



SCHOOLS JOURNAL

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Issue 02/2018

EDITORIAL

Dear Friends,

Welcome to the winter 2018 edition of our Schools Journal.



Peter Kilcullen
Chief Customer Officer

As we approach the end of 2018, I would like, on behalf of Allianz, to take this opportunity to wish each and every one of you best wishes over the Christmas period and throughout 2019 and thank you all for your continued support over the last year.

We receive many queries regarding the Legal Expenses cover under your Allianz Custodian School Protection Policy and how Boards of Management should respond in a myriad of situations. In this issue we outline the cover provided by the Legal Expenses section of your Policy, discuss the issues arising and some of the misconceptions held.

Other articles featured in this issue include why separate cover may be required for lifts, hoists and other items of lifting equipment, theft of metal from schools, how you can prevent weather related damage to your school, guidance in respect of use of the school property as polling stations and our regular review of some school accidents that have recently been finalised in the Courts.

The winter period is traditionally the time when property is most exposed to major weather events. In this issue we outline some practical steps to help protect your property and reduce the risk of your school suffering weather related damage. We also outline specific measures to ensure your school is adequately protected from the risk of frost and freeze related damage.

Allianz have been proud partners and sponsors of Cumann na mBunscol for over 20 years. In this issue we feature images of the finals and some regional events.

We hope you find this issue of our Schools Journal to be of interest and assistance to you. We value your feedback and if there is any additional information we can provide in relation to any of the articles featured or indeed, if you have any issue 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 Schools Support Team at 01 613 3966, your local Allianz Representative or your Insurance Intermediary.

Peter Kilcullen
Chief Customer Officer

Calls may be recorded.



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This publication is for general information and guidance purposes only and should not be regarded as a substitute for professional advice. Such advice should always be taken before acting on any of the matters discussed. Unless otherwise noted, all articles have been written by Allianz Underwriting, Customer Relationship and Claims Staff.

INSURANCE FOR LIFTS, HOISTS AND OTHER ITEMS OF LIFTING EQUIPMENT – THE NEED FOR SEPARATE COVER

MANY SCHOOLS NOW HAVE PASSENGER LIFTS, PLATFORM LIFTS, HOISTS, SLINGS, STAIRLIFTS. A FREQUENT QUESTION WE ARE ASKED IS “ARE THESE ITEMS COVERED UNDER THE ALLIANZ CUSTODIAN SCHOOL PROTECTION POLICY OR DO WE NEED SEPARATE INSURANCE COVER FOR THESE ITEMS OF EQUIPMENT?”

The Allianz Custodian School Protection Policy currently provides protection in respect of Material Damage to Lifts and Public/Employers Liability insurance arising from the ownership/operation of these items of equipment. However, a specialist Engineering Inspection Policy may be required under current Health and Safety Legislation.

INSPECTION

Under the Safety and Welfare at Work Regulations 2007 you are obliged to have all passenger lifts and stairlifts 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 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 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, thus enabling schools to meet their responsibility under current Health and Safety legislation. A quote can be obtained by contacting our Schools Support Team at 01 613 3966, your local Allianz Representative or your Insurance Intermediary.



THEFT OF METAL FROM SCHOOLS – WHAT CAN YOU DO?

THEFT OF METAL IS NOT A NEW PHENOMENON. IT IS SOMETHING THAT OUR CUSTOMERS HAVE BEEN EXPERIENCING FOR MANY YEARS. WITH THE RECESSION CAME A SPIKE IN THEFT OF METAL CLAIMS AS HIGH PRICES WERE PAID FOR SCRAP METAL, THEREBY INCREASING ITS THEFT ATTRACTIVENESS. OPPORTUNIST CRIMINALS, EVEN ORGANISED CRIME GANGS FROM FAR AFIELD, WERE STEALING “THEFT ATTRACTIVE METALS” FROM A WIDE SPECTRUM OF BUSINESSES AND COMMUNITIES ACROSS IRELAND. WHILST THE SCRAP PRICE FOR THESE SO CALLED “THEFT ATTRACTIVE METALS” HAS DECREASED SOMEWHAT AND MOST METAL DEALERS NOW WORK CLOSELY WITH THE GARDAI AND COMPLY WITH NEW RULES INTRODUCED TO COMBAT SUCH CRIME, THERE WILL ALWAYS BE ROGUE TRADERS WHO ARE HAPPY TO CONTINUE DEALING WITH CRIMINALS CREATING A MARKET FOR SUCH STOLEN GOODS.

