

Allianz p.l.c.

# Schools Journal

[www.allianz.ie/schools](http://www.allianz.ie/schools)

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Allianz 



# Editorial

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

As many of you will know from direct experience, the November Floods, The December/January Freeze and the general changing weather patterns have led to a significant increase in damage to schools and resultant insurance claims.



**Anthony Shannon**  
Member of the Board of Management

Ultimately, insurance premiums reflect the claims patterns. In the period since 2004 we have been able to implement a series of premium rate reductions reflecting underwriting improvements in claims trends. Unfortunately the unprecedented increase in the level of claims that we have all witnessed from the above events means that regrettably we must apply increased rating at your next renewal. Our objective has always been to have as little volatility as possible in our premium rates and whilst it is disappointing for all to have to increase rates, the net effect of this increase will bring rates back to levels which applied in 2007.

A structured maintenance and risk management programme encompassing regular inspection, renewal and repair of all school property can help reduce and even prevent damage to school property. We identify some practical steps that can be taken.

Under the Safety Health and Welfare at Work (General Application) Regulations 2007, all passenger lifts and stairlifts must be thoroughly examined and inspected and we provide some information why it may be necessary for schools to arrange cover.

In our Legal Review article we outline some recently settled claims that have been finalised in the Courts.

Finally, Cumann na mBunscol is the largest sports organisation within the primary education system in Ireland and as their main Sponsor, Allianz are delighted to be associated with this organisation. In this edition we outline the fantastic work they carry out in national schools throughout the country.

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](mailto: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. Our schools website is [www.allianz.ie/schools](http://www.allianz.ie/schools).

Yours sincerely

*Anthony Shannon*

Anthony Shannon  
Member of the Board of Management

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# Increases in School Premiums 2010

While Schools have, over the years, raised many issues with us in relation to the nature and extent of insurance coverage, no one subject has given rise to more queries, discussion and debate than that of insurance premiums.



**Ciaran Whelan**  
Religious and  
Education  
Manager

We in Allianz have a long standing commitment to our Education customers to ensure that we provide “value for money”, not only in relation to the levels of cover which we provide under our policies, but also in relation to the premiums which we charge. Our commitment to providing broad based insurance solutions to meet the ever changing and evolving needs of the education market have remained constant over a period of over one hundred years. In that time we have developed and established a distinctive and unsurpassed expertise which we believe is evidenced by the loyalty which we have met from you, our education policy holders.

Consequently we are profoundly aware of the obligations which our unique position imposes on us to maintain the highest standards in relation to the provision of value for money, cover and service. Furthermore, we remain totally committed to working with you, our Education customers, to ensure that there is no diminution of these standards.

As we have outlined in previous newsletters, the Premium is the amount which a School pays to Allianz



as the Insurer for the protection provided under the Custodian School Protection Insurance Policy. Ultimately School insurance rates, and consequently levels of premium, are driven by the cost of claims.

In the period since January 2004, Schools have benefited from a series of rate reductions which reflected not only an improvement during the period in underlying claims costs but, more importantly, an absence of either a

significant large individual loss or a significant weather related incident.

Unfortunately in 2009 we encountered “a double whammy” in this regard, with widespread losses as a consequence of the combined effects of flooding in November and the extremely cold weather around the year end, which resulted in a substantial number of “freeze” claims which impacted on Schools countrywide.

*continued overleaf* →

We have carried out a review of the effect which these events will have on our rating structures and have come to the conclusion that, regrettably, there is no alternative but to apply increased rating at your next renewal. The net effect of this increase will bring rates back to the levels which applied in 2007. The rating increase will be reflected in your renewal documentation.

Given the current difficult economic times in which Schools in general find themselves under financial constraint, it is only natural that attention will focus more sharply on costs, including the cost of insurance. Even in the best of times insurance is often viewed as an unwelcome cost. However, the true value of your insurance package is really only fully appreciated if you are unfortunate to suffer a loss which is the subject of a claim under your policy.

Consequently we in Allianz are happy to re-affirm the commitments which we have previously given to you in relation to pricing, policy cover and service.

