**Paper 6 - for information**

**Insurance and the DfE Risk Protection Arrangement (RPA) - Update**

| **Key Messages**  Forum members are asked to note that:   * Maintained schools cannot sign up the RPA in 2021 – a decision is not now required until 2022. * The Council will continue to monitor the development of the RPA so that we can provide schools with alternative options for 2022-23 based on best value for money. |
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1. **Background**
   1. The DfE announced in late January 2020, that following a consultation, they would open the RPA, which currently provides an alternative to insurance to academy schools, to maintained schools in England.
   2. An information paper was produced for the June 2020 Schools Forum with a view to bringing back a further paper in September to address the pros and cons for all schools to opt-out of the Council’s arrangements and to transfer across to the DfE’s Risk Protection Arrangement (RPA).
2. **Progress since June**
   1. A decision is not now required until 2022 as the RPA has confirmed it will honour existing long-term agreements (LTA) that Council’s and therefore schools are signed up to with their existing insurers.
   2. This means the DfE will not knowingly accept local authority, voluntary aided (VA) or foundation trust schools into the scheme until-these long-term agreements (LTA) have expired.
   3. Schools that are part of the current Local Authority scheme are part of a long-term agreement (LTA) which expires on 01 April 2022. The RPA process doesn’t currently check whether schools are part of an LTA and schools could end up paying twice.
   4. The Council’s property insurers have confirmed that the existing LTA arrangements will continue until the end of the existing agreement.
   5. There remain some issues with the cover and level of assurance provided by the RPA. It doesn’t currently provide cover for buildings when works are undertaken if they are above £250K. If the Government delivers on its spending promises for investment in school buildings, that would be a significant issue.
   6. There is also a promised review of pricing on the RPA scheme for LA schools’ at the end of 2020.
3. **Next Steps**
   1. We will continue to monitor the development of the RPA so that we can provide schools with alternative options for 2022-23 based on best value for money.
4. **Recommendations**

Forum members are asked to note:

* The update above – that schools can no longer sign up for the RPA in 2021.
* That we will continue to monitor developments and update the Forum again when more information is available.

*For further information, please contact:*

*Stephen Bull, Strategic Insurance Manager, SCC*

*Email* [*stephen.bull@sheffield.gov.uk*](mailto:stephen.bull@sheffield.gov.uk)

*Tel. 0114 2053959*