Schools by their very nature are often viewed as a soft target for theft due to the expanse of their lands, their often isolated location, the presence of theft-attractive metals in their construction (including lead, copper and other related alloys, particularly in older historic structures) and their perceived weaker security systems. Most schools will be unoccupied at night and for extended periods around summer and other breaks. All of which prove an attractive combination to would be thieves.

Once a location is found to be vulnerable, our experience tells us that further theft incidents are highly likely as long as attractive metals remain part and parcel of the fabric of a building. Metals targeted can form part of the exterior structure such as downpipes, flashings or other roof coverings. Others are internal to the building including boilers, cylinders and electrical cabling/switchgear. But it does not stop there – other items that have been stolen include iron gates, fencing, bronze sculptures and statues, even goalposts!

The cost of damage is usually not limited to the loss of metal alone. In fact, the larger claims we have paid have arisen out of the damage caused during the course of the burglary. Once the internal fabric of a building is left exposed, often for an extended period of time during school holidays, rainwater can penetrate the building causing untold damage to internal fixtures and fittings, furnishings and computer equipment. All of this can result in a nasty surprise for school staff and potential disruption to teaching on return to school. It is this cost that can far exceed the cost of the stolen metal itself.



SO WHAT CAN YOU DO TO HELP PREVENT LOSS AND PROTECT YOUR SCHOOL PROPERTY?

- Be aware of what metals you have, where they are located, their likely value and their attraction to would be thieves. What would be the potential impact in the event of their theft?
- Secure your grounds by locking perimeter gates at the end of the day. Vehicular access in particular should be restricted by bollards or similar means
- Ensure all access doors and windows are maintained in good condition and secured at the end of each day
- Remove any vulnerable points of access to roof structures or windows e.g. nearby trees. Wheelie bins and ladders should be kept within a secure building
- Trees, hedges and any other overgrown vegetation should be cut back as they can act as a screen allowing criminals go about their unlawful business
- Arrange for regular inspection of roof structures to be undertaken, particularly as thefts can go unnoticed for long periods of time thereby exacerbating water ingress
- Engage a reputable security contractor to advise on the installation of:
 - an effective security lighting system
 - an intruder alarm system, connected to central monitoring station. This system could even be extended to protect vulnerable roof areas
 - a centrally monitored CCTV system, many of which can now facilitate live audible warnings if trespass is detected
- Apply anti-climb paint to drain pipes, roof guttering and low level roof areas to restrict access
- Encourage your local community to keep an eye out and report any suspicious activity to Gardaí
- If contract works include the use of scaffolding, ensure that access ladders are retracted/removed at

the end of each working day and the works area is securely fenced off

- Replace theft attractive metals with less attractive materials. This is a particularly important consideration after a theft incident
- Consider the application of security markings. There are products available on the market which can now forensically link thieves to crime scenes

We all know that thieves will go to any length to access our homes and places of work. However, together we can take some simple measures, many of which involve minimal cost, to act as a deterrent.

If you have any questions in relation to the above or would like your local Allianz Representative to visit your school, please contact our School Support Team at 01 613 3966, your local Allianz Representative or your Insurance Intermediary

A PROUD MOMENT

Recently, our Religious & Education colleagues were honoured with an award at the Excellence in Business Awards by the Public Sector Magazine – “Excellence in Insurance for the Public Sector – Outright Winner”.

The award honours companies that demonstrate outstanding service, continuity, track record and general excellence in business to the Public Sector, Irish Companies, and to the people of Ireland.

This award recognises all of our Religious and Education colleagues for the excellence in their sector achieved over a continued period of time; and the respect and esteem they are held in by their peers and customers.

