



**DIOCESE OF SHREWSBURY**

**GUIDANCE**

**ON**

**BUILDING WORK**

**IN DIOCESAN VOLUNTARY AIDED SCHOOLS**

**August 2022**



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## **INTRODUCTION**

This document is intended as a guide to explain the principles involved when carrying out capital building works on Diocesan Schools. School representatives wishing to seek additional information should contact Richard Crawford, Director of Property on 0151-652-9855 or email [richard.crawford@dioceseofshrewsbury.org](mailto:richard.crawford@dioceseofshrewsbury.org)

In Diocesan schools, the Trustees to the Diocese normally own the buildings and the footprint on which they stand. The premises are legally occupied by Governing Bodies for the purposes of conducting a Catholic School in accordance with the Trust Deed of the Diocese. The legal relationship between the Trustees and Governors is as Landlord and Tenant.

As owners of the buildings the approval of the Trustees is needed before any work affecting that property is carried out. The Trustees manage their school buildings via the Director of Property and their appointed consultants, Atkins and AHR. This allows them to have a co-ordinated and cohesive view of building needs across the whole of the Diocese.

The use of the building consultants provides the Trustees and Governors with the appropriate professional indemnity insurance, expertise in complying with the various requirements of funding and also ensuring that building projects comply fully with all current legislation.

The Director of Property advises the Trustees to enable them to have direct input into the planning of projects and their delivery.

**All building projects on Trustee owned buildings, requires approval of the Trustees, and need to be carried out under the supervision of the Trustee appointed consultants Atkins or AHR. Unless otherwise agreed with The Director of Property**

## **FUNDING**

### **Capital Work**

Governing Bodies in Voluntary Aided Schools (VAS) are liable for:

- The existing buildings (internal and external).
- Those buildings previously known as 'excepted' (kitchens, dining areas, medical/dental rooms, swimming pools, caretakers' dwelling houses).
- Perimeter walls and fences, even if they are around the playing fields.
- Playgrounds.
- Furniture, fixtures, and fittings (fixed and loose).
- Other capital items (which can include boiler replacements and replacements of services).

Local Authorities remain responsible for:

- Playing fields.
- Buildings on those fields and related to their use.

*NOTE: No work costing less than £2,000 can be considered as capital work*

### **Grant Support**

The standard rate of grant support to VA Governing Bodies for Capital Work from the Education Funding Agency (EFA) is 90%. However, LAs retain the power under the 1993 Act to assist with the 10% governor's contribution. Projects requiring submission for grant approval are processed by Atkins or AHR with payment being secured on approved invoices. There is a 'de minimis', or minimum, level of £2,000, below which any expenditure, even if it would otherwise be regarded as being of a capital nature within the broad definition, cannot be met from capital funds.

100% funding is possible for projects arising from

- Major Local Authority school reorganisations
- Individual EFA initiatives

## **Devolved Formula Capital Direct (DFC)**

Devolved Formula Capital Direct (DFC) is one of the grant funding streams available to Voluntary Aided schools for capital work. The latter is defined as expenditure on building and or repair work in excess of £2,000; sums under that figure are defined as revenue items and are drawn from the school's delegated budget. DFC projects carry governors' liability of 10%; this liability cannot be paid using DFC. If projects are in excess of £2,000, DFC can also be used to:

- Purchase ICT equipment
- Improve the social, recreational and staff areas
- Invest in assets which can, as well as for schools' use, be used outside normal hours and achieve a wider community benefit e.g., childcare and sports provision. However, it may not be invested in playing fields or buildings on them connected with their use as these are the responsibility of the Local Authority.

DFC monies are paid into an account designated by the school.

## **Pooling DFC**

Schools may wish to pool their funding to carry out a larger-scale project. This is organised via the Director of Schools for the Diocese who will assist with the local administrative arrangements. Donating schools give up an amount of their DFC and passport this to the recipient school with an agreement as to when funds will be returned.

## **School Condition Allocation (SCA)**

Each financial year the Diocese receives a per capita allocation for each pupil in aided schools within its local authority areas. The money can only be used for building /maintenance work which is the responsibility of Governors in aided schools. The Director of Property coordinates the allocation of SCA across all local authority areas, in conjunction with Atkins and AHR in order to agree a programme of works for projects in the next financial year.

