

# Occasional business use (OBU) motor insurance for schools, colleges, and academies

## Summary of main features

Schools, colleges, and academies can now cover those ad hoc occasions when employees or authorised voluntary helpers (including governors, parents, or guardians of pupils attending the school) are required to use their own cars on school business.

## Cover provided

Occasional Business Use (OBU) motor insurance cover is provided on a comprehensive basis — protection is provided against legal liability for injuries to other persons (including passengers) or damage to their property following an accident. Passengers' legal liability is also included.

Insurers will pay the solicitors' fees for representation at an inquest following an accident, and will fund the legal costs incurred in defending a charge of manslaughter or causing death by dangerous driving.

In addition, the cost of repairing the car will be met by insurers who will pay up to the market value of the vehicle if it is written off or not recovered following theft. Full windscreen damage cover is also included, with no excess.

## Accident repairs

Policyholders will benefit from the RSA approved repair network. These repairers are backed by a lifetime guarantee on all repair work undertaken.

## Cover included

**Spouses** — Cover is automatically included in respect of the use of cars on school business by the spouse of any insured member of staff.

**Governors** — Cover is automatically included in respect of the use of cars on school business by governors of the school.

**Parents and guardians** — Cover is automatically included in respect of the use of cars on school business by parents or guardians of pupils at the school.

**Continental cover** — Cover is automatically included within Continental Europe.

## Cost

The annual premium for this insurance is calculated using the total number of school staff eligible to drive.

Number of staff	Premium
Up to 20	£174.90
21 — 40	£292.60
41 — 60	£377.30
61 — 85	£523.60
86 — 100	£702.90
101 — 200	£877.80
201 — 300	£1,170.40
301 — 400	£1,282.60
401 — 500	£1,463.00
Above 500	Refer to Marsh

Premiums include Insurance Premium Tax).

Please note the policy is renewable on an annual basis.



## Did you know?

From single vehicle to large fleets, Marsh can arrange tailored cover for all your school vehicles, this includes both use and breakdown cover for the UK and Europe. We are also able to provide cover for a wide range of vehicle types, including cars, vans, tractors, mini-buses, and coaches, as well as agricultural machinery, golf carts, and sporting trailers.

For an initial conversation, please call **01444 335 142** or email [education.motor@marsh.com](mailto:education.motor@marsh.com)

## Insurer

This scheme is underwritten by RSA Ltd (No. 93792). Registered in England and Wales at St Mark's Court, Chart Way, Horsham, West Sussex RH12 1XL. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

In placing insurances for you we normally act as your agent. Should you instruct us to proceed and place this insurance, Marsh Ltd has a "delegated authority" granted by the insurer which means that it acts as agent of the insurer and has authority to accept insurance risks and issue documentation (in accordance with agreed terms) on their behalf.

We can only place your business under a delegated authority where we reasonably consider that this meets your insurance requirements.

## Financial services compensation scheme

The above insurer and Marsh are covered by the Financial Services Compensation Scheme (FSCS). If they are unable to meet their obligations, you may be entitled to compensation from the scheme, depending on the type of insurance and the circumstances of the claim.

Further information is available from the FSCS at [www.fscs.org.uk](http://www.fscs.org.uk) or by contacting them at 10th Floor, Beaufort House, 15 St Botolph Street, London EC3A 7QU or by telephone on 0800 678 1100 or 020 7741 4100.

This is a marketing communication.

The information contained herein is based on sources we believe reliable and should be understood to be general risk management and insurance information only. The information is not intended to be taken as advice with respect to any individual situation and cannot be relied upon as such.

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## Important notes

This document is a summary only and applies to schools and colleges in England and Wales; different arrangements may apply to Scottish schools and colleges. Any references to any conditions and the cost of cover are correct at the time of going to press. It should, however, be noted that these may be subject to amendment. Full details regarding exact cover, terms, exclusions, and conditions are contained in policy documentation which is provided at inception of cover and at renewal. Details are also available on request from Marsh's Education Practice.

## Contact us

Please contact your Marsh client executive or call our specialist motor team:

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 **01444 335 142**

 [education.motor@marsh.com](mailto:education.motor@marsh.com)

 [uk.marsh.com/motorOBU](http://uk.marsh.com/motorOBU)

 [Marsh UK Education Forum](#)

## About Marsh

Marsh is the world's leading insurance broker and risk advisor. With over 45,000 colleagues operating in 130 countries, Marsh serves commercial and individual clients with data-driven risk solutions and advisory services. Marsh is a business of Marsh McLennan (NYSE: MMC), the world's leading professional services firm in the areas of risk, strategy and people. With annual revenue nearly \$20 billion, Marsh McLennan helps clients navigate an increasingly dynamic and complex environment through four market-leading businesses: Marsh, Guy Carpenter, Mercer and Oliver Wyman. For more information, visit [mmc.com](http://mmc.com), follow us on LinkedIn and Twitter or subscribe to BRINK.