Alan Black Religious & Education Customer Relationship Manager is proudly pictured with the award.



ALLIANZ CUMANN NA MBUNSCOL



ALLIANZ ARE VERY PROUD SPONSORS OF CUMANN NA MBUNSCOL FOR OVER 20 YEARS. OUR PARTNERSHIP PERFECTLY COMPLEMENTS ALLIANZ'S ETHOS "SUPPORTING PEOPLE AND COMMUNITIES SINCE 1890".

Cumann na mBunscol has been a permanent fixture of the primary school sporting landscape in Ireland since 1971. It is a very pro-active and inclusive organisation that represents modern Ireland proudly. Allianz's involvement with Cumann na mBunscol helps to provide support to many schools and volunteer teachers countrywide whose commitment and dedication forms the basis of the success of Cumann na mBunscol. Over the years Cumann na mBunscol has had a major influence on the sporting development and education of our school children and promotes participation and fair play.

The Allianz Cumann na mBunscol Finals are the pinnacle of the years sporting events and have become an important fixture in the sports diaries of primary schools all around the country. The finals provide all participants with lifelong memories of playing with their school mates and proudly representing their schools.

To showcase the finals and the sports stars of the future, we have assembled a gallery of some of the finals that took place around the country. We would like to thank the Schools that contributed to our gallery and Cumann na mBunscol for the various images.

Can you see your school?



Our very own Alan Black, Religious and Education Customer Relationship Manager, presenting a Division 1 Cup to Marino National School following their victory in the Dublin Finals in Croke Park.



Westlife's Nicky Byrne made his return to Croke Park a bit sooner than anticipated, to support his son Rocco who was playing for St. Plunkett's, Malahide.







LEGAL EXPENSES

WE RECEIVE MANY QUERIES REGARDING OUR LEGAL EXPENSES COVERS AND HOW BOARDS OF MANAGEMENT SHOULD RESPOND IN A MYRIAD OF SITUATIONS. IN THIS ARTICLE WE ADDRESS THE ISSUES ARISING AND SOME OF THE MISCONCEPTIONS HELD.

WHAT IS LEGAL EXPENSES COVER?

Legal Expenses cover allows the Board of Management in certain circumstances to take legal action or defend legal action arising from challenges to the Boards decisions by a third party and/or the infringement of the Boards legal rights. This cover is in respect of legal costs and/or expenses not otherwise covered by the other sections of the Allianz Custodian School Protection Policy.

Legal Expenses cover is not designed or intended to provide cover in respect of a Board of Management's legal expenses arising from their day to day activities such as the design and or implementation of their Enrolment or Employment Policies and Procedures.

In short, there must be a challenge to the Board of Management's decision (after you have exhausted your own internal procedures) or an infringement of the Board's legal rights before a claim can be considered under the Legal Expenses Section of your Allianz Custodian School Protection Policy.

WHAT DOES THE LEGAL EXPENSES SECTION OF THE ALLIANZ CUSTODIAN SCHOOL PROTECTION POLICY COVER?

The actual limits of indemnity, specific terms and conditions of the cover provided are set out in your Policy. However, in broad terms the cover provided would fall under the following categories:

- The pursuit of legal action by the Board of Management against employees, past employees or prospective employees.
- Legal action by the Board of Management to recover damages arising from a wrong perpetrated against the school.
- Legal action by or against the Board of Management in respect of contracts entered into by the Board for the purchase, hire, sale or supply of goods or services.
- Legal action by or against the Board of Management in respect of disputes relating to the ownership or occupation of the school premises.
- Legal action by the Board of Management in defending a

prosecution or a breach of a Statute, Statutory Instrument, Order or Regulation.

In each case cover applies only to the legal costs and expenses which are incurred by the Board with the express prior approval of Allianz. In this regard we would remind all schools to contact Allianz or their Insurance Intermediaries prior to incurring such costs. Where costs are incurred without our prior approval you will not be in a position to recover same under your Policy.