When deciding which new projects should be funded through SCA, it is necessary to consider what contributions individual schools can make via their DFC allocations. The amount of SCA received by the Diocese is never sufficient to meet the demand, hence the need for schools to contribute to their individual projects wherever possible. This will ensure that schools do not hold large amounts of unallocated DFC and enables SCA to be used to fund as many projects as possible in the local authority areas. The bids always exceed the finance available and consequently not all bids are successful. The schools condition survey completed by Atkins and AHR along with historic data is key in demonstrating the priority afforded to projects.

## **Special Initiatives**

The ESFA may offer other sources of funding and LAs will keep schools advised of such initiatives as they are released.

## **Local Authorities (LAs)**

Since 1 April 2002, the direct involvement of LAs in the funding of Voluntary Aided build has diminished. Their only liability now relates to Playing Fields and any buildings on them. Local Authorities continue to carry out their other statutory obligations to all schools and provide levels of advisory service according to LAs specific agreements.

Some LAs continue to carry out the following for schools, including those in the Voluntary Aided sector:

- Schools access audits
- Fire risk assessments
- Health & Safety risk assessments
- Asbestos surveys in line with the Control of Asbestos at Works Regulations
- Legionella surveys
- Periodic electrical inspections

LAs are constantly reminded that whilst sharing the results of the above with schools, they must also share the information with the Diocesan Trustees in their capacity as building owners. This does not always happen, so it is incumbent on governing bodies to alert the Director of Property to any details that they may receive direct from their Authority that relate to school buildings.

## **PROJECT PROCEDURES**

The Director of Property in conjunction with the consultants are responsible for identifying, coordinating, and supervising all building works over £2000 in Trustee owned schools. If schools and governing bodies are considering a project, then they should contact their consultant or the Director of Property at their earliest opportunity. This applies to all projects regardless of the funding stream.

In addition, each October the schools with the support of their respective consultants are invited to submit bids for consideration for SCA funding.

Bids are collated and ranked in order of priority. The general order of ranking is Health and Safety, condition, and suitability. Collated bids are then presented to the LA for their consideration and approval

Once a project has an approval to proceed (regardless of funding stream) then at both the Estimate (Form A. Appendix 1) and Tender Stages (Form B. Appendix 2), the Headteacher and Chair of Governors will be asked to confirm in writing that they are absolutely clear as to the costs and scope of the required work and the source of governors' liabilities.

Once the Form B has been signed the Director of Property presents each project to the Diocesan Board of Finance and Administration for its approval. In considering the latter the Board needs to know the following:

- Tender Form B has been duly completed by the school. **The Board will not progress projects without this information.**
- The priority afforded to an SCA project is in line with the Diocesan criteria for project allocation.
- That grant and funding is available.
- Availability of funding for cash flow and liabilities.

Once approved the Financial Secretary acting under her delegated powers issues an authorisation letter and a copy of the signed Form B to the school concerned confirming approval for the project to proceed. Should the project expand beyond the total agreed, then any additional liabilities will fall to the responsibility of the school.

Between completion of the project and the 'signing off' process the school by its respective consultant will be invited to register their comments in relation to the performance of the building contractor and consultant.

At anytime during a project the consultant is the first point of contact for concerns and, if unresolved, these should then be addressed to the Director of Property.

On a monthly basis the Director of Property meets with both consultants to review progress and overall performance of all projects being undertaken.

## **CONSULTANTS SCOPE OF SERVICE**

The Core Services are based on the following scope of service and dependant on individual project requirements:

- a. To undertake all duties in accordance with Diocese of Shrewsbury's financial procedures in relation to Form A, Form B and the provision of periodic financial and progress updates.
- b. To advise in relation to Construction (Design & Management) Regulations 2015.
- c. To act as Principle Designer (PD) for non-notifiable and notifiable projects comprising, co-ordination and communications relevant to the preparation of Construction Phase Plan and the Health and Safety File.
- d. Client brief taking and to act as the school's initial contact for all property related issues.
- e. Advise of any additional surveys or professional services required outside the scope of the Core Services.
- f. Visit site, undertake localised detailed survey, preparation of drawings and specifications sufficient to prepare tender documents.
- g. Advise and update on the programme throughout the project.
- h. Provide outline proposals and budget estimate to determine project viability.
- i. Liaison with Local Authority Building Control (or Approved Inspector) and Local Planning Department Officer, preparation, and submission of applications for Building Regulations and Planning Approvals where appropriate.
- j. Seeking and subsequent analysis of competitive tenders, reporting to obtain approval to proceed.
- k. Obtaining other financial approvals relative to funding of the works.
- l. Upon receipt of approvals, preparing contract documents and issuing instructions to the appointed contractor.
- m. Confirm that contractor's insurance is in place and notify Diocesan insurers of proposed works.
- n. To act as Contract Administrator for the building works contract.
- o. Monitoring and reporting on the progress of the works, including periodic site inspections, chairing meetings, preparing valuations, and agreeing final accounts.
- p. Agree the extent of test certificates and undertake witnessing, as necessary. Ensure relevant test certificates are incorporated into the Building Manual and Health and Safety File
- q. Monitoring the successfully completed works for a twelve-month period, to instruct the contractor to remedy any defects that may arise.
- r. At commencement of any scheme to liaise in order to check and verify the precise extent of land under the ownership of the Trustees.



## **ASBESTOS**

Asbestos is a generic term for several mineral silicates occurring naturally in fibrous form. Three main types used in construction in the UK were Chrysotile (white asbestos), Amosite (brown asbestos) and Crocidolite (blue asbestos).

Not all asbestos constitutes an immediate risk although the effects of possible future disturbances or deterioration must be considered. The use of asbestos in construction is now banned in the UK and the removal, treatment or intentional work with asbestos is strictly controlled and generally limited to specialists.

The enabling act for asbestos legislation is the Health and Safety at Work Act 1974 and failure to comply with its requirements is a criminal offence. In addition to this there are also various Approved Codes of Practice and guidance produced by the Health and Safety Executive (HSE) which can be obtained from their website.

From a school's point of view specific attention needs to be given to L127- The management of asbestos in non-domestic premises. This is Regulation 4 of the Control of Asbestos Regulations 2006.

Further guidance on complying with the regulations and managing asbestos in schools can be sourced at- [www.hse.gov.uk/asbestos](http://www.hse.gov.uk/asbestos)

The overview is that schools must have an asbestos management plan in place that is regularly updated and reviewed. This needs to be readily available for inspection at anytime by interested parties such as employees, building contractors, electricians, surveyors and engineers. One exception to the need for a management plan is if a survey by a qualified surveyor has shown that there are no asbestos containing materials present.

**Note:-Prior to carrying out any refurbishment or demolition and for all work which disturbs the building fabric where the management survey has not been intrusive it is a requirement under the regulations that a "Refurbishment and Demolition Survey" be carried out.**

## **CONSTRUCTION (DESIGN AND MANAGEMENT) REGULATIONS 2015**

The Construction (Design and Management) Regulations 2015 (CDM 2015) came into force 6th April 2015 and supersede the CDM Regulations 2007.

The CDM Regulations are intended to focus attention on planning and management throughout construction projects, from design concept onwards. The aim is for health and safety considerations to be treated as an essential and but normal part of a project's development - not an afterthought or bolt-on extra.

Where a project lasts more than 30 working days with more than 20 workers working at the same time, or involving 500 person days of work the scheme must be notified to the HSE in the form as laid out in Schedule 1 to the Regulations. In these situations, Atkins or AHR will be appointed as Principal Designer to manage the process on behalf of the Diocese.

Due to the nature of the projects, we carry out few will be notifiable. However, the regulations require that all construction projects require a Construction Phase Plan and a Health and Safety File at completion. AHR and Atkins will manage this process for all Diocesan projects.

The enabling act for the CDM Regulations is the Health and Safety at Work Act 1974 and failure to comply with its requirements is a criminal offence. In addition to this there are also various Approved Codes of Practice and guidance produced by the Health and Safety Executive (HSE) which can be obtained from their website.