### Pricing

Covers for Primary Schools which are placed with Allianz are written on a "Community Rated Portfolio Basis", which means that premiums are based on the total claims cost of all risks written within the Portfolio e.g. all Primary Schools. Adopting this

approach ensures consistency of pricing for all schools in the Portfolio as the effect on premium of losses is spread across the entire Portfolio rather than being levied solely on those schools unfortunate to have suffered the losses.

Furthermore, under this approach, the standard Allianz Custodian School Protection Policy cover applies to all Primary Schools within the Portfolio, irrespective of the type of risk or claims experience, thus ensuring consistency of cover for all risks across the Portfolio.

At a time when many Insurers in the market have indicated that cover will be either restricted or withdrawn altogether in various parts of the country as a consequence of the flooding and freezing incidents, the importance for Primary Schools of the "Portfolio Underwriting" approach has never been more relevant.

Whilst due to the diversification of interests it is not possible to adopt the "Portfolio Underwriting" approach to the Secondary School account, we endeavour to apply the principles of such an approach where possible.

### Cover

As part of our on going commitment to provide Schools with a superior insurance package, we continually review and update our Policy wordings to ensure that the cover provided

recognises the risks presented by the on-going involvement of the education process. Additionally our established and customary approach of utilising clear and unambiguous language in our policy wordings is complemented by an acknowledged reputation throughout the market for prompt and equitable settlement of claims.

### Service

In addition we support the provision of what we consider to be the market leading product for Schools with a dedicated countrywide service which we believe is second to none. Our Underwriting, Claims and Sales personnel have extensive knowledge in their respective fields in relation to the Education system, relevant legislation and most importantly a compassionate understanding of the difficulties Schools face on a daily basis.

Allianz take pride not just in the quality of our education product offering and our level of service, but also of the client focussed approach we adopt to claims settlements.

Finally, we would like to take this opportunity to thank you for the loyalty which you have shown over the years. We believe that this is a testament to working closely together to ensure we consistently provide you with market leading covers and quality of service, supported by long term price stability.

# Broken Windows/Glass



Phone 1890 779 999

Outside Office Hours – Phone 1890 253 056

One of the great benefits of having your school insured with Allianz is that you can now avail of our new Nationwide glass replacement service called Glasscare. Our top quality glaziers will replace your damaged glass and Allianz will pay the glazier directly.

You are responsible for the payment of the Policy Excess to the repairer. Please notify Allianz Claims Department immediately of your claim and we will organise a glazier for you within 24 hours to carry out the repairs.



# Allianz Cumann na mBunscol

[www.scoilsport.org](http://www.scoilsport.org)

Cumann na mBunscol is the voluntary organisation of primary school teachers on the island of Ireland who promote our native games. Founded in 1971, it is now the largest sports organisation within the primary education system in Ireland.



Pictured left to right at the Official Launch and handover of Sponsorship cheque for the 2010 season are: Noeleen Rooney (Assistant National Secretary, Cumann na mBunscol), Margaret Cunningham (National Chairperson, Cumann na mBunscol), Ciarán Whelan (Allianz) and Jim Fennelly (National Development Officer, Cumann na mBunscol).

## Activities

Cumann na mBunscol is an inclusive organisation that welcomes all children regardless of creed, ethnic background or gender and promotes participation and fair play. The core aim of its Strategic Plan is to promote Gaelic Games in an atmosphere of fun and enjoyment and to make Gaelic Games the games of choice in primary schools whilst emphasising participation for all.

Boys' and girls' football, hurling and camogie, handball and rounders are the games promoted by each County Committee. Most County Coiste also organise summer camps, seminars, coaching courses and many counties are also involved in inter-county matches at primary schools' level in conjunction with senior inter-county championship matches at provincial level.

## National Awards

Each year the national awards take place. Units of Cumann na mBunscol

that have achieved a significant standard in various categories in the promotion of our national games are rewarded.

## Structure

Cumann na mBunscol is structured along the same lines as the GAA. In the GAA the basic unit is the local club. In Cumann na mBunscol the basic unit is the local national school. The next layer in both organisations is the county committee followed by the provincial committee and finally the national committee. Each county runs its own competitions. Provinces also run some events such as the Primary Go Game in Munster. On All Ireland semi-final and final days there are two representative games played at half time, one a boys' game and one a girls' game. These exhibition matches are known as the Cumann na mBunscol/GAA/INTO Mini Sevens.