Clearly from a school Board of Management (and Allianz) perspective there is no benefit in pursuing legal action where at the outset it is clear that there are little or no prospects of success. Consequently, as with all Legal Expenses Policies (not just Allianz), there is a condition within your Policy that any action taken must offer a reasonable prospect of success if we (Allianz) are to agree to support same.

HOW CAN CLAIMS ARISE?

Examples of claims would be:

1. The Board of Management may wish to take legal proceedings to prevent a former employee from defaming the school or for the return of property belonging to the school (e.g. audio/visual/digital equipment) loaned to that person.
2. The Board of Management may wish to pursue a supplier for the non performance of a contract for the supply of goods or services e.g. the IT Company engaged to service and maintain your IT equipment fails to meet its obligations under the contract.
3. The Board of Management may wish to mount a defence to a prosecution for a breach of statute such as a breach of Health & Safety legislation.
4. The Board of Management having exhausted their own procedures in relation to a disciplinary matter may still be faced with a potential claim if there is a challenge to the outcome. In such circumstances an independent investigation may be warranted to advise how best to proceed. Under your Allianz Custodian School Protection Policy and if the situation arises, Allianz will consider such an investigation up to a maximum value of €25,000.

Following your own policies and/or

procedures is the most effective way of reducing your exposure to legal expenses. In fact, the most common advice given by Solicitors is simply to follow your own procedures. You must follow your procedures exactly as they are set out because any deviation from same will open the door to potential future litigation where one of the parties to the process is unhappy with the outcome.

In addition, your Policy Excess (i.e. the amount the Board must pay before your Legal Expenses cover becomes operative) is €300 and therefore the first consultation with legal advisors is generally always funded from the schools own funds.

WHAT IS NOT COVERED?

The principle exclusions are:

- Fines or penalties
- Legal costs and expenses incurred prior to the approval of and acceptance of a claim by Allianz
- Any prosecution deliberately or intentionally solicited by the Board
- Any deliberate or intentional breach of contract by the Board
- The first €300 of each and every claim.

ARE THESE THE ONLY ITEMS NOT COVERED?

No, there are other limitations in the Policy, but those shown above are the principle ones. You should consult your policy document for full details.

CAN ALLIANZ PROVIDE GUIDANCE?

We at Allianz are always happy to provide guidance based on the extensive knowledge we have built up over many years underwriting school insurance. If you are in doubt as to whether you require or are entitled to legal expenses cover, please contact our Claims Team on 01 613 3992, your local Allianz Representative or your Insurance Intermediary.

SUMMARY

Legal Expenses cover is provided to enable the Board of Management pursue or defend actions arising from challenges to the Board's decisions and/or infringements of the Boards legal rights. It is not a substitute for establishing and implementing good policies, procedures and practices. It is there to provide assistance where having followed such policies, procedures and practices the Board of Management still find themselves requiring to seek a legal remedy to either establish their rights or defend their position.

Prior approval by Allianz is required where a Board of Management wishes to avail of their Legal Expenses cover. Provided the issue at hand falls within the scope of the cover outlined and offers a reasonable prospect of success, Allianz will not unreasonably refuse such requests.



LEGAL REVIEW

WE CONTINUE OUR REVIEW OF SOME SCHOOL ACCIDENTS WHICH HAVE BEEN FINALISED IN THE COURTS OVER THE LAST FEW MONTHS.



CASE 1 – INJURY TO PUPIL IN SCHOOL YARD

This first case involves a fall in the school yard. The accident happened in 2008. However, a Solicitor's letter was not received until 2012 and proceedings were not issued until 2015. The yard itself had been completely resurfaced in the meantime. This case was defended in full. The teacher supervising at the time was on the scene of the accident immediately and had noted that the area was free of any defects or debris. After looking after the child, she completed a statement and incident report form noting it was a fall while running in the school yard. A photograph was produced of a crack in the surface of the yard but it was admitted that it was not the actual area where the accident had occurred. The Judge ruled that it was difficult to see how the school could be held responsible for this accident. He said that accidents happen, people fall and some sustain nasty injuries. There is no negligence, no blame, it's part of growing up. He said to the injured party that the onus was on them to satisfy the Court that the grounds were unsafe and that they had not proven this

to be the case. He therefore had no alternative but to dismiss the claim. No order was made as to costs.

