



Department
for Education

The Risk Protection Arrangement (RPA) proposed Motor Vehicle Cover

Government consultation

Launch date 6 October 2021

Closes on 30 November 2021

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Introduction

The Department is considering offering Motor Vehicle (Motor) Cover to academy trusts and local authority maintained schools through the risk protection arrangement (RPA) as an alternative to commercial motor vehicle insurance.

This public consultation seeks views on the proposal and will allow those with comments, views, or concerns to express them. The Government will then consider the responses and make a decision on whether to introduce Motor cover for vehicles owned by state funded schools through the RPA.

Who this is for

- Local Authorities in England
- Governing bodies of local authority-maintained schools in England
- Academy trusts
- Church and other foundation and trust bodies
- The insurance industry and suppliers of insurance services including relevant insurance trade bodies and associations

Issue date

The consultation is issued on 6 October 2021.

Enquiries

If your enquiry is related to the policy content of the consultation you can contact the team via email:

RPA.consultation@education.gov.uk

If your enquiry is related to the DfE e-consultation website or the consultation process in general, you can contact the DfE Ministerial and Public Communications Division by email: Consultations.Coordinator@education.gov.uk or by telephone: 0370 000 2288 or via the DfE Contact us page.

The response

We aim to publish the results of the consultation and the Department's response on GOV.UK in January 2022.

About this consultation

Context

The department commenced the Risk Protection Arrangement (RPA) on 1 September 2014 for academy trusts as an alternative to commercial insurance.

The RPA was introduced to help reduce the cost to the public purse of protecting academies against risk and on 1 April 2020 it was extended to local authority-maintained schools (LAMS). It is now available to all state funded schools on a voluntary, opt-in basis and is funded by the schools that join as members paying a standard price per pupil per membership year.

Membership has steadily increased. Prior to the extension to LAMS, 69% of academies (6,296) were RPA members and as of 3 August 2021, 8,504 schools had joined (38.54% of all eligible schools in England).

In 2014 the average annual cost of commercial insurance for academies was £57.67 per pupil. When the RPA was launched its cost per pupil was £25. The cost for the 2020/21 membership year is £19. The latest spend figures indicate that RPA members are paying a total of £23.85 on risk cover per pupil (RPA plus additional commercial insurance, such as Motor and Teacher Absence cover).

The RPA provides cover for most risks that schools face, but members currently have to obtain Motor cover elsewhere, because third party motor insurance is a legal requirement under the Road Traffic Act 1988 (RTA) and the RPA cover is not insurance. There is strong evidence from surveys of RPA members that Motor cover is the additional benefit that they would most like to see the RPA provide for them.

The Proposal

The proposal is that the department be allowed to indemnify the motor vehicles of the school sector when they choose to join the department's RPA.

This proposal will require an amendment to section 144 of the Road Traffic Act (RTA) to enable the RPA to indemnify motor vehicles. The RTA provides exemptions to the Crown, local government and other public entities and they are then able to indemnify their motor vehicle risk losses. The department would be seeking to extend the current exemptions to include academy trusts and school governing bodies, to enable the risk losses of the motor vehicles they own to be covered by the department where they are in membership of the RPA.

Should the department still wish to proceed with the proposal after considering the consultation responses then the intention is for the proposed amendment will be included in primary legislation changes when parliamentary time allows.

Subject to the proposed bill being passed by Parliament and achieving Royal Assent, it is anticipated that the department could implement a pilot to provide Motor cover to RPA members by Autumn 2023. The objective of the pilot would be to test the assumptions made regarding the suitability of Motor cover within the RPA, ensure that the intervention is robustly evaluated and allow time to refine the operational parameters prior to it being made available to all RPA members in 2024.

The operation of the proposed Motor cover is subject to the evaluation of consultation responses. Our working assumption is that we expect Motor cover to be the same as the current RPA scheme in that it will be offered on an opt-in basis and the costs will be the same across all members, regardless of risk profile, subject to the evaluation of consultation responses. We expect it will differ from the standard RPA in that it will be an additional cover and the cost will be calculated separately from the RPA per pupil contribution and be calculated on a per vehicle basis. There are likely to be several categories of cost, depending on vehicle type. The categories of vehicles are still to be finalised but would most likely include for example a 9 to 16 passenger minibus, a vehicle with up to 8 passenger seats or a staff vehicle used for occasional school use. The method of deducting payment is likely to vary for academies and local authority-maintained schools and further consideration will be given to the mechanism for payment deductions so they can be tested as part of our proposed pilot.

A Motor section of the Membership Rules will be developed to detail what will / will not be covered and what the level of member retentions will be.

Conclusion

We would like to hear your views on our proposal to provide Motor cover through the RPA.

Consultation Questions

Preliminary Questions

1. What is your name? (Where you wish to remain anonymous, please leave blank)

2. What is your email address?

If you enter your email address, then you will automatically receive an acknowledgement email when you submit your response.

3. Are you responding as an individual or as part of an organisation?

- a. Individual
- b. Part of an organisation

4. What is the name of your organisation (if applicable)?

5. What type of organisation is this (if applicable)?

- a. Mainstream local authority-maintained school
- b. Special local authority-maintained school
- c. Academy or free school
- d. Multi-academy trust
- e. Independent school
- f. Independent special school
- g. Non-maintained special school
- h. Sector organisation
- i. Charity
- j. Local Authority
- k. Commercial Insurance Provider
- l. Insurance Body/Organisation
- m. Other – Please provide organisation details

6. What is your role (the capacity to which your response relates)?

- a. Governor
- b. Multi-academy trust member
- c. Headteacher/ Principal Teacher
- d. Parent
- e. Local authority councillor
- f. Local authority finance officer
- g. School Business Professional
- h. Insurance Company Employee
- i. Industry Expert
- j. Other – Please provide role details

7. Which local authority are you responding from? (Where applicable)

8. Should we need additional information, are you happy to be contacted directly about your response?

- a. Yes
- b. No

9. Do you wish for your response to remain anonymous?
 - a. Yes
 - b. No

Questions on the consultation

(Please use the comments box to give more details for each question where relevant)

10. To what degree do you agree with the following statement 'The proposed RPA Motor cover run by the DFE would have a positive impact on my organisation directly or indirectly'. Please let us know what the impact would be.
 - a. Strongly agree
 - b. Agree