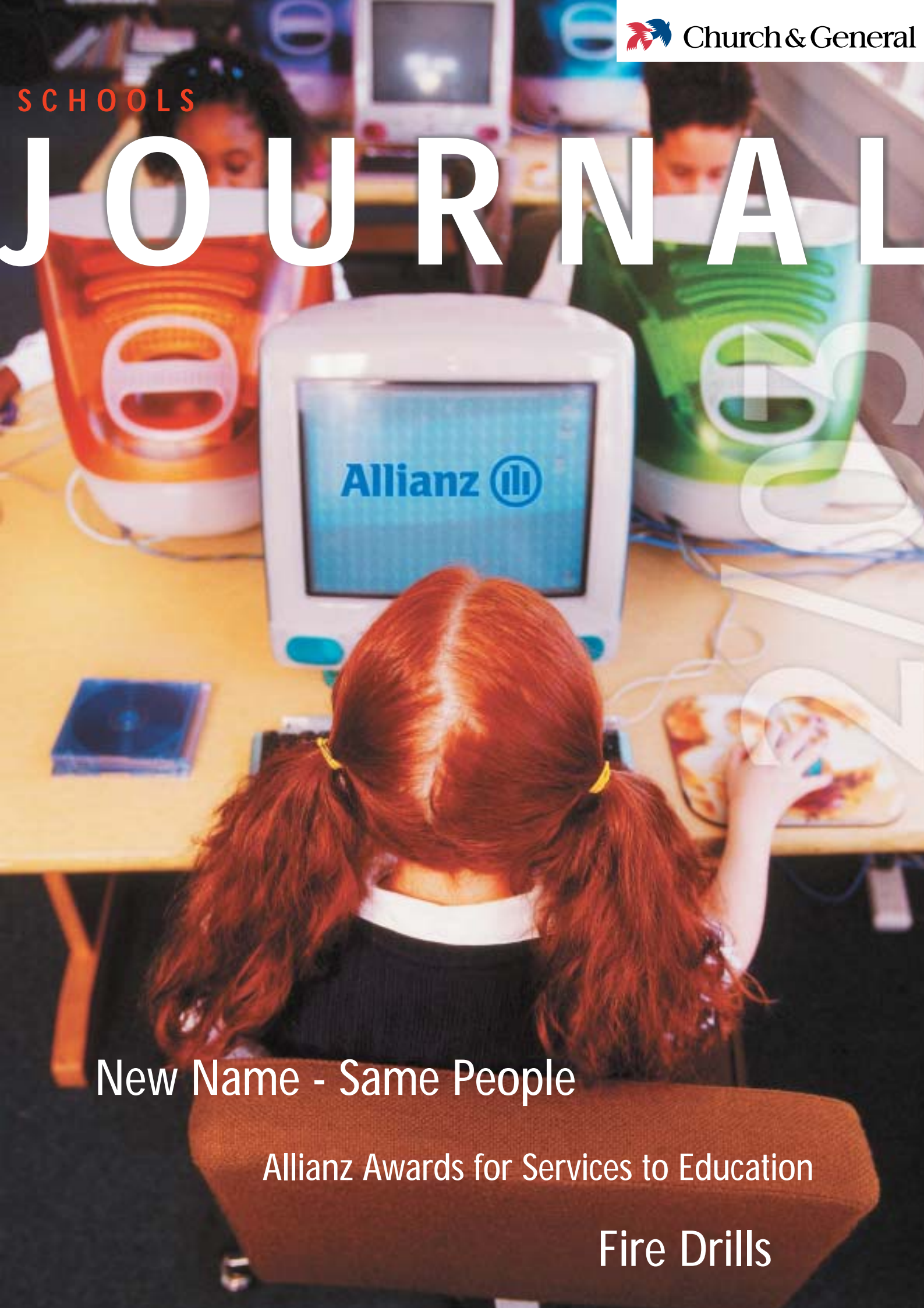


SCHOOLS

JOURNAL



New Name - Same People

Allianz Awards for Services to Education

Fire Drills



Dear Friends

I am sure you have by now settled back from the mid-term break and are no doubt already looking forward to the pre Christmas demands.