CASE 2 – INJURY TO CARETAKER WHILST MOVING METAL CUPBOARD

This next case involved an injury to a Caretaker whilst moving a metal cupboard from one classroom to another. A list of jobs had been left for the Caretaker to complete over the school summer holidays. Included on the list was an instruction to move a metal cupboard from one classroom to another classroom which was situated down two flights of stairs. The Caretaker had been told previously not to move the metal cupboard by himself. As it was on the list of jobs to complete, the Caretaker went ahead and moved it on his own as there was no one else on the school grounds that day. He strained his lower back and aggravated a chronic pre-existing issue with his knees. The list of the 'to do's' was not checked and there was no mention on the list that the movement of the metal cabinet was to be done only with the assistance of another individual. The case was listed for hearing in the Circuit

Court and after consultation with Counsel, it was decided to settle the case arguing contributory negligence. He had ignored previous instructions that he was not to move the metal cupboard on his own but acknowledging that the 'to do' list had not been specifically checked and highlighted that the moving of the metal cupboard was a two person job. The case was settled on the basis there was a significant discount for contributory negligence on the part of the Caretaker.

CASE 3 – INJURY TO PUPIL WHO KICKED GLASS DOOR OPEN

This next case involved a pupil who was carrying books along a school corridor and karate kicked a door open. His foot went through the glass and he got stuck in the glass. As he pulled back his foot, he suffered a significant laceration to his Achilles tendon/heel. The glass in the door was at a height that in any other circumstances could not be kicked as it was at waist level. The case proceeded to the Circuit Court. Settlement was sought on a 50/50 basis arguing that the glass was unsuitable as his foot had gone

through it. This in fact was the only argument that the injured party had. Eventually the case did not proceed and the injured party withdrew his claim on the basis that we agreed to make a small contribution towards his legal costs.

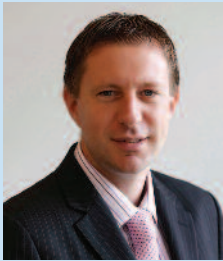
CASE 4 – PUPIL INJURED WHILST PLAYING A GAME OF CHASE OR TAG

This last case involves an injury sustained by a pupil whilst playing a game of chase or tag. The injured pupil gave evidence that the game was called 'dogs' and was

dangerous and should not have been permitted to be played in the school yard. It was essentially a game of chase or tag. The injured pupil in her evidence stated that the game had been played in the school for about two weeks prior to the day of the accident and that it had been banned after the accident had occurred. The injured pupil confirmed that she was crouched down behind a wall when suddenly and without warning another pupil jumped on her back causing her to fall. A witness from the school gave

evidence that she was never aware of the game and therefore denied that the game was subsequently banned as they were never aware of it. The Judge stated that he could not countenance a situation where chasing games were being banned in schools. He accepted as in Case 1 above although heard by a different Judge, that children would bump into each other in the school yard. He said that there was no negligence on the part of the school and he had no option but to dismiss the injured pupil's legal action.

RECENT APPOINTMENTS



Alan Black ACII

Religious and Education Customer Relationship Manager

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Alan has been with Allianz for 18 years and has specialised in Education insurance for over 16 years. Of these years he has spent the last 10 as a Customer Relationship Executive providing a personal service for schools directly insured with Allianz in counties Meath, Westmeath, Offaly, Louth, Monaghan & Dublin. Alan was recently appointed Religious & Education Customer Relationship Manager. In this role he is responsible for co-ordinating and further developing Allianz services to schools throughout the country. One of his key objectives is to ensure Allianz continue to have a very strong customer focus on all aspects of our Schools Insurance offering. The experience Alan gained visiting schools on a daily basis and serving all of their insurance needs will be invaluable in his new role.



