

## SECTION 2 – Insurance

### March 2014

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## 2.1 – Insurance

Insurance arrangements must be made **BEFORE** delivery of a vehicle is accepted.

The cost of insurance can be minimised by using the County Council's fully comprehensive block policy, which covers hundreds of vehicles in Hertfordshire, and so obtaining the cheapest possible rates.

**In order for your vehicle to be added to this block policy the Insurance Section in Corporate Finance must be notified in writing before the vehicle is delivered to you, this action is carried out by formal notification to Fleet Services** (see Section 7 – Useful Contacts).

### **IT IS NOT POSSIBLE FOR INSURANCE COVER TO BE ARRANGED OVER THE TELEPHONE**

The vehicle should be registered in the name of Hertfordshire County Council followed by the name and address of the establishment. You will then automatically receive licence renewal reminders from the DVLA in the usual way.

Under the block policy, the county council's insurers issue a certificate of insurance to each school that owns a school minibus.

Insurance of the vehicle is renewed annually and the premiums are paid by the County Council and then recovered from the establishment so that there is no risk of using the vehicle whilst uninsured.

When a vehicle is sold the Insurance Section in Corporate Finance must be notified **in writing** of its disposal. Special arrangements are required for the disposal of school-owned vehicles; please contact Fleet Services for further information.

The definitive County listing of all vehicles covered by this insurance policy is held by Fleet Services who is responsible for maintaining it accurately and therefore, it is essential that any changes be notified.

The County Council may entail additional, and unnecessary, insurance costs if such notification is not received promptly.

## 2.2 – Accident/Insurance Claims

The following rules must be observed in the event of a vehicle within the County Motor Insurance Policy being involved in an accident:

- No statements, written or verbal, admitting fault or liability should be made to the third party.** The police should be given all reasonable assistance.
- You **must** stop and exchange details with the third party involved. This is a legal requirement.
- If you are involved in an accident resulting in someone being injured, or, if you are unable to exchange particulars with the third party, you **must** inform the police within 24 hours.
- Give your name, address of your organisation, registration number and the name of the County Council's insurers to the third party.
- You should obtain the name and address of the owner/driver of the other vehicle(s) involved along with the registration number(s), and the name(s) of their insurers.
- You should obtain the names and addresses of independent witnesses, if any.
- If the police are involved you should obtain the police officer's name, number and station.
- Try to show in a sketch details of width of road, position and routes of vehicles involved and of any traffic, skid marks, positions of road signs, traffic islands, turnings, etc. If possible provide photos of the accident location.
- Describe weather conditions, visibility and road conditions & record the time of day.

**All accidents must be reported within 3 working days by telephone to the Insurance Section (Tel: 01992 555480), as well as the establishment's head or nominated person, even if the vehicle is not damaged. Repairs completed within 3 months – otherwise costs will be charged to vehicle code.**

**On receipt of the above, further instructions on how to proceed with repairs will be issued. On no account should repairs be put in hand without authority from Insurance Section or Venson or Fleet Services.**

Any correspondence received from the third parties or their representatives (i.e. insurers or solicitors) should be forwarded without delay to the Insurance Section. Such correspondence should **not** be acknowledged and no admission of liability should be given nor any discussion of liability entered into.

## 2.3 – Insurance Cover whilst travelling abroad

**When you travel abroad the insurance policy only covers you for any repair to the vehicle when caused by an accident.**

**It does NOT cover you for any recovery of the vehicle or a replacement vehicle**

**YOU MUST ENSURE THAT THE CORRECT TRAVEL INSURANCE IS IN PLACE TO COVER THESE POSSIBILITIES.**

**THIS CAN BE ARRANGED WITH YOUR TRAVEL AGENT.**

## 2.4 - Windscreen/Windows Replacement Service

Contact NATIONAL WINDSCREENS, telephone number – 0800 622 122. They will arrange for the repair/replacement of the window damage. Please quote reference number BN3415Q and inform them the vehicle is a Hertfordshire County Council vehicle.

Alternatively call HCC Fleet Services who can give further advice - 01707 343623

It is necessary to call the Insurance Section (Tel: 01992 555480) in respect of a broken/cracked windscreen/window(s). The invoice should be sent to the Insurance Section on receipt.

## 2.5 - Loan of County Minibus Vehicles

The County Council's insurance policy includes 'additional use', which applies to usage by any recognised voluntary, charitable or local community organisation, in connection with their normal activities, where such usage is granted with the permission of the insured and no charge is being made. *i.e. The vehicle must not be used for 'hire or reward' (see section 1.14)*

The approved outside bodies listed below will no longer need to apply for additional insurance if they loan/use the county minibuses on an occasional basis. Cover is conditional upon no charge being made. The Appendix 3 form below **Must** be completed in all cases when loaning out a school vehicle, even if a charge does not apply.