In this edition of our Journal we advise you of the change in our name to Allianz with effect from January 2004. Most Principals and Teachers will have been aware of our connection with the Allianz Group over the last few years and in our article "New Name – Same People" we give you the background to this historic change.

We announce the winners of the Scoil Treasa Naofa awards, sponsored by Allianz, for services to education on the island of Ireland. This years worthy winners were selected from over 200 nominations from north and south of the border and their awards were presented by His Excellency, Mr Steward Eldon CMG. OBE, British Ambassador to Ireland at an award ceremony held in Dublin last June.

From a risk management viewpoint we highlight the importance of schools holding regular fire drills and the efficacy of CCTV in the school environment, also included is an article on "Hold Harmless" Agreements. We look at sports in schools and what precautions can be taken in order to avoid accidents.

We would also like to remind you of the importance of protecting your property over the coming winter months. To assist you with this we are enclosing a copy of "A WeatherSafe Guide" which provides simple and necessary

precautions, which all property owners should take to avoid the worst effects of weather related losses.

I hope you find this edition of our Journal to be of interest and assistance to you.

If there is 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.

If you have a query regarding your school insurance and wish to contact us by e-mail, our address is education@allianz.ie Please quote your policy no in the subject title of the e-mail.

Yours sincerely

Michael Nolan
Member of the Board of Management

Contents

2 Editorial

We look at what is in this edition of the Schools Journal.

3 New Name – Same People

As part of our plans to bring all our services under one name, we will be changing the Church & General name to Allianz with effect from January 2004.

4 Legal Liability and Sports

Sporting activities form an integral part of school life and not surprisingly are one of the principle sources of accidents in the school.

5 Fire Drills

It is very important to have safety procedure checked regularly in schools. This article gives helpful advice and tips on how to carry out fire drills.

6 Allianz Awards for Services to Education

The Allianz sponsored Awards for Services to Education were held in the Regency Hotel on the 13th of June last. The Awards were founded to promote understanding, co-operation and friendships among those who are engaged in educational activities on both sides of the border.

7 Closed circuit television

CCTV has in recent years become an extremely useful deterrent to criminals and is now used extensively to protect banks, shops, shopping centres, offices and streets to name but a few.

7 Hold Harmless Agreements

These agreements normally relate to either use by the School of third party property, or more recently, employers taking students on work experience schemes.



Cover Picture:
Allianz, the new name
for Church & General.

New Name – Same People

From January 1st 2004, Church & General will be known as Allianz.

As you may already know Church & General is an integral part of Allianz, one of Ireland's and the world's largest and most respected insurance company's. As part of our plans to bring all our services under one name, we will be changing the Church & General name to Allianz with effect from January 2004.

In 1991, a French company AGF (Assurances Generales de France) which already had a 25% share in Church & General bought what was then the country's leading commercial

insurer – The Insurance Corporation of Ireland. The two companies were brought under the ownership of AGF – Irish Life Holdings p.l.c. AGF was the subject of a friendly take-over by German Company Allianz in 1998, thus creating a new entity, Allianz Irish Life Holdings p.l.c. in which Allianz has a 66.3% share, Irish Life & Permanent has 30.4% and other shareholdings, including the Irish Catholic Church, amount to 3.3%. Since that time Church & General continued to trade as a product brand of Allianz for its Religious, Schools and Social business.

There is already a high level of awareness and association between Church & General and Allianz among our Religious and School customers who recognise the migration to Allianz as a natural and sensible progression. Your policy and cover will not be affected in any way and all our services will continue as normal. The people you have dealt with over many years remain, as do our phone numbers and office addresses. However, we will have a new web address from December 2003, www.allianz.ie/allscoil.