Martin McKeogh ACII, BBS (Hon)

Customer Relationship Executive - South

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Martin has recently joined our Education Team as a Customer Relationship Executive for the southern region, taking over from our recently retired colleague Neil Tobin. Martin is a Tipperary man, from Ballina where he lives with his wife and daughter. He has been working with Allianz for almost 10 years in a variety of roles including property damage, claims and account management. Martin, who is an Associate of the Chartered Insurance Institute is a keen sports fan, continuing to play hurling for Ballina, and he enjoys his round of golf. He is looking forward to connecting with you all in the coming weeks and months, aiding you all with your insurance queries and needs.



Alan Carroll CIP

Customer Relationship Executive – North East

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Alan is a native of North County Dublin where he lives with his wife and daughter. Alan has over 12 years' insurance industry experience, having previously held positions as an Insurance Broker and Insurance Underwriter. Alan has a Professional Diploma in Insurance and is a Certified Insurance Practitioner (CIP) awarded by the Insurance Institute of Ireland. Alan has been specialising in education insurance for the past 2 years and is looking forward to meeting the needs of our education customers in the North East Region.

USE OF SCHOOL PROPERTY AS POLLING STATIONS

THE RECENT PRESIDENTIAL ELECTION AND REFERENDUM RAISED A NUMBER OF QUESTIONS IN RESPECT OF THE USE OF SCHOOL PROPERTY AS POLLING STATIONS.



Schools who have an Allianz Custodian School Protection Policy are adequately protected in respect of their legal liability as owners and/or occupiers of their school properties being used as polling stations, subject at all times to the terms, conditions, exclusions, limitations and endorsements of the policy issued to each school.

Please note there is no indemnity provided to the Returning Officer and/or the State in respect of their use of school property as this is a matter for the Returning Officer and the State.

Under the State Claims Agency circular, SCA-SI-08-01, it clearly states under Section (h) that "It is the responsibility of the Returning Officer to ensure the premises is appropriate for the intended use i.e. polling and/or counting". It also sets out under Section (h) the responsibilities of the Returning Officer to carry out risk assessments and to identify control measures that may be required.

In light of the above the practice of Returning Officers seeking an indemnity from the property owner or seeking to

have the property owners Health & Safety Statement amended to incorporate the Returning Officers exposure is misguided. On the contrary it is the Returning Officer who should be providing confirmation of their insurance to the property owner and who should carry out their own risk assessments to ensure the premises meets their requirements and to ensure they address any shortcomings identified e.g. the lack of external lighting during the hours of darkness.

Consequently schools should not provide an indemnity to the Returning Officer nor should they extend their own Health & Safety Statement to facilitate the Returning Officer but rather they should formally request:

- (a) confirmation in writing that the Returning Officer has assessed the premises to ensure it is suitable for its intended purpose as required under circular SCA-SI-08-01**
- (b) confirmation of the Returning Officers insurance in accordance with the State Claim Agency document SCA-CS-01-02**

If you have any queries regarding any aspect of this article please do not hesitate to contact our School Support Team at 01 613 3966, your local Allianz Representative or your Insurance Intermediary.



PREVENTING WEATHER RELATED DAMAGE TO YOUR SCHOOL PROPERTY

EXTREME WEATHER EVENTS OVER THE LAST NUMBER OF YEARS HAVE MADE US ALL TOO AWARE OF THE POTENTIALLY DEVASTATING DAMAGE AND DISRUPTION TO NORMAL LIFE THAT SUCH EVENTS CAUSE. LAST WINTER STORMS INCLUDING EX HURRICANE OPHELIA, STORM DYLAN, EMMA AND MORE RECENTLY STORM ALI HIT OUR SHORES GIVING RISE TO SUBSTANTIAL WEATHER RELATED LOSSES. APART FROM THE TRAGIC LOSS OF LIFE, EXTENSIVE DAMAGE TO PROPERTY AND INFRASTRUCTURE WAS SUSTAINED IN ADDITION TO THE INCONVENIENCE CAUSED BY POWER AND COMMUNICATION OUTAGES THROUGHOUT THE COUNTRY.