Further guidance on complying with the regulations can be sourced at-  
[www.hse.gov.uk/construction](http://www.hse.gov.uk/construction)

# APPENDICES

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Diocese of Shrewsbury

Form A

**Governors' Approval In Principle - Approval to Proceed with Works (Academies)**

Action: Academy to sign this form and return to: AHR Building Consultancy Ltd 3 The Parsonage Manchester M3 3HW

Project Number: \_\_\_\_\_ LA: \_\_\_\_\_

Academy: \_\_\_\_\_

Project: \_\_\_\_\_

	Funding (100%)		Non Aided (100%)		Total
	EFA	Capital Funding	Academy Budget	Other Please specify under exceptions	
	£	£	£	£	£
(i) Estimated Cost					-
(ii) VAT					-
(iii) Professional Fees & Expenses					-
(iv) VAT					-
(v) Planning/Insurance					-
(vi) Building Regulations					-
(vii) VAT					-
(viii) Loose Furniture and Equipment including ICT					-
(ix) VAT					-
<b>Project Cost</b>	-	-	-	-	-

Approved By AHR Building Consultancy Ltd

Date

THE GOVERNING BODY AGREES TO PROCEED TO TENDER AS OUTLINED IN THE ABOVE COSTINGS

Approved By Headteacher

Date

Approved By Chair of Governors

Date

SOURCE OF LIABILITIES (TICK)

Academy Funds

Other - please specify under exceptions

PROJECT CASH FLOW (TICK)

Academy

OR  
(Exceptional cases only)

EXCEPTIONS

Diocese of Shrewsbury

Form B

**Governors' Approval In Principle - Approval to Proceed with Works (Academies)**

Action: Academy to sign this form and return to: AHR Building Consultancy Ltd 3 The Parsonage Manchester M3 3HW

Project Number: \_\_\_\_\_ LA: \_\_\_\_\_

Academy: \_\_\_\_\_

Project: \_\_\_\_\_

	Funding (100%)		Non Aided (100%)		Total
	EFA	Capital Funding	Academy Budget	Other Please specify under exceptions	
	£	£	£	£	£
(i) Estimated Cost					-
(ii) VAT					-
(iii) Professional Fees & Expenses					-
(iv) VAT					-
(v) Planning/Insurance					-
(vi) Building Regulations					-
(vii) VAT					-
(viii) Loose Furniture and Equipment including ICT					-
(ix) VAT					-
<b>Project Cost</b>	-	-	-	-	-

Approved By AHR Building Consultancy Ltd

Date

THE GOVERNING BODY AGREES TO WORK PROCEEDING AT THE COSTINGS IDENTIFIED AND THAT IT HOLDS SUFFICIENT MONIES FOR THIS PURPOSE

Approved By Headteacher

Date

Approved By Chair of Governors

Date

Approved By Diocesan Finance & Administration Board

Date

SOURCE OF LIABILITIES (TICK)

Academy Funds

Other - please specify under exceptions

PROJECT CASH FLOW (TICK)

Academy

OR   
(Exceptional cases only)

Approved by Director of Schools

Date

EXCEPTIONS

Diocese of Shrewsbury

Form A

Governors' Approval In Principle - Approval to Proceed with Tender

Action: School to sign this form and return to: Atkins Limited Chadwick House Birchwood Park Warrington WA3 6AE

Project Number : \_\_\_\_\_ LA: \_\_\_\_\_ Wtrial \_\_\_\_\_

School : \_\_\_\_\_

Project : \_\_\_\_\_

	Governors' 100% Grant Aided		Governors' 80% Grant Aided		Non Aided (School Budget)	Governor's 10% Liability	Total
	LCVAP	DFC Direct	LCVAP	DFC Direct			
	£	£	£	£			
(i) Estimated Cost	-	-	-	-		-	-
(ii) VAT	-	-	-	-		-	-
(iii) Professional Fees & Expenses	-	-	-	-		-	-
(iv) VAT	-	-	-	-		-	-
(v) Planning/Insurance	-	-	-	-		-	-
(vi) Building Regulations	-	-	-	-		-	-
(vii) VAT	-	-	-	-		-	-
(viii) Loose Furniture and Equipment including ICT	-	-	-	-		-	-
(ix) VAT	-	-	-	-		-	-
Sub-Total	-	-	-	-	-	-	-

(x) TOTAL ANTICIPATED GOVERNORS' LIABILITY - No 100% Liability

Approved By Atkins Limited \_\_\_\_\_ Date \_\_\_\_\_

PROJECT CASHFLOW

Diocese or School? \_\_\_\_\_

SOURCE OF 10%  
All from School Funds? (Tick) \_\_\_\_\_  
All from Diocesan Building Fund? (Tick) \_\_\_\_\_