We will continue to deliver the same quality of service you've come to expect. Over the coming months any documents you receive from us will incorporate the name change, e.g. renewal notices etc. All Church & General's clients will receive, in November 2003, a communication advising them of the change in name. If you require any information, please do not hesitate to contact us on 01-613 3966 or on our email address education@allianz.ie.

A WeatherSafe Guide

Enclosed with this issue of our Schools Journal, you will find a copy of 'A WeatherSafe Guide' which was published with a recent edition of the Sunday Independent.

This guide contains many interesting articles, helpful checklists, valuable and timely information on how to protect your property during the winter and what you should know about winter weather. It also looks at driving in wintry conditions and how you can be better prepared for winter journeys.

You can also find more detailed information on our website www.allianzweathersafe.com.



Legal Liability and Sports

Sporting activities form an integral part of school life and, not surprisingly, are one of the principle sources of accidents in the school.

Fortunately most of the accidents that occur involve minor injuries but, from time to time, more serious injuries do occur. There is an inherent risk of injury in most sports and provided the school takes reasonable precautions to prevent accidents, it is less likely to be held legally liable if an accident does occur. The precautions to be taken depend on the exposure to the risk of injury presented by the sport. Additionally, the ability of the pupil to participate in the sport in conjunction with the nature, extent and appropriateness of instruction and supervision provided should be considered.

The following are some of the areas which pose potential hazards:

Premises:

Where sports' activities are permitted indoors it is essential that the room is suitable for the activity. The room must be large enough to allow pupils participate in the sport, without the risk of continually colliding with each other. For example a hall which is suitable for 5-aside football may be unsuitable and too small if 10-aside football was permitted.

There should be no obstacles in the room, which could cause tripping or other hazards. Again an example would be a hall where there are central heating radiators attached to the side walls which, with contact sports, could cause serious injury to anyone falling against them.

The floor surface should be reasonably firm – i.e. it should not be slippery from

over polishing – or a damp or wet floor.

Outdoors, any concrete or tarmac area should be relatively level and free from potholes or other tripping or slipping hazards.

A sports field should be reasonably level and free from debris of any sort. A check to ensure there are no sharp objects on a pitch should be carried out, particularly where the pitch is open and/or used by other persons.

Equipment:

Sports equipment should be well maintained and checked regularly to ensure there are no defects. The equipment should also be suitable for the age and maturity of the pupils involved. This is particularly important in relation to gym equipment.

Participants in any sport should wear suitable clothing and footwear. Personal protective equipment should be compulsory where there is a risk of serious injury. For example, participants in camogie or hurling should wear protective headgear. In addition in contact sports gum shields should be worn.

Temporary goalposts are a particular hazard. They should be secured when in use and dismantled and stored away when not in use. There have been a number of incidents involving children pulling the posts down on top of themselves both during and after school hours. These incidents resulted in successful litigation against the school.

Refereeing:

The referee in any game must maintain good discipline and prevent any situations arising which could result in injuries. For example, allowing persistent fouling to go unchecked could constitute a breach of the duty of care, particularly if a serious injury ensued.

Supervision:

Where school games are played outside school hours the responsibility to supervise continues with the school. Adequate arrangements for supervision must be made particularly for “away” fixtures.

Insurance Cover:

The cover provided by the Custodian School Protection Policy includes the legal liability of the school (Board of Management or teachers) arising out of school related sporting injuries, subject to the policy terms exclusions and conditions.

However, the Board of Management is not necessarily responsible for every accident that occurs in a school and, in the absence of legal liability, has no obligation to pay medical or other expenses as a result of such accidents.

There is optional separate insurance available – Pupils Personal Accident Insurance – which includes cover for such medical costs, and this can be arranged by the Board of Management or Parents' Council of the school. Details of this insurance can be obtained from our website www.allianz.ie/allscoil.

