

# Insurance arrangements

The County Council's insurance arrangements in relation to children and parents are as follows:

- The County Council's liability insurance arrangements provide protection for the County Council in respect of claims for compensation made by any person suffering bodily injury or damage to property due to some act or error of the County Council.
- These arrangements are in respect of the County Council's legal liabilities only and it should be noted that the County Council does not automatically accept liability for any injury or damage which may occur as it would have to be proved that the County Council was legally responsible for the injury or damage suffered, i.e. it was at fault.
- Where an injury or damage to property arises due to some act or neglect of a Third Party (i.e. some person or organisation other than the County Council) any resultant claim for compensation would have to be directed towards the Third Party and not the County Council.
- If a person suffers a bodily injury where no-one is at fault there would be no legal grounds for pursuing a claim for compensation against either the County Council or a Third Party.
- However, this is a risk which can be covered by Personal Accident Insurance which provides limited benefits in respect of injuries suffered by the insured person, regardless of legal liability. Parents could arrange such cover on a general "all risk" basis applicable throughout the year or specifically for a particular event (e.g. a school visit/holiday). It is understood that the National Confederation of Parent Teacher Associations has such insurance available; in any event, advice could be obtained from an insurance broker or insurance company.