To help you identify the important aspects of a maintenance plan for your school, we outline below a number of actions which can be taken to reduce the risk of damage being caused to your property by such weather events.

Storms/Flood

Checklist

1. Are all roof slates/tiles, gutters and aerials secure?
2. Has flashing been checked?
3. Are gutters and down pipes clear of leaves and other debris?
4. Are all large trees close to your school maintained – branches trimmed, checked for rot or decay?
5. Are the grounds clear of loose materials and rubbish?

Suggested Actions

- Clean out gutters and down pipes of leaves, dirt and debris on a regular basis.
- Keep trees trimmed to prevent from overhanging on buildings.
- Regularly check trees which are close enough to fall onto buildings or parking areas. 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 and cause damage.
- 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 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).
- Never unplug or disconnect electric appliances or try to turn off the electricity supply if you have to stand in water or on a wet floor surface to do so.
- Don't enter basements or any rooms if water covers electric cables that are plugged in or if water covers electric outlets.

- Keep a flash light 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.
- You can contact a contractor to inspect the roof and if necessary carry out emergency repairs initially.
- Photograph the damage to your property and contents, before any emergency repairs are carried out if possible.
- Wet or damaged items can be lifted or removed from the building, please do not dispose of any items as we may arrange for an inspection.
- Leave the heating on to help the property dry out. You can also hire dehumidifiers. When a dehumidifier is on, close your windows. A dehumidifier should be emptied on a regular basis.
- You can take steps to remove the flood water from your property. In the event of widespread flooding your local council or fire brigade may be able to assist you.
- Avoid touching any contaminated items, unless wearing suitable gloves.
- Arrange for an electrician to check the electrics.
- Unblock any external wall vents. Also check the floor void for flood water. This will need to be cleaned and disinfected.

- Contact Allianz as soon as possible so that we can commence processing and investigation of your claim.

Frost/Freeze

Checklist

1. Are your pipes and tanks properly lagged?
2. Do all your taps close tightly?
3. Do you know where the main water stop valve is?
4. Are you sure they are working?
5. Is electricity supply left on to ensure operation of frost thermostats?
6. Is heating maintained in the premises?

Suggested Actions

- Maintain heat in the building.
- Ensure thermostats are correctly set i.e. 2°C if located indoors or 0°C if outdoor.
- Remember to protect your oil supply from freezing. 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 fire safety rules and regulations.
- 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 in the building, then the water supply should be isolated and all sanitary and domestic water services drained.
- If you discover a burst pipe or leak:-
 - Turn off the water at the mains stop tap as soon as you discover the leak.
 - Drain the cold water system by turning on all your cold water taps.
 - Turn off any water heating system, such as central heating or immersion heaters and then drain the hot water system by turning on the hot water taps.
 - Switch off the electrical mains if you think the water may have leaked near your electrics or electrical appliances. However if the mains switch is wet **DO NOT TOUCH IT.**
 - Call a plumber to fix the leak and an electrician if you think your electrical wiring may have been damaged by water.
 - Contact Allianz as soon as possible so that we can commence processing and investigation of your claim.



SPECIFIC MEASURES TO ENSURE YOUR SCHOOL IS ADEQUATELY PROTECTED FROM THE RISK OF FROST AND FREEZE RELATED DAMAGE?

WE OUTLINE BELOW THE SPECIFIC STEPS THAT NEED TO BE TAKEN TO ADEQUATELY PROTECT YOUR SCHOOL FROM THESE LOSSES IN THE FUTURE. EACH STEP COVERS A SPECIFIC AREA THAT OUR EXPERTS HAVE IDENTIFIED AS THE CAUSE OF BURST PIPES AND DETAILS OF THE CHECKS THAT NEED TO BE CARRIED OUT TO RECTIFY ANY PROBLEMS IDENTIFIED. WITH A MODEST INVESTMENT, YOU CAN SIGNIFICANTLY REDUCE THE RISK OF YOUR SCHOOL SUFFERING DAMAGE AND THE INCONVENIENCE THAT SUCH DAMAGE BRINGS.

