



**Highcliffe School**



# Business Continuity Plan

September 2020



The aim of this plan is to provide a simple, clear, and direct guide for senior leaders and key governors that will provide a direct point of reference in the event of a serious disruption to the business of the school.

The specific objectives are

- To define and prioritise the critical functions of the business
- To analyse the emergency risks to the business
- To detail the agreed responses to the emergency
- To identify key contacts during an emergency

## **To define and prioritise the critical functions of the business**

The school Articles of Association describe the school purpose as the 'furtherance of education' and we could add to that 'and student progress'. Essentially the function of Highcliffe School is to be open and able to provide education for its students and any action/incident that prevents that will in effect prevent 'business continuity'.

## **To analyse the emergency risks to the business (Taken as being school closure exceeding one week)**

- School Closure could result from an incident that affects the premises of the school in a way that would deem the school to be unsafe or unfit for purpose.
- School Closure could result from a Health issue through an identified contagious disease amongst staff or students
- School closure could result from a catastrophic accident to staff or students
- School Closure could result from a refusal of staff to work through an industrial dispute
- School Business could be interrupted by Major IT failure.

## **To detail the agreed response to an emergency**

The school has include disaster recovery with it's insurance and details of this can be seen in appendix A in relation to a number of scenarios.

### **Premises Damage**

In the event of premises damage preventing attendance, the school would seek to use alternative premises (i.e. Portable classrooms) for the continuation of education, initially agreeing the school group most at risk from non-attendance (for example those taking examinations in the near future).

### **Health Issue**

In the event of a contagious Health issue affecting the school, clear medical guidance would be sought and followed and no re-opening would take place until the school was declared fit to do so.

### **Catastrophic Accident**

In the event of a catastrophic accident the school would pay due regard to those involved by allowing a reasonable period of closure. The school would seek to assist with the recovery process through accessing counselling services for those affected. Where staffing was affected the school would seek agency support and support from other schools to provide sufficient staff to continue.

### **Industrial Dispute**

The school takes all reasonable steps to avoid industrial disputes, including the use of a JCC process. If a dispute arose, for example a refusal by staff to admit a student previously excluded then the school would *either* seek to find a reasonable solution through negotiation *or* involve ACAS to bring a swift resolution to the dispute.



## **IT Failure**

IT failure could result from technical issues, over-heating and fire damage or a malicious act. The school holds IT back up records off site, utilises a cloud based management information system (Integris) and cloud based contact system (Groupcall). The school would either seek to use its own staff to restore it off-site data, or it would commission an agency to provide the support needed.

## **The key Contacts in the event of an emergency are;**

1. Headteacher – Patrick Earnshaw
2. Director of Business & Finance – Simon Fuller
3. Site Manager – Matt Kelly
4. IT Lead Technician – Harry Glyde
5. Senior Assistant Head – Mat Downs
6. Assistant Head – Lisa Swan
7. Assistant Head – Dean Prodomo
8. Assistant Head – Sarah Giller
9. Assistant Head – Ed Davies
10. Chair of Governors – Paul Hilliard



## Appendix A – Insurance Scenarios

We have recently had an audit and one of the recommendations for our Business Community Plan is to include in it, the financial support we would receive from our Insurance Provider for the minimum of the following circumstances:

- Schools premises not available for an extended period
- Large scale loss of property
- Loss of information through catastrophic failure of IT systems
- Mass unavailability of staff

Below is their response:

1. If the School Premises are unavailable due to material damage (i.e. a fire, escape of water, flood etc.) then the Business Interruption cover provides up to £6m for “additional expenses” that may need to be incurred to continue the provision of education, over a 36 month period. This would typically be the cost to hire in alternative accommodation such as Portakabins or temporary units to operate from.

The key to this cover is that there must be the operation of an “insured peril”, i.e. a sudden and unforeseen incident that is not excluded from cover, which damages the property and/or denies access to the premises.

If the school premises are not available for an extended period, not due to an insured event, and this could take the form of the HSE condemning a building as unsafe due to absence of maintenance or some larger problem, dare I say it electrical faults that render it unsafe, then we will not be in a position to provide financial assistance towards any additional expenses.

In addition to your increased costs of working, should an insured material damage lead to a loss of revenue, there is a further £1m cover for Loss of Revenue over 36 months, in the policy. This may cover for any loss of income from not being able to hire out the sports hall, or sell food in the canteen, for example. Our view is that so long as the school is open and Educating students, your ESFA funding should continue to be received.

2. If there were large scale loss of property, then assuming this flows from an insured event (i.e. arson, fire, explosion etc.) then the policy provides for up to £35m to cover any reinstatement of buildings and replacement of contents and computers. This is in addition to the cover outlined above under Business Interruption.

In addition to the financial assistance of handling a large scale loss of property, if the event was considered a “major loss” then we would appoint our Major Loss Team to assist you with the claim. Our Major Loss Team are experienced ex-loss adjusters who specialise in the repairs and continuity of provision, following large events. They would be there to assist the school by providing advice and assistance, and can facilitate interim cash payments to the school following loss, in order that cashflow is not impacted whilst you are paying suppliers/contractors as required. They dealt with the Selsey Academy, Magdalen College, Lytchett Minster and even Clarendon Park (National Trust) losses, to name but a few higher profile incidents relating to ZM customers.

3. If there is a loss of data through catastrophic IT failure, such as a power surge that knocks out the server and potentially back up data banks, then you have £100,000 cover for reinstatement of data and information under the computer section of the policy. The cover is for consequential loss of data through an insured event (fire, breakdown, erasure



etc.), and therefore you should be aware that it will not provide assistance in the event of loss of data as a result of wear and tear or as a result of a virus or hack attack, unless the virus/hack erases data.

4. The mass unavailability of staff is something Highcliffe will likely need to self insure, on the basis that insurance for the school is aimed at covering the risk of damage to property, or covering the legal liability of the school when injuries occur to third parties or staff members. There is also cover for ancillary areas such as travel and personal accident, however these rely upon there being sudden and/or significant injury to students and staff members, not to cover the mass unavailability of staff.

For example, if half of your workforce were unavailable due to a flu epidemic (and one could argue most of your student population will likely also be affected), the insurance does not provide any financial assistance towards the cost of supply staff. Alternatively, staff may choose to go on strike from time to time, thereby affecting lessons and delivery of education. If that were to occur, we are not in a position to provide financial assistance or cover any loss of revenue, given that the cause of the unavailability of staff is not an insured event.

Notwithstanding the above, under the Business Interruption section of cover we do provide up to £100k cover over 3 months, for interruption (additional expenses or loss of revenue) following the outbreak or discovery of a notifiable disease which forces the closure of the premises (and therefore staff may also be unavailable) on the direction of a competent local authority. This could be food poisoning or legionellas or one of the listed conditions in the policy wording.