SPLIT 10% (if applicable)  
Amount from School Fund? (ENTER FIGURE) \_\_\_\_\_  
Amount from Diocesan Building Fund? (ENTER FIGURE) \_\_\_\_\_

The Governing Body confirms approval to proceed to tender as outlined in the above costing

Approved by Headteacher \_\_\_\_\_ Date \_\_\_\_\_

Approved by Chair of Governors \_\_\_\_\_ Date \_\_\_\_\_

Diocese of Shrewsbury

Form B

Governors' Approval In Principle - Approval to Proceed with Works

Action: School to sign this form and return to: Atkins Limited Chadwick House Birchwood Park Warrington WA3 6AE

Project Number: \_\_\_\_\_ LA: \_\_\_\_\_

School: \_\_\_\_\_

Project: \_\_\_\_\_

	Governors' 100% Grant Aided		Governors' 80% Grant Aided		Non Aided (School Budget)	Governor's 10% Liability	Total
	LCVAP	DFC Direct	LCVAP	DFC Direct			
	£	£	£	£			
(i) Estimated Cost	-	-	-	-	-	-	-
(ii) VAT	-	-	-	-	-	-	-
(iii) Professional Fees & Expenses	-	-	-	-	-	-	-
(iv) VAT	-	-	-	-	-	-	-
(v) Planning/Insurance	-	-	-	-	-	-	-
(vi) Building Regulations	-	-	-	-	-	-	-
(vii) VAT	-	-	-	-	-	-	-
(viii) Loose Furniture and Equipment including ICT	-	-	-	-	-	-	-
(ix) VAT	-	-	-	-	-	-	-
Sub-Total	-	-	-	-	-	-	-

(x) TOTAL ANTICIPATED GOVERNORS' LIABILITY - No 100% Liability

Approved By Atkins Limited

Date



EXCEPTIONS

THE GOVERNING BODY AGREES TO WORK PROCEEDING AT THE COSTINGS IDENTIFIED AND THAT IT HOLDS SUFFICIENT DFC FUNDS FOR THIS PURPOSE

Approved By Headteacher

Date



Approved By Chair of Governors

Date



Approved By Diocesan Finance & Administration Board

Date



SOURCE OF LIABILITIES (TICK)

PROJECT CASH FLOW (TICK)

School Funds

School

OR

OR

Diocesan Building Fund

Diocese

Approved by Director of Schools

Date



OFFICE USE ONLY:

DATE

DATE

BOARD APPROVAL		DFC INPUT	
SBF TRANSFER		SAGE SET UP	

## CAPITAL EXPENDITURE IN VOLUNTARY AIDED SCHOOLS: VAT

Capital Works in VA Schools attract VAT at the standard rate of tax but there are on occasions relief's available in limited circumstances. If in doubt it is wise to seek early VAT advice from your Local Authority and/or the Diocesan Financial Secretary when planning projects.

***Note: This is a complex area of tax and you are urged to take advice if in doubt.***



## INSURANCE ARRANGEMENTS FOR VOLUNTARY AIDED SCHOOLS

### 1. INTRODUCTION

The broad principles concerning the type and level of insurance cover for VA schools and how insurance premiums should be funded. Can be summarised thus:

- the total value insured should be the full reinstatement/replacement cost of the buildings
- parties should have regard to the shared responsibility for capital and revenue works
- the funding responsibility for insurance premiums at VA schools should rest wholly with the LA
- for public liability in relation to those parts of the school which are used exclusively for non educational purposes the interests of the relevant parties should be noted
- for employer's liability insurance, the interests of the Governing Body as the usual employer of school staff must be noted, and an appropriate certificate issued in the name of the Board of Governors
- for other types of insurance e.g., supply teacher cover and legal expenses etc. the same arrangements should apply for VA schools as for other types of maintained school

### 2. FUNDING OF PREMIUMS

The various Education Acts from 1944 onwards provided a statutory duty on the LA to 'maintain' a VA school in the same way as any other maintained school in all respects other than 'premises'. The position on 'premises' was different up to 31 March 2002 due to:

- Governing Bodies of VA schools having some responsibility for 'maintaining' the school and
- Uncertainty about who should pay the premiums for premises insurance, given the complex arrangements for financing capital expenditure at VA schools. This uncertainty in some cases caused duplicated or inadequate insurance.

