

## **INSURANCE COVER PROVIDED FOR GOVERNORS**

As a Governor of a Cornwall Council school you are automatically covered by many of the Council's insurance policies whilst you are acting in an official capacity. The main policies are:-

### **Employers Liability**

This provides cover in respect of any claim being brought against you by an employee alleging that they have suffered injury or loss as a result of your negligence.

The limit of liability for any one incident is £50 million.

### **Public Liability**

This provides cover in the event of a claim being brought against you for any **accidental** loss, damage or injury caused to a third party. Governors are indemnified under the policy providing that the Governor was, at the time of the incident giving rise to the claim, acting within the scope of the Governors authority.

Cover includes any legal costs and expenses incurred with the Insurers written consent in defending a claim being brought against you.

**The cover would not include incidents involving your own motor vehicle.**

The limit of liability for any one incident is £50 million

### **Libel and Slander**

Although this is covered the **individual Governor will have to pay the first £1,000 of any settlement** which the insurer may be called upon to make in respect of a claim. This is the only policy which leaves the Governor personally liable for some of the expense.

The limit of liability for any one incident is £5 million.

### **Personal Accident for Assault**

Capital sum is £100,000. The assault must be occasioned by the fact that the injured person is a member of the Governing body. For a claim to be made under this policy it is necessary for the assault to cause permanent loss or damage.

A claim for failure to educate can be brought under **Public Liability Insurance** or it could be deemed to come under the **Officials Indemnity Policy** (an equivalent of professional negligence cover). You are indemnified under this policy, the limit of liability for any one incident is £5 million.

If you would like more detailed information or a discussion of other aspects of insurance please contact the Jonathan Niblett ale on 01872 323813 or [jonathan.niblett@cornwall.gov.uk](mailto:jonathan.niblett@cornwall.gov.uk)