

A photograph of a classroom with students in white shirts raising their hands. The background is a brick wall and a whiteboard. An orange square is in the top left corner.

# THE ACADEMIC CHOICE

INSURANCE AND RISK MANAGEMENT SOLUTIONS FOR SCHOOLS AND COLLEGES

## Towergate Insurance has been providing insurance and risk management solutions to the Education Sector for over twenty years

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Our commitment to the highest quality client service and independent advice is combined with the strength that comes from being the UK's largest independently owned insurance intermediary.

Through our Education Centre of Excellence we have witnessed a growth in the demand from all types of schools for quality service and independent advice around their Insurance and Risk Management requirements.

The drive towards greater independence

and choice for a growing number of schools, points to the need for professional advice from the outset on how to best manage risk and put appropriate and cost effective insurance protection in place.

Our Education clients have chosen us because of the importance we place upon understanding their specific and often unique requirements. We encourage a partnership approach with the school, ourselves and the ultimate choice of insurer.

"NET continue to be very pleased with the transparency, willingness to help as to secure value for money policies and ongoing support provided to academies. As an experienced broker TI simplify and explain what could be large and complex insurance cover and claims. It is their ability to foster and develop a professional and personal service primarily focused on NET's needs that makes the relationship valued and sustainable over the longer term."

### **Northern Education Trust**

"We are consistently impressed by the high standard of service provided to us by Towergate. Based on experience to date we would have no hesitation in recommending Towergate. We are extremely appreciative of the support provided by the education team who are polite, helpful and knowledgeable at all times."

### **Thomas Telford School**

"I have worked with Towergate since joining the School and have found they provide a comprehensive service at a good competitive price. Their knowledge of the insurances necessary for a School to operate is excellent, as is the advice given when contacting them with queries."

### **Hipperholme Grammar School**

"Bradford Diocesan Academies Trust has been working in partnership with Towergate since its inception in 2012. Towergate now handle all the academies in the Trust, and deal with the transition of converting schools to ensure that the Trust position is fully protected. Our Account Executive has excellent product knowledge and brings to our attention any changes or updates. In addition, she meets regularly with us to provide a detailed view of issues across the Trust. Advice is strong and timely and where there is a better product at lower cost we are always made aware of this."

We are currently consolidating all Trust accounts into a group scheme to achieve economies of scale, consistent level of insurance and attract improved discounts. All of this is being managed by our Account Executive who is always available and extremely helpful and approachable. Towergate manage our account in an exemplary manner. As risk management has become more important, we have been given the tools and training to build our suite of documents examining and mitigating risk and have been given access to software to make our task that much easier."

### **Bradford Diocesan Academies Trust**



### Insurance Market Exercise

Working closely with you to fully understand your organisations needs and in turn deliver a comprehensive bespoke insurance solution whilst ensuring best value.

### Risk Management Advice

This is structured through a minimum of termly reviews to keep you abreast of developments, agree market strategy and negotiation of final terms. We advise on the most appropriate forms of internal risk control such as fire detection, security systems and Health & Safety Management in conjunction with potential insurers. Planning and preparation are key to delivering a positive impact on your insurance premiums, allowing you to encourage budget certainty and avoid unforeseen costs.

# delivery



### Insurance Programme Design

Educational establishments have exposures unique to them that require protection through a specific programme.

Our experience can be used to define liability limits and ensure associated covers such as Hirers Indemnity, Occasional Business use (Motor) and Governors & Trustees Indemnity are fully explained, costed and built into final proposals.

### Ongoing Servicing and Advice

Our aim is to maintain regular contact with all our education clients to ensure that any changes to their activities and profiles are fully understood and insurers are advised accordingly.



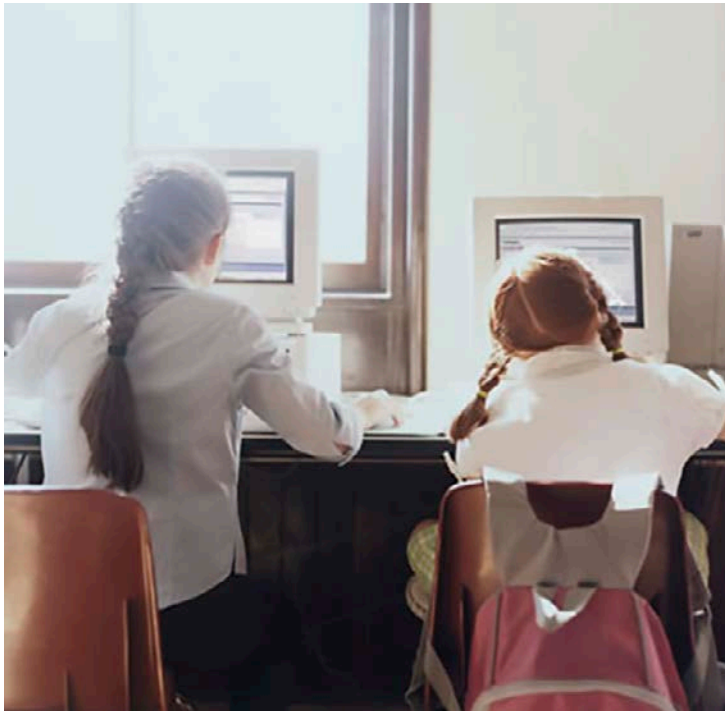
## We are able to place a range of insurances including:

- Property Damage
- Business Interruption
- Contract Works
- Combined Liability (Abuse cover/PTA cover)
- Hirers Indemnity
- Personal Accident
- Governors & Trustees Indemnity
- School Journey & Overseas Travel
- Engineering Inspection & Insurance
- Motor & Occasional Business Use (including Minibus)
- Commercial Legal Expenses (including Employment Disputes & Education Appeals)
- Loss Recovery Insurance

## In addition to programme negotiation and placement we will provide comprehensive and professional advice on related areas including:

- Appropriate excess levels
- Technical support on major loss or contentious claims
- Disaster Recovery/Business Continuity Plans
- Specific education related advice on loss control
- Both insurance and risk control advice on existing and new build projects
- Preparation of insurance market submissions





"We have worked with Towergate for a number of years finding the service and support to be excellent with clear concise communication, clarity with products and cover at a competitive market rate."

**Walsall Academy**

# Towergate – the Academic Choice

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