Cumann na mBunscol obtain finance from a number of sources and as main

sponsor, Allianz, have been generous supporters since the late nineties.

## Publications

At national level Cumann na mBunscol produces an annual journal called *Scoilspórt*. Some counties produce their own fixtures and informational booklets or newsletters.

## Conclusion

Cumann na mBunscol is very fortunate to have committee members who are full of enthusiasm and very progressive in their thoughts and actions. They can lay claim to a significant part of the credit for the dynamism that typifies Gaelic Games all over Ireland. Many other sporting bodies are envious of the influence that the GAA has in primary schools. This influence is due to primary teachers who promote Gaelic Games in their schools because of their great love for Gaelic Games and culture.

# Recent Losses – Lessons Learnt

The November Floods, the December/January Freeze and the changing weather patterns of recent years have led to significant losses on the School account in the past twelve months. What can we learn from these losses and how can you reduce your exposure to future losses?



**Dermot Connor**  
Underwriting  
Manager  
Religious/  
Education

Of particular interest were the number of losses which resulted from:

- absence of or inadequate levels of insulation in both modern and older premises,
- heating systems which did not have a fitted frost thermostat control,
- non-operation of frost thermostat controls due to electricity being switched off,
- occurrences in unoccupied/vacant buildings, especially where basic precautions such as draining water pipes, tanks and apparatus had not been carried out.

Whilst the scale of recent losses has been unprecedented, it is worth noting that each year we regularly encounter many claims which have resulted from poor or non-existent maintenance. In many instances these losses could have

been prevented or limited by the implementation of a structured maintenance and risk management programme encompassing regular inspection, renewal and repair of all School Property. Such a programme would include issues such as:

- Identification of risks and exposures,
- Regular inspection of School Property,
- Renewal and repair of School Property as the need arises,
- Review of controls, loss prevention measures and procedures.

A programme on this basis which is properly scheduled and documented would contribute to the early identification of problems which have the potential to cause losses, thus reducing the ultimate cost of claims which has a direct bearing on your premium requirement.

Detailed loss prevention measures are available from your local Allianz representative and in the following sections we highlight some of the key areas requiring attention under the headings of (1) Frost/Freeze Protection, (2) Storm and (3) Flood Protection.

## 1. Frost/Freeze Protection

During periods of severe or prolonged cold weather:

- Maintain Heat in the Building.
- Fit Frost Thermostats and ensure that it is correctly set, i.e. 35°F or 2°C if located indoors, or 32°F or 0°C if outdoors.
- If no Frost Thermostat fitted, then responsibility for manually starting the heating system must be allocated to named responsible individuals.
- Remember to protect your oil supply against freezing. 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.
- Leave internal doors open to protect unheated or poorly heated compartments, but always subject to applicable fire safety rules and regulations. 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 heat is not to be maintained then the water supply should be isolated and all sanitary and domestic water services drained.
- Make sure all exposed pipes are properly lagged/insulated.
- Make sure that all tanks and pipes in the roof space and all external vent or expansion pipes are well lagged/insulated.

## 2. Storm

Storms have always been a feature of Irish weather and while it is not possible to prevent the happening of a weather event, there are measures which you can take to help reduce the nature and extent of any ensuing damage to School Properties.

- Clean out gutters and down pipes of leaves, dirt and debris on a regular basis.
- Keep tree branches trimmed to prevent them from overhanging buildings.



- Have trees that are close enough to fall onto buildings or parking areas checked regularly – Where warranted have trees trimmed or removed by a qualified tree removal service.
- Check for broken, damaged or loose tiles and have them repaired where necessary.
- Check the flashing around skylights, vent pipes and any other projections where a roof covering meets an adjoining surface.
- Repair any damaged gutters or down pipes and check their supports.
- Ensure grounds are kept clear of loose materials and rubbish that may blow about and cause damage.
- properly ventilated).
- Plug sinks / baths and put sandbags in all toilet bowls to prevent backflow.
- If possible clear blocked drains.
- Be ready to turn off gas and electricity supplies (get help if necessary).
- Keep a flashlight and spare batteries in an accessible place.
- If required to do so, exit your property with care, as submerged debris could cause you to trip or fall.

