



SCHOOLS' INTERNAL THEFT AND VANDALISM INSURANCE SCHEME

PROSPECTUS POLICY DOCUMENT (last updated April 2026)

Introduction

1. This document describes Shropshire's maintained schools' Internal Theft and Vandalism Insurance Scheme and gives guidance on how to complete the claim form.

General

2. The scheme was established to help maintained schools replace loose items of equipment which had been stolen or damaged as a result of a break-in to the premises. It is not designed to replace items which are stolen or damaged whilst the school buildings are open. Schools must make arrangements for the safeguarding of their equipment whilst the premises are unsecured, e.g. whilst children are in the school, when the buildings are being cleaned or maintained outside of school hours, whilst parents evenings/governors meetings are taking place or during extended schools usage and general lettings.
3. This Scheme is a self-help insurance scheme for Shropshire's maintained schools. Any schools considering academy or free school status will need to make arrangements for separate external insurance cover from the date that such status is commenced.
4. It is a self help scheme run on a non-profit making basis.
5. The scheme does not cover items belonging to a third party or cash claims.
6. Any school may opt into the scheme for a complete financial year commencing 1 April. Premiums are based on the number of pupils on roll for the year of insurance used in the formula budget for the year. The premium levels will be notified to schools before the start of the financial year, will apply to the following financial year and will be charged to the schools delegated budget early in the year.

Conditions of the Scheme

7. In order to be able to claim on the Insurance Scheme the following criteria must be met:
 - There must have been a break-in for a claim to be considered.
 - The school premises must have been securely locked at the time of the incident.
 - The incident must have been outside of normal school hours
 - Items must be recorded in the school's Asset Register.
 - The incident must have been reported to the police and a crime number obtained.
 - The items must have been stored in the main school premises. Sheds, garages, external oil storage tanks, external lead/copper and outside play equipment or seating are not covered by the scheme.
 - The items stolen or damaged must be property of the school or Local Authority
 - The items have been in use by the school i.e. not redundant or surplus to requirements.
 - There is a threshold value on all claims; it is £100 for Secondary and Special Schools and £50 for Primary Schools. If a total claim exceeds this amount the whole claim will be paid.
 - Items will be replaced on a like for like basis; no cash equivalents will be given.

- Items replaced should be the equivalent of those entered on the TV1 form and should cross check to the police crime report.

Completing the Claim Form TV1

8. The following details are required on the claim form;

- The school cost centre and the time and date of the incident must be given along with a brief description of the incident.
- The Crime number and the name of the police officer involved must also be stated.
- A list of the stolen or damaged items must be included in section 2 along with the estimate replacement or repair costs.
- The form must be signed by an appropriate member of staff.
- Forms must be completed and returned to education-finance@shropshire.gov.uk within 14 days of the incident.
- Schools will receive a response within 14 days as to whether the claim has been accepted under the conditions stated above.

Eligibility

9. Further guidance on eligibility

- Damage to goalposts is covered by the Scheme
- Where equipment has been stolen or damaged, but can no longer be replaced like for like, the Insurance Scheme will not provide an element of betterment but will give a donation equivalent to the cost of purchasing the goods second hand, or the nearest equivalent (which may not be relevant to the current curriculum needs); towards any replacement. If the school does not replace the items, the items are considered to be redundant and no donation will be given.
- Tennis nets and Cricket nets are covered by the Scheme; however when replacing the items the condition of the nets and date of purchase will be taken into account prior to a decision being made.
- Portable equipment taken home by members of staff will only be covered by the scheme if the school maintains adequate records of such equipment and its whereabouts. The equipment must be used for school purposes and be kept out of sight when not in use. It is not covered in transit or if left in a car. It must not be left unattended and unsecured in the member of staff's home for prolonged periods e.g. whilst on holiday. In such circumstances, the equipment must be adequately secured and secreted for it to be covered by the insurance scheme. As with school based equipment, there must have been a break-in to the property, and a full report made to the police, for an insurance claim to be considered.
- Equipment leased through the Council's operating lease arrangement is covered by the scheme, but any other lease arrangements e.g. photocopiers leased through a private company, cannot be covered.

Premium

10. Premiums are based on a per pupil amount using the previous October school census number on roll. Per pupil amounts will be shared with schools in the Spring term prior to cover commencing for the April to March financial year. Schools can opt in or out of the scheme.