

Appendix A - Comparison of HCC School Insurance Scheme Vs Government's RPA Scheme

Covers		HCC School Insurance Scheme	RPA Scheme
PROPERTY	Extensions		
	Frozen food	No	Yes
	Construction Work - contracts	Yes	Yes with limit of £250,000
	Goods in transit	No	Yes with limit of £50,000
	Inadvertent Omission to insured	Yes	No
	Automatic cover for additions	Yes	No
	Perils		
	Subsidence	No	Yes
	Terrorism	No	Yes
	Business Interruption		
	Additional Increased Cost of Working	Yes	No
	Engineering	Yes	No
LIABILITY	Employers Liability	Yes	Yes
	Public Liability	Yes	Yes
	Professional Indemnity	Yes	Yes
	Official Indemnity	Yes	No
	Governors Liability	Yes	Yes
	Medical Malpractice	Yes	Yes
	Third Party Hirers Liability	Yes	Yes
MOTOR		Yes	No
MISCELLANEOUS	Employee and Third Party Dishonesty	Yes up to £1m but excluded third party dishonesty	Yes up to £500,000
	Money	Yes - Self Insured by HCC	Yes
	Personal Accident	Yes benefit limits up to £30,000	Yes benefit limits up to £100,000
	Travel	Yes including world-wide travel	Yes excluding world-wide travel

	Legal Expenses cover	Yes arranged through HCC	Yes
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