The basis of the responsibility for meeting the costs of VA schools is section 22(5) of the School Standards and Framework Act 1998. This was amended by the 2002 Regulatory Reform Order:

*"In the case of a voluntary aided school, the local education authority's duty to maintain the school includes –*

- (a) *the duty of defraying all the expenses of maintaining it, except any Expenditure that by virtue of paragraph 3 of schedule 3 is to be met by the Governing body...".*

The expenditure to be met by the Governing Body under paragraph 3 of Schedule 3 now relates exclusively to *capital* expenditure. The LA's duty to maintain a VA school also now extends to the costs for premises insurance premiums in just the same way as it does for other categories of school. VA schools should also be treated in the same way as other maintained schools in relation to providing for any *revenue* premises losses (those below the national de minimis level for VA schools, which is currently £2,000).

For all other types of insurance cover (e.g., public liability, employer's liability, financial loss) the LA may delegate funds to schools for the insurance premium, or retain the funding centrally on their behalf, this also applies to VA Schools. Where the LA delegates funds, it should offer the same facility to VA schools to buy back into its local scheme or make other arrangements.

## 2. EMPLOYER'S AND PUBLIC LIABILITY INSURANCE

Governing Bodies in VA Schools employ and are responsible for most, if not all, school staff. The insurance arrangements must properly reflect this and ensure that an appropriate employer's liability certificate is issued in the name of the Governing Body.

The only difference compared to other schools should be for any parts of the premises which are used *exclusively* for non-educational purposes. The responsibility rests with the Governing Body and/or the Diocese to make insurance arrangements appropriate to their needs.

## 3. FUNDING OF PREMIUMS FOR EMPLOYER'S AND PUBLIC LIABILITY INSURANCE

Although responsibility for ensuring appropriate insurance cover is in place rests with the Governing Body, the responsibility for funding insurance premiums for VA schools rests exclusively with LAs, for the reasons given earlier. LAs should either meet such costs centrally (where insurance costs are not delegated) or ensure appropriate amounts are delegated to reflect the likely premium costs incurred by the governors for executing insurance cover relating to educational purposes.

## 4. PREMISES INSURANCE

In the main the Catholic Insurance Service Limited (CIS) manages insurance matters for the majority of Diocesan schools with the insurers being Zurich Municipal. However, in recent times the Diocese has agreed that schools can opt out of this service and obtain insurance cover via the Governments Risk Protection Arrangement (RPA). If schools would like to look into this option further, please contact the Director of Property. Information concerning this can be found at the link:- <https://www.gov.uk/guidance/the-risk-protection-arrangement-rpa-for-schools>

The VA Governing Body's our responsible for the reinstatement/replacement cost for on the whole school premises, or of any partial loss, excluding:

- Any buildings on playing fields and related to their use
- Any premises which are no longer used by the school, or which are used exclusively by a third-party group or organisation. If there are such buildings on site, details should be passed to Catholic Insurance Service Limited (CIS). Contact details for the former can be found at the end of this appendix.

## INSURANCE ARRANGEMENTS

Each VA school should undertake a full risk management assessment and keep this under regular review, in particular taking appropriate security and other measures to minimise the likelihood of claims being made.

Below is a summary of the cover provided by the insurers along with contact information:-

## SUMMARY OF COVER – VOLUNTARY AIDED SCHOOLS

<b>Policy Number:</b>	KSC-22J006-0013
<b>Insurer:</b>	Zurich Municipal
<b>Policyholder:</b>	Shrewsbury Roman Catholic Diocesan Trustees
<b>Period of Insurance:</b>	From: 1 <sup>st</sup> April 2022 to: 31 <sup>st</sup> March 2023

**This is a summary of the significant features, benefits and limitations of the property cover provided to schools by the Zurich Select for Schools policy. The full terms, conditions or exclusions are shown in the Policy Document, which can be obtained from Zurich Municipal.**

## Type of insurance and cover

The Policy provides indemnity for Buildings and Contents against the following events: fire, lightning, explosion, aircraft, riot, civil commotion, malicious persons, earthquake, storm, flood, escape of water, impact, sprinkler leakage, subsidence, ground heave, landslip, theft, accidental damage.