- Parent/Teacher organisations for activities organised by and connected with the school.
- Teaching and non-teaching staff associations for local meetings.
- Adult educational classes sponsored by the Authority and conducted by approved teachers.
- Old student associations.
- Educational organisations.
- Civil Defence bodies.
- Organisations of a civic and public character.
- Community associations, societies and clubs.
- Approved charities and welfare organisations.
- British Red Cross and St John Ambulance associations.
- Service and non-service organisations.
- National Savings Movements.
- Parish Council Meetings/Religious Bodies
- Youth organisations.
- Traders' Associations.
- Political Bodies
- Trade Unions and Professional Bodies.

If a county minibus is lent to a group falling outside the description of a voluntary or charitable organisation, additional insurance must be applied for. This should be approved by the Head of the Establishment and the correct form (Appendix 3 below) should be sent to the Insurance Section, enclosing payment and stating ALL relevant details, giving AT LEAST TWO WEEKS notice.

The following forms are only required by the Children, Schools and Families Department for school owned vehicles.

**NOTIFICATION OF ACQUISITION OF A SCHOOL VEHICLE**

Name of school \_\_\_\_\_ County Ref No. \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_ Tel No \_\_\_\_\_

**DETAILS OF VEHICLE**

Make and type of vehicle \_\_\_\_\_

Registration No \_\_\_\_\_ Year of manufacture \_\_\_\_\_

Number of seats (excluding driver's seat) \_\_\_\_\_

Is the vehicle fitted with a tachograph? \_\_\_\_\_

Is the vehicle fitted with a tail lift? \_\_\_\_\_

Cost (excluding VAT) \_\_\_\_\_

Date insurance required from \_\_\_\_\_

**MAINTENANCE** – Please give brief details of the arrangements to be made for maintenance of the vehicle:

\_\_\_\_\_

\_\_\_\_\_

**PROPOSED USE** – Please give details of the proposed use (this is a requirement of the insurance company):

\_\_\_\_\_

\_\_\_\_\_

**N.B.** The County block insurance policy is issued in the name of 'Hertfordshire County Council'. In consequence the registered keeper of the vehicle on the V5 (vehicle registration document) should be stated as 'Hertfordshire County Council' followed by the name and address of the school/establishment.

**SIGNED** \_\_\_\_\_ **DATE** \_\_\_\_\_

**CONTACT PERSON** \_\_\_\_\_  
(BLOCK CAPITALS PLEASE)

**NOTIFICATION OF CANCELLATION OF INSURANCE OF A SCHOOL OWNED VEHICLE**

Names of School \_\_\_\_\_ County Ref No. \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Tel No \_\_\_\_\_

\_\_\_\_\_

**DETAILS OF VEHICLE**

Make and type of vehicle \_\_\_\_\_

Registration No \_\_\_\_\_

Number of seats (excluding driver's seat) \_\_\_\_\_

Insurance cancellation date \_\_\_\_\_

\_\_\_\_\_

**SIGNED** \_\_\_\_\_ **Date** \_\_\_\_\_

**CONTACT PERSON** \_\_\_\_\_

(BLOCK CAPITALS PLEASE)

**NOTIFICATION OF LOAN OF A SCHOOL VEHICLE**

Name of School \_\_\_\_\_ School No \_\_\_\_\_

Contact Name \_\_\_\_\_ Tel No. \_\_\_\_\_

Vehicle \_\_\_\_\_

Borrower \_\_\_\_\_ Tel No. \_\_\_\_\_

Organisation \_\_\_\_\_

Address \_\_\_\_\_

\_\_\_\_\_ Post Code \_\_\_\_\_

Date Vehicle Required From \_\_\_\_\_ To \_\_\_\_\_ No of days \_\_\_\_\_

Purpose of Loan \_\_\_\_\_

	Valid HCC Minibus Permit?
Driver 1 _____	<input type="checkbox"/>
Driver 2 _____	<input type="checkbox"/>
Driver 3 _____	<input type="checkbox"/>

**Additional Information**

All drivers of the vehicle must hold a valid HCC Minibus Permit. Please note the school is responsible for checking all minibus permits and driver licences prior to the loan of the vehicle. Please contact the Insurance Section for approval if a driver has 6 points or more.

The Insurance Section reserves the right to charge an excess of £1000 in the event the vehicle is damaged.

An additional insurance premium applies for the loan of the vehicle. The premium is as follows - 1 day - £25.00                      2-6 days - £40.00                      up to 1 month - £75.00

Certain voluntary, charitable and local community organisations are exempt from these charges. Please refer to Section 2.5 of the Minibus Manual for further information.

Payment by card only. To make a payment call 01992 555407/8 informing the cashier you are making a minibus payment. Quote ref: 742100, School Name and Number, the from and to dates you require loan of the vehicle. Please return this form to Insurance Section, County Hall, Hertford, SG13 8DQ.

**Signed** \_\_\_\_\_ **Dated** \_\_\_\_\_  
(authorised signatory of the school)

Please contact the Insurance Section for further information – Telephone: 01992 555480  
E-mail:insurance@hertfordshire.gov.uk