Fire Drills

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, possibly the Health and Safety representatives, should act as observers and be told 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:

- 1: Escape routes should be clearly marked;
- 2: Make sure that everyone in the building can hear the fire alarm bell;
- 3: The fire bell should be distinctive from the normal school bell e.g. a constant or intermittent ringing;
- 4: Ensure that everyone knows what the alarm signal is;
- 5: Have a designated assembly point(s) and make sure that you can account for all the people in the building;
- 6: A fire drill is best done unannounced;
- 7: Make sure that you keep the fire alarm system maintained and in good working order;
- 8: Don't believe that arson attacks only happen after school hours. Some have occurred during school hours.

Details of fire drills which should be entered in the fire logbook include:

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

Evacuation procedures, which are successful under practice conditions, may be less so in the event of a fire. Fire drills cannot adequately simulate the confusion and uncertainty which can arise in an emergency. Evacuation procedures should make allowance for:-

False Alarms:

Irresponsible pupils can regard setting off the fire alarm as a joke. In some schools there are so many false alarms that initiating the evacuation procedures is delayed until the alarm is investigated and confirmed as genuine. This practice is dangerous. Any delay in evacuating the premises could have very serious consequences. To prevent false alarms it is sometimes necessary to reposition break glass call points and automatic detectors, so that they are more easily supervised by staff. Also anti-tamper devices are available from manufacturers.

Full or Partial Evacuation:

In large schools, particularly those with a number of separate teaching blocks, restricting the evacuation to the block concerned may minimise disruption. It can be difficult to know who is on the school site, particularly during lunchtime when pupils may be allowed off the site. The success of a partial evacuation is also based upon positively identifying the location of the fire and the certain knowledge that it cannot spread to or involve the other blocks. Unless those in charge are absolutely certain on these points then on every occasion a full evacuation should be the rule.

Controlling Pupils:

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 stays 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.

Disabled Staff and Pupils:

Arrangements must be made for the safe evacuation of those with disabilities which may include learning, physical and sensory difficulties. This may require special training of staff. It should be remembered that lifts must not be used once the fire alarm has sounded, unless these are specifically designed as evacuation lifts.

Fire Fighting:

Members of staff should only consider fighting a fire after they have seen to the evacuation of the pupils in their charge and raised the alarm. They must inform other members of staff of their intention to fight the fire and they must be certain that their actions will not place themselves or others in danger. If they are in the slightest doubt then they must evacuate the building along with their pupils.

Allianz Scoil Treasa Naofa Awards

The Allianz sponsored Awards for Services to Education on the Island of Ireland were held in the Regency Hotel on the 13th of June last.

The Awards were founded to promote understanding, co-operation and friendships among those who are engaged in educational activities on both sides of the border. The Award is open to groups and individuals, who in their own way, have made significant contribution to

This years recipients were Mr Paid McGee, Director of Special Education, St Patricks T.C., Drumcondra and Mrs Geraldine Higgins, Principal, St Martins PS, Garrison, Co Fermanagh. The recipients were presented with inscribed Cavan Crystal trophies and with calligraphed citations.

generated understanding, cross border co-operation and indeed friendships.

The Ambassador was followed by Mr Michael Nolan, Board of Management Member, Allianz. Mr Nolan in his address, stated that Allianz were delighted to be associated with the Awards in such a practical way and as a company that had dealings on both sides of the border, especially with educational institutions, the Allianz association was particularly special.

The ceremony itself was presided over by the Chairperson of the awards ceremony Lt Gen Gerry Mc Mahon retired Chief of Staff of the Defence Forces. Among those present were V. Rev Aidan Troy, vice chairperson and first recipient of the award, Dr Ian Adamson, Board member who gave a witty and colourful talk, which was much enjoyed by all present, Mr Ray Bassett, Co-chair of the British and Irish Inter Governmental Secretariat, the heads of educational establishments, north and south of the border as well as friends and colleagues of the recipients. The Awards patron, Dr Martin McAleese, who because of a prior engagement was not able to make it on the night, sent a letter offering his apologies and expressed his congratulations to the recipients and thanked the sponsors Allianz. He wished the Awards every continued success.