## 3. Flood Protection

There is not always time to prepare for a flood, however if you do receive an advance warning there are a number of actions you can take to minimise your exposure:

- Raise to higher ground (upstairs or on worktops) furniture, appliances or other items that may be damaged by direct contact with water for an extended period.
- Move vehicles, valuables or other items to safety.
- Put sandbags or flood boards in place (remember when the flooding is over to make sure your property is

The information provided in this article highlights key issues under the headings identified and your local Allianz representative is available to provide detailed assistance with any specific enquiries you may have. In addition further information is contained in the Allianz Guide to Insurance, Safety and Security in the School, visit [www.allianzweathersafe.com](http://www.allianzweathersafe.com).

## Correction

In the last edition of our Schools Journal we featured an article titled "A Visitors Tale" which outlined a visitors impressions of Gortjordan National School and its environs. In error we advised that Gortjordan National School was in County Galway. Gortjordan is of course in County Mayo and we apologise for this error.

# Insurance for lifts – why separate cover?

Many schools now have passenger and stairlifts: Passenger lifts are commonplace in newer schools of two storeys or more. Stairlifts are increasingly found where there are pupils with certain physical disabilities. Are they covered under the school's main insurance policy – the Custodian School Protection policy?



*exposed for such detailed scrutiny. Where deemed necessary by the Competent Person, a thorough examination can be supported by the application of load and/or non-destructive testing.*

The purpose of the thorough examination is to assess the integrity of the “as seen” condition of the lift and to subsequently advise on defects affecting safety to persons.

It is obvious from this definition that the existence of a maintenance agreement with the equipment suppliers or installers does not necessarily meet your statutory requirements. It is essential that the competent person is sufficiently independent and impartial to allow objective decisions to be made.

As part of our on-going commitment to provide schools with a superior insurance and related service, engineering inspections can be carried out by specialised Allianz personnel at competitively priced levels of premium, thus enabling schools to meet their responsibility under current Health and Safety legislation. A quote can be obtained by contacting our Education Team at **01 613 3966**, your local Allianz Representative or your Insurance Broker.



**Noel O'Loughlin**  
Religious Business  
Executive  
South West

## Inspection

Under the most recent legislation – the Safety Health and Welfare at Work (General Application) Regulations 2007 – amongst other types of hoists and boilers, all passenger lifts and stairlifts must be thoroughly examined and inspected every 6 months.

This thorough examination can be defined as:

*A systematic and detailed visual scrutiny of all critical load bearing parts and the functional testing of all safety critical devices. Where critical components and devices are hidden then they must be*

The Allianz Custodian School Protection Policy currently provides protection in respect of Material Damage to Lifts and Public/Employers Liability arising from the Lifts. However, there is one area where a specialist Engineering Inspection Policy may be required under current Health and Safety Legislation



# Legal Review



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



**Gerry O'Toole**  
Claims  
Relationship  
Manager

## Case 1

This first case arose out of a serious injury to an employee of a Contractor who was carrying out snag work on the school premises. A major contract had been completed and initial snagging work had been done. In this case, the Plaintiff, was on the school premises carrying out extra work on the electrical systems in the school. The door closer on a particular door was connected to the alarm system and was broken. While the Plaintiff was on the

premises in relation to other work, he was asked to fix the closer by the Principal. In the course of the work, the closer sprung back striking the Plaintiff in the eye causing a very nasty injury. The Board of Management of the school were named in the High Court proceedings issued and right from the beginning, the Plaintiff's Employers tried to cede their responsibilities as Employer to the Board of Management of the school. They did so on the basis that they were alleging that the Plaintiff was working under the Board of Management's instructions on the day. This was denied by the Board of Management who advised that the Plaintiff was shown the broken closer by the Principal and asked to deal with it under the snagging work. The Plaintiff did not query this. In addition, the case was made that this work was not part of the Contract works but evidence was produced to show that he had worked during the course of the

