



## **Scottish Parent Teacher Council**

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### **THIS IS NOT A CIRCULAR - IMPORTANT INSURANCE INFORMATION**

For school year 2007/08:  
date as postmark

To All Headteachers in South Lanarkshire

Dear Headteacher,

#### **Membership Insurance Scheme for your Parent Council**

South Lanarkshire Education Authority has paid for all South Lanarkshire Parent Councils to be part of our membership insurance scheme from the moment that they are formed so that they have the public liability cover that they need for the school year 2007/08. I am writing to you to introduce ourselves and outline what that cover involves.

Scottish Parent Teacher Council was set up in 1947 and we have been serving parents groups in schools for sixty years. Our membership insurance scheme has been providing PTAs and PAs with public liability insurance cover for over 20 years. It is a group scheme which means that the cost is low compared to comparable independent schemes.

#### **Policy Details**

The enclosed leaflet explains the cover in greater detail and I would be grateful if you would hand the leaflet on to the Parent Council once it is set up. It should be kept in a safe place for future reference. The essential policy information is:-

- The Insurance Company is Allianz Cornhill.
- The liability cover is for £10,000,000.
- The policy number is 32/SZ/13881639/08.
- Our insurance advisors are Towergate Risk Solutions, Kettering Parkway, Kettering, Northants, NN15 6XZ.

#### **Optional Extras**

Over and above the basic cover outlined in the leaflet, there are three optional extra insurances which the Parent Council can purchase on a "needs" basis.

##### **1) Extended Public Liability for discos and similar entertainers**

The optional Extended Public Liability Cover is for hired-in disco providers and magicians. The insurers make it a condition of the cover that all hired-in entertainers must have their own public

liability insurance. If they do not, they should not be used. However, we are aware that the vast majority of disco providers do not have such cover. Our insurance advisers have negotiated **an** extension to the basic public liability policy (EPL) to cover discos and hired-in providers of similar activities. It costs £6 for the whole/part year (£5 insurance premium plus a £1 administration charge), regardless of the number of events.

Once EPL has been taken out, the **hired-in** disco provider/magician should be co-opted onto the Parent Council for the event. A record form for this is available to those who take out this option.

This extended cover does not apply to high-risk activities like pony rides. When someone is **hired** to provide such activities, a check must always be done to confirm that they have adequate public liability insurance.

## 2) All-Risks

Equipment bought by the Parent Council for the school is not usually covered by the education authority's insurers. The Parent Council can, if it wishes, take out all risks insurance to cover such items at a cost of £3.50 per £100 in value. It is a "new" for "old" scheme.

## 3) Short Term All Risks

This provides cover for property that is temporarily in the custody/control of the Parent Council; typical examples are Bouncy Castles and Fashion Show Goods.

## Claims and questions

If your Parent Council has a claim, they should **contact the office for a claim form**, which, once completed, should be returned to us. After that, we will deal with it.

## Contact Details

Along with providing insurance cover through our membership scheme, we also provide a regular newsletter, have a range of free advice leaflets and operate a telephone helpline. So that we can communicate effectively, we would be grateful if you would complete and return - to the FREEPOST address - the enclosed green form with the requested contact details and address (home or school, whichever is preferred) of the person we should normally communicate with about Parent Council business. As we make much of our information available in an electronic format, we would be particularly grateful for a valid email address.

## Backchat Newsletter and Conference Information

I have pleasure in enclosing our latest newsletter, *Backchat No. 98*, information about our conference on Bullying in November and an invitation for nominations to become a SPTC director at our AGM in November. A member organisation can nominate one parent and/or one teacher.

## Delays in Forming a Parent Council

We are aware that your Parent Council may not yet have been formed. The insurance is in place for whenever it gets started and we would be grateful if you would pass on the information and return the green form once the Parent Council is up and running.

Many thanks for your help.  
Yours sincerely,

***Judith Gillespie***

Judith Gillespie  
Development Manager