School Insurance & RPA Considerations Group

Monday 13th July 2026 – Microsoft Teams

Attendees:
Angela Farren – Principal Insurance Officer
Caroline Farish – Finance Assistant – Insurance
James Blackwell – Head Teacher, Jericho School
Rhiannon Hughes – Head Teacher Parkview Nursery School
Joanne Lloyd – Head Teacher, Wigton Infant School
Sarah Flockton - Senior Manager – Strategic Development - Education, SEND & Inclusion

Apologies:
Paula Gledhill
Sophie Scott

1. **Welcome and Introductions**
   Angela welcomed everyone to the meeting, and attendees introduced themselves as listed above.

2. **Background**
   In early 2024, the Department of Education opened the option of the RPA to all schools. It was decided at Local Government Reorganisation (LGR) that for the first year, schools would remain insured under the Local Authority (LA) for the first year.
   By 2026, the option was given to all schools to join the RPA. In November 2025, Angela presented a paper to the Schools Forum and now a discussion is required to decide which way to move forward.
   As the Council own the school properties, adequate insurance must be in place to cover all risks.

3. **Objectives and Expectations**
   The objective of this meeting is to decide the best way forward, and to understand how insurance would work with the Council owning the buildings with Paul Green as Corporate Landlord.

4. **Roles and Responsibilities**
   Angela explained that her role is to give as much information to the Schools Forum as possible. Advice could also be given by Marsh, Cumberland Council's insurance brokers if required.
   Angela added that she cannot make the decision.

5. **Key Challenges and Risks**
   Sarah said that she had been in contact with Paul Green, Corporate Landlord, and is giving a local authority view as she has never dealt with the RPA process previously, her knowledge is from a Local authority perspective.
   Sarah raised concerns about how major incidents would be managed if schools were to insure through RPA, as we would not have the same level of information available to us as we currently do and this could impact on access to the LA emergency fund in order to mobilise works on site prior to the insurance outcome being known. This would need to be reviewed by the S151 Officer.
   Sarah is also concerned by the level of the Work in Progress (WIP) cover, being £250,000 with RPA and the current policy being £1million.
   Angela clarified that as at renewal 1st April 2026, Zurich had also changed to £250,000 but if any WIP costs are higher, a questionnaire is completed, and Zurich assess this and advise of further cover and any premium increase.
   Angela also advised, if cover is provided by RPA and WIP for any one contract was over £250,000 then it would be necessary for the school to source that additional cover, the RPA would not provide this and Zurich have made it clear that should the schools move away from the corporate cover and they do not insure the buildings then they would not provide any additional cover for WIP contracts above £250,000
   Sarah also raised concerns about the PCM programme and whether this would be covered by RPA - £8m of works going on over the summer on the education estate.
   Sarah was concerned of a decision of this scale being taken by schools on buildings that are within the ownership of the LA and therefore the LA are ultimately responsible.

Sarah added that moving to the RPA would add further responsibilities onto Headteachers and School staff as they would need to coordinate with the insurers, contractors etc should the move to RPA take place.

James agreed that everything Sarah had said makes sense and added that moving to RPA does not make sense with the Council owning the buildings. He added that from personal experience with claims in school, if they had to self-administer, they would manage but not in the timescales in which the Council acted and with no support from the LA to move straight away to get temporary arrangements in place.
Sarah added that without the Capital teams contacts during the incident at James Rennie, arranging portacabins etc in the timescale we did would unlikely be achievable.
James asked Angela if there was a problem continuing this the insurance via the Council? Angela explained that there is no problem, but that the schools had to be consulted on this decision. Angela added that Cumberland would still have responsibility for public liability insurance.

Joanne clarified that the purpose of this meeting is to assist the Schools Forum in making the decision regarding RPA, and had some comments regarding the pricing, an increase for Primary Schools and a decrease for Secondary Schools and asked about point 4.40 the RPA does not cover all risks.
Angela confirmed RPA does not cover all risks, engineering inspections or motor such as Mini busses.
Joanne added that if schools were to go with RPA, this would create more administration for the schools and added that it may look like a saving but with that considered it is not, and it would be better to stay with the LA.
Sarah agreed that the small saving would be offset by what it means for the school in submitting claims, and the limited support that the Council will be able to give.
Joanne added that small schools would not have the administrative capacity to deal with the claims.
Sarah noted that Secondary schools were not represented today and may have a differing opinion.

James added that regardless of the size of the school, the schools do not own the buildings, so he doesn't understand why the decision has been passed to the schools.
Sarah added that there is nothing in the RPA to say who is the final decision maker and feels it should be the Corporate Landlord that has the final word.
Angela explained that before LGR, insurance was a hosted service with Westmorland and Furness Council, so the option had to be given.
Sarah added that there are a lot of training requirements regarding health and safety, asbestos etc and it would not be clear who is responsible for what and where the money comes from.

Angela mentioned that Westmorland and Furness Schools had moved to RPA in April 2026.
Sarah stated it would be interesting to know how that's working for them.

Angela and Sarah both added that if insurance moves to RPA, the current Cumberland Insurance team would not be able to provide the guidance and assistance that they do now, and if schools change to RPA, they will not be able to move back.

Joanne said her biggest fear is a large claim, such as the school catching fire in the summer break, and what they would do. Currently they contact the insurance team and Sarah, and get help quickly, and if they move to the RPA this help would not be readily available. It's not just about the costs, it's also about the workload and being beyond the remit of the school staff. Joanne would be happy to let the LA continue to deal with the school insurance.

Rhiannan agreed that she would be happy to stay with the LA.

6. **Next Steps and Actions**
Caroline to type minutes and send to Angela and Sarah who will add any context, papers or summaries required and circulate.

Angela asked that any decision made at the School Forum on 10th September 2026 to be communicated with the Insurance team as soon as possible as the renewal process will be underway by then.

7. Any other questions

None

8. Confirm date and time of next meeting

To be confirmed if required.