### Significant features and benefits

Cover also extends to include the following:

1. Additional costs incurred to comply with government or local authority requirements
2. Capital Additions – Limit £1m
3. Professional fees
4. Removal of debris
5. Temporary Removal of items from the Premises – Limit £25,000
6. Drains, Gutters and Sewers – Limit £10,000
7. Extinguishment Expenses – Limit £10,000
8. External Landscaping – Limit £10,000
9. Replacement Locks – Limit £5,000
10. Loss of Metered Water – Limit £10,000
11. Trace and access – Limit £10,000
12. Property on Temporary Loan – Limit £50,000

**Contract Works Insurances:** Automatic cover is provided in respect of Contracts with a Contract Value of £1,000,000 or less (including fees, excluding VAT). Insurance in respect of contracts with a value in excess of £1,000,000 is available please contact CIS to obtain the relevant Contract Works Application Form.

If Hot Works are involved in any part of the contract, please contact CIS. Insurers significantly limit cover for Contracts involving Hot Works unless specific risk advice is followed and, in some cases, an additional premium is paid.

### Significant or unusual exclusions or limitations

#### 1. Excess

- A £250 excess applies each and every loss in respect of Fire, Lightning, Explosion, Aircraft, Riot and Civil commotion, Malicious damage, Earthquake, Impact, sprinkler leakage and Theft.
- A £500 excess applies each and every loss in respect of Storm, Flood, Escape of Water and Accidental Damage, and
- A £2,500 excess applies each and every loss in respect of Subsidence.

#### 2. Storm or Flood

- Damage caused by frost, subsidence, ground heave or landslip
- Damage to movable property in the open, fences and gates
- Damage attributable solely to change in the water table level

#### 3. Unoccupied Properties

- Damage caused by escape of water or malicious persons in respect of Buildings which are unoccupied
- Damage or Business Interruption caused by:
  - a. Freezing
  - b. escape of water from any tank, apparatus, or pipe
  - c. Malicious persons (other than fire or explosion) not acting on behalf of or in connection with any political organisation in respect of any unoccupied building

#### 4. Subsidence, Ground Heave or Landslip

- The first £2,500 of each and every loss in respect of Buildings.
- Damage in respect of patios terraces swimming pools tennis courts walls gates and fences
- Damage caused by:
  - The normal settlement or bedding down of new structures
  - The settlement or movement of made-up ground
  - Coastal or river erosion
  - Defective design or workmanship or the use of defective materials
  - Damage resulting from demolition, construction, structural alteration or repair of any property, or groundworks or excavation at the site of the buildings

## 5. Theft

- Where the Insured or any Employee are involved
- Property in the open
- Stock in vending machines
- From an unattended vehicle

## 6. Accidental Damage

- Inherent Vice or Latent Defect
- Wear and Tear
- Defective Design or Workmanship
- Gradually Operating Causes
- Sudden and Unforeseen Damage to Plant
- Deliberate Act of Utility
- Subsidence, Ground Heave, Landslip
- Unexplained Disappearance

## 7. General Insurance Exclusions

Loss or damage caused by -

- Radiation
- War Risks or Government or Public Authority Order
- Sonic Bangs
- Pollution
- Electronic Risk
- Date Related incidents
- Terrorism (unless specifically included)

### Claim notification

If you want to make a claim, please contact CIS as soon as possible on 01296 422030 or [enquiries@catholicinsuranceservice.co.uk](mailto:enquiries@catholicinsuranceservice.co.uk). The Police must be notified as soon as possible in the event of theft or malicious damage. If you suffer major loss or damage and need immediate assistance **outside of usual office hours**, please call our nominated loss adjusters Sedgwick on 0345 604 8580.

### Cancellation Rights

This policy does not entitle you to a cooling-off period.

### Complaints Procedure

We want to provide a first-class service. If you have any cause for complaint, you should, in the first instance, contact either the Policyholder or Zurich Municipal on 0870 2418050. Please quote the details of your policy (your surname and initials, policy number, departmental reference, etc).

If you remain dissatisfied with the response, we will refer your complaint to our Customer Relations Team for a separate review. They will notify you once they receive your complaint and will provide you with a final response when they have completed their inquiries.