PIPES

ARE ALL YOUR EXPOSED PIPES LAGGED TO AT LEAST 19MM PROTECTION ALONG THEIR ENTIRE LENGTH INCLUDING ALL JOINTS AND CORNERS?

If no, all pipes should be fully lagged to at least 19mm standard along their entire length including all joints and corners.

WATER TANKS

ARE ALL WATER TANKS IN ATTIC SPACES FULLY LAGGED ON ALL SIDES (EXCLUDING UNDERNEATH) INCLUDING ALL FEED PIPES INTO AND OUT OF SUCH TANKS?

If no, all water tanks should be lagged to at least 80mm standard including all feed pipes into and out of the tanks (note the underside of the tanks should not be insulated to allow heat from the school reach the tank).

FROST THERMOSTATS

ARE THERE FROST THERMOSTATS FITTED IN STRATEGIC LOCATIONS WITHIN YOUR PREMISES AND BOILER HOUSE AND CONNECTED TO YOUR HEATING SYSTEM SO THAT SAME OPERATE AUTOMATICALLY ONCE THE AMBIENT TEMPERATURE IN THE SCHOOL DROPS TO 2 DEGREES CELSIUS OR BELOW?

If no, you should consult with an SEI approved contractor to establish the most

appropriate areas within the school to install frost thermostats. These will automatically activate your heating system once the ambient temperature within the school drops to 2 degrees Celsius or below.

VACANT SCHOOL BUILDINGS

IS ANY PORTION OF THE SCHOOL PREMISES PERMANENTLY UNOCCUPIED/NO LONGER IN USE?

If yes, the water supply to this portion of the premises should be isolated and the system fully drained down unless heat is maintained as per the remainder of the premises.

INLINE PUMPS

IS THERE AN "INLINE PUMP" FITTED TO YOUR HEATING SYSTEM (AN INLINE PUMP IS A PUMP FITTED TO YOUR HEATING SYSTEM WHICH ACTIVATES AT A TEMPERATURE LOWER THAN 2 DEGREES CELSIUS AND MAINTAINS WATER CIRCULATION EVEN WHEN YOUR HEATING SYSTEM FAILS THUS PREVENTING THE WATER FROM FREEZING AND SUBSEQUENTLY BURSTING OF WATER PIPES)?

If no, inline pumps can provide invaluable backup protection where your heating system fails or has been inadvertently switched off and we would strongly recommend that you install inline pumps

within your heating system and connect them to the frost thermostats so that the inline pump operates when the temperature drops to 2 degrees Celsius or below.

AUTOMATIC SHUT OFF VALVES

IS THERE AN AUTOMATIC SHUT OFF VALVE IN PLACE TO TURN OFF THE WATER SHOULD A BURST OCCUR?

If no, an automatic valve alarmed for leaks and bursts should be installed.

The information provided above highlights key issues under the headings identified. Detailed information is contained in our publications "**Guide to Insurance, Safety and Security in the School**" and "**Protecting Your School Property from Fire and Weather Related Losses**" which are available from our School Support Team. Further information is contained on our dedicated schools website www.allianz.ie/schools. In addition, further advice can be obtained from our Schools Support Team at 01 613 3966, your local Allianz Representative or your Insurance Intermediary.



YOUR LOCAL SERVICE

With Allianz Schools Insurance, you're guaranteed the individual support of a dedicated local representative based in your area. Your local representative is always available to you and your Board of Management, to visit your School and answer any insurance related questions you may have. This local personal service is free* of charge and our support is only a phone call away.

Find your local rep right here:

North West - Mairead Mullins	087 248 5065
West - Shane Mooney	087 919 0428
North East - Alan Carroll	087 956 6721
South West - Noel O'Loughlin	087 258 8943
South East - Martin Sinnott	087 686 2329
South - Martin McKeogh	087 920 3992

www.allianz.ie/schools

Allianz p.l.c. is regulated by the Central Bank of Ireland.
Standard acceptance criteria apply. Calls may be recorded.

*The services provided are free and the phone call will be charged at your standard local rate.