main contract on at least six or seven other closers. The Principal was clear in his recollection that it was on the basis of snagging work that he approached the Plaintiff in relation to the door closer and all he did was point out the fact that it was broken and there was no discussion or instruction in relation to the matter other than that. The Plaintiff's claim was settled by his Employer in advance of trial with a very small contribution to the settlement and legal costs (to buy off the risk) on behalf of the Board of Management. The Employer was successful in arguing a case against the Plaintiff in relation to contributory negligence. We include this case to highlight the necessity for the Board of Management/Principal to distance themselves from any ongoing contract works in the school. If there is any hint at all of Board of Management involvement in the system of work, an attempt will be made to join them to the proceedings with a view to passing on a part or all of the responsibility in relation to a system of work which has broken down leading to an injury.

## Case 2

This next case deals with a trip and fall over a schoolbag during lunch break. On this day, it was raining outside and as a result, the pupils remained in their classrooms with the supervising teacher patrolling the corridor outside the classrooms. There is a strict policy in the school that on these days when the pupils are in their classroom at break times that they must remain seated at their desk and can only leave them to seek permission for toilet breaks from the supervising teacher. This would be normal and accepted practice on a wet day. The Plaintiff in this case was running between the desks and tripped and fell over his own schoolbag. Clear instructions were given to all the pupils in relation to storing their bags under their desks rather than in the passageway between the desks. Again, this is a strict policy and one which was repeated on a regular basis by the teacher to her pupils. The Plaintiff suffered a nasty laceration to



his head with resultant scarring. The case proceeded to a full hearing in the Circuit Court. The Plaintiff did not do his own case any favours. He denied the system of supervision and in turn denied that it was his own bag that he tripped over. Evidence was given by the Principal and Teaching Staff and the Judge ruled that the teacher had acted correctly and the Plaintiff had not satisfied him that there was any actionable negligence against the school. The case was dismissed and a stay put on the costs, provided there was no appeal by the Plaintiff. This would not be the first claim of a trip and fall over a schoolbag and it is an area in which each Board of Management needs to ensure that the school policy on the positioning/storage of schoolbags in the school yard and classroom areas is strictly adhered to and the pupils are reminded of this policy on a regular basis.

### Case 3

This next case involved a settlement of a claim arising out of a very serious eye injury to a pupil who was working on a

piece of wood with a chisel during woodwork class. While shaving the piece of wood with the chisel, a sliver of wood came away and lacerated the Plaintiff's eye. Given the extent of the scarring, the treating Surgeon was surprised at the level of vision achieved in the eye post surgery. Liability was very much disputed in this case as the defence presented, and supported by Engineering evidence, confirmed that there was no requirement to wear safety goggles. The act of shaving the wood is always away from the face so there is no chance whatsoever of the shavings being drawn towards the face/eyes. The school here were aware of the need for safety equipment and where required, it was available. What occurred here was difficult to explain but unforeseeable in our view and a complete accident and engineering evidence supported the fact that safety goggles were not required in this case. As in all cases with a very serious injury, there is always a risk and the case was disposed of for small money inclusive of the Plaintiff's legal costs in advance of trial.

### Case 4

This last case involves a situation where a teacher was absent and the pupils from her class were divided up among the other classes for supervision purposes. As in many cases, you can do everything right on supervision but end up in a situation wherein something completely unlikely occurs when the pupil is safely supervised elsewhere. What happened here is that the child was given a chair to sit on in the other classroom which was too high for the table that she was working at. The pupil leaned forward on the two front legs of the chair as she attempted to do her work on the table. The chair slipped out from under her causing her to fall forward striking her mouth on the table and she suffered dental injuries to three teeth. Given the fact that the chair was too high, it was clear that we had no answer on liability and the case was settled on a reasonable basis.

# Internet Usage

Technology has brought welcome advances in Education and is becoming an ever increasing feature of school life at all levels.



However, when used in an inappropriate manner, it can create exposures for the Board of Management not previously envisaged (e.g. breach of copyright, cyber bullying, pornography etc).

All schools should have an Internet Usage Policy which clearly sets out what is considered acceptable use and what is considered unacceptable. The Policy should also set out the disciplinary procedures that will be followed when unacceptable usage occurs. The Policy should be agreed with the Parents Council where possible and issued to all pupils and parents annually.

# Pupil Personal Accident Insurance 2010/2011

Allianz are the market leader in Pupil Personal Accident protection. Our position as market leader is not an accident it is down to the fact that our Policy provides the most wide ranging protection, the highest benefit limits and at a very competitive premium.



**Alan Black**  
Education  
Business Executive

## Why Choose the Allianz Pupil Personal Accident Policy?

- Our standard benefits are higher. The main benefit used on a Personal Accident Policy is the Medical and Dental expenses (not recoverable from any other source) and subject to the terms, conditions, limitations and exclusions of the Policy. Our limit is €30,000 compared to the market standard of €25,000.
- Our main covers are separate. We have two separate limits for medical and dental expenses, €30,000 for each. This means that an injured pupil can claim up to €30,000 under medical expenses and up to €30,000 under dental expenses. Claiming under one benefit does not limit your ability to claim under the other. This is unique among our competitors as they have a single limit covering both medical and dental expenses.

- The Allianz Policy is the only Pupil Personal Accident Policy in Ireland that does not put a time limit on follow-on expenses as a result of an insured accident. This means that a young pupil who has medical or dental expenses for 10 or 15 years after the original insured incident can still claim these expenses once they are as a result of the original incident. If a time limit was in force, the parent could end up severely out of pocket for an insured accident.

## Why do we need a Pupil Personal Accident Policy if we already have a School Protection Policy?

The School Protection Policy covers the Legal Liability of the School, it's Board of Management, Patron and Trustees. Like any liability Policy, it covers the liability of the Insured if they are found to be negligent and this negligence leads to an injury. If a child has an accident on the School grounds or whilst engaged in a School activity, their resultant medical expenses will only be covered by the School Protection Policy if the school are found negligent i.e. lack of supervision, wet floor etc... If the accident is judged to be no ones fault, then the parent will have to bear the cost of the medical expenses.

If the child is insured under the Pupil Personal Accident Scheme and their child has an insured accident, they can recover the medical and or dental expenses (not recoverable from any other source) incurred as a result of the accident regardless of who is to blame.

This is a benefit for both the Parent and the School. The Parent can claim the medical and/or dental expenses directly from Allianz without having to prove the School were negligent. This in turn should greatly reduce the possibility of animosity between the Parent and the School.

## Has the premium stayed the same as last year?

We are delighted to confirm that the premium has remained the same as last year. We have also retained the 20% discount when applying on-line. Simply log onto [www.allianz.ie/schools](http://www.allianz.ie/schools), proceed to the Pupil Personal Accident section of the website and purchase your policy from mid August.

The cover options and premium are contained in the box below. If you have any questions you can contact our dedicated Pupil Personal Accident Team on **01 613 3900** or your local Allianz Representative.

Cover Options			
Option Available	Requirements	Level of Cover	Cost
<b>Option A – All Pupils</b>	All Pupils must be included and the level of cover must be common to all pupils.	School Activities Only. 24 Hour basis.	€4 per pupil €7per pupil
<b>Option B – Specified Pupils</b>	Specified cover for individual pupils.	School Activities Only. 24 Hour basis.	€5 per pupil €8 per pupil

# Education. Covered by Allianz.



When it comes to day-to-day school management, class preparation and extra-curricular activities, [www.allianz.ie/schools](http://www.allianz.ie/schools) is always ready to help out. Created by Allianz, Ireland's leading insurer of schools, this unique website provides a wide range of information and assistance for teaching professionals and managers in Ireland. Visit the website and you'll find we've really done our homework, with detailed information on every aspect of school insurance, including teachers liability, pupil personal accident and use of teachers' cars.

Log on to [www.allianz.ie/schools](http://www.allianz.ie/schools) to find detailed information on school insurance and see why it is top of the class.

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 Allianz p.l.c. is regulated by the Financial Regulator. Calls may be recorded.

**Allianz** 