If we are unable to resolve your complaint to your satisfaction within 8 weeks, or if we have provided you with a final decision letter, you may be able to refer your complaint to the Financial Ombudsman Service (FOS). This is a free and impartial service.

The FOS can be contacted on 0845 080 1800 or emailed at [\*\*complaint.info@financial-ombudsman.org.uk\*\*](mailto:complaint.info@financial-ombudsman.org.uk)

The FOS will only consider your complaint if, at the time of notification, you are a private individual, a business with a group annual turnover of less than £1 million, a charity with an annual income of less than £1 million or a trustee of a trust with a net asset value of less than £1 million.

Following the Complaints Procedure does not affect your legal rights.

## **Financial Services Compensation Scheme (FSCS)**

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. You may contact the FSCS on 020 7892 7300 or further information is available at [www.fscs.org.uk](http://www.fscs.org.uk)

## **Law applicable to the contract**

UK law allows both you and us to choose the law applicable to the contract. The contract will be subject to the relevant law of the United Kingdom, the Isle of Man or the Channel Islands relating to your address as shown in the schedule. If there is any dispute as to which law applies it shall be English law.

## **How we will use your data**

Zurich Insurance plc holds data in accordance with the Data Protection Act 1998. It may be necessary for us to pass data to other organisations that supply products and services associated with this contract of insurance. In order to verify information, or to prevent and detect fraud, we may share information you give us with other organisations and public bodies, including the Police, accessing and updating various databases. If you give us false or inaccurate information and we suspect fraud, we will record this, and the information will be available to other organisations that have access to the database(s). We can supply details of the databases we access or contribute to, on request.

## **Zurich Municipal**

Zurich Municipal is a trading name of Zurich Insurance plc

A public limited company incorporated in Ireland Registration No. 13460

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ

Zurich Insurance plc is authorised and regulated by the Central Bank of Ireland. Authorised by the Prudential Regulation Authority and with deemed variation of permission. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details of the Temporary Permissions Regime, which allows EEA-based firms to operate in the UK for a limited period while seeking full authorisation, are available on the Financial Conduct Authority's website. Our FCA Firm Reference Number is 203093.

## DIOCESE OF SHREWSBURY SCHOOLS BUILDING FUND

For colleagues new to the Diocese, it may be useful to explain that the Building Fund was first initiated by the Diocesan Education Service in the 2000/01 Financial Year. In 2005, after widespread consultation, the Fund was revised so that contributions are now derived from five sources:

- A substantial annual contribution from the Diocese
- Donations by parents
- A contribution by schools to cover the shortfall between parental donations and the optimum figure for donations in their individual schools, based on a per capita pupil sum, in the relevant financial year
- Gift Aid receipts on parental donations made by direct debit
- Interest generated by the Building Fund and more recently via input of interest from diocesan school designated DFC Accounts.

For diocesan schools adopting the Building Fund it has meant the end of liabilities on all SCA work (including the DFC element). This eliminates uncertainties as to the extent, or otherwise, of parish contributions. Further advantages are that available EFA funding can be fully accessed; the school-using community continues to be drawn into supporting the costs of liability whilst the Diocese and the Mass-attending community remain as key partners in meeting responsibilities arising from the funding programme.

The scale of the Fund's growth can be illustrated by the data below:

<b>YEAR</b>	<b>LIABILITIES COVERED ON CAPITAL BUILD OF :</b>
2000/01	£860,000
2001/02	£935,600
2002/03	£1,035,340
2003/04	£1,345,170
2004/05	£1,620,810
2005/06	£4,043,940
2006/07	£4,514,526
2007/08	£6,276,177
2008/09	£6,108,370
2009/10	£7,213,876
2010/11	£5,014,285
2011/12	£5,854,729
2012/13	£5,241,058
2013/14	£5,444,727
2014/15	£4,500,214
2015/16	£4,192,748
2016/17	£4,252,720
2017/18	£3,395,325
2018/19	£4,063,672
2019/20	£4,231,567
2020/21	£4,434,899
2021/22	£5,559,169

Overall, the Diocesan Schools Building Fund has reinforced the long-term stability of Catholic Schools and so assisted them in their key role within the Mission of the Church.

## CONTACTS

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