Above, left to right, Michael Nolan, Board of Management Member Allianz; Mrs Geraldine Higgins, Principal, St Martins PS, Garrison, Co Fermanagh; Shane McFadden, Allianz and Mr Paid McGee, Director of Special Education St Patricks TC, Drumcondra.

The winners were picked by the selection committees from over 200 nominations received from north and south of the border.

education. One award is presented to a person from the South of Ireland and another to a person from the North. In its short time in existence the awards have become very prestigious and indeed are now the premier award for services to education in Ireland.

The key note speaker at the awards ceremony was His Excellency Mr Steward Eldon, CMG OBE, British Ambassador to Ireland. Mr Eldon was fulsome in his praise of the awards and in particular the North/South dimension which

CCTV

Closed circuit television (CCTV) has in recent years become an extremely useful deterrent to criminals and is now used extensively to protect banks, shops, shopping centres, offices and streets to name but a few.

It is also very effective in protecting schools as it can be used to provide surveillance of areas not directly watched by staff, remote areas, areas prone to vandalism or theft or for general premises protection outside of school hours. It is very important to specify the operational requirements for CCTV systems to avoid the purchase of inappropriate and ineffective systems. This also enables the performance of completed systems to be tested. The operational requirement of each camera location will determine the necessary size of the screen image. This in turn affects the type of lenses and cameras used and the area that can be covered by each camera.

Operational requirements can range from simple deterrents through monitoring of disturbances and groups of individuals to recognition of known individuals and identification for legal purposes. CCTV pictures are transmitted normally by cable, to a convenient location where they can be viewed on the monitor and recorded. How the pictures are to be monitored is an important consideration.

It is possible to monitor off site during out of hours period so that a central monitoring station can notify the Gardai in the event of a crime, but this is more expensive than monitoring on site. An on site recorder is best located in a secure container in the main reception area or premises managers office where the monitor can be observed during school hours. Events triggered e.g.



by passive infra red detector can be recorded on the videotape enabling quick checking of recordings by staff during school hours.

Security lighting should be considered together with the design of the CCTV system.

Floodlights operated by passive infra red detectors can be installed with the cameras.

Cameras and their cables are vulnerable to attack and their protection should be considered.

Congrats to St Mary's Star of the Sea

We would like to congratulate St Mary's Star of the Sea, Sandymount, Dublin who were the very lucky winners of our recent draw for all schools who renewed their personal accident policy via our website, www.allianz.ie/allscoil.

Our winner will receive a set of Allianz sponsored jerseys for their school team.

'Hold Harmless' Agreements

From time to time we get queries from Schools regarding agreements they have been asked to sign. These agreements normally relate to either use by the School of third party property, or more recently, employers taking students on work experience schemes. For the most part these agreements call upon the School to indemnify the third party in respect of legal liabilities.

Occasionally, Schools are asked to sign what are called 'Hold Harmless' agreements. In these agreements the schools are called upon to accept any liability whatsoever and hold the third party harmless. We strongly advise schools that under no circumstances should such agreements be signed. These agreements may expose the School to liabilities over and above the legal liability cover by the School Custodian Policy. Insurance policies, as a rule, will not provide cover to this extent.

If you are asked to sign such an Agreement we recommend you proceed as follows:-

- 1:** Explain to the third party the extent of your cover and advise that you cannot sign such an Agreement, as it would expose you to uninsured liabilities;
- 2:** If, after the situation has been explained, the third party refuses to amend the Agreement, you should find an alternative third party to provide the services you require.

If, at any time, you have any queries relating to such Agreements, please don't hesitate to contact your local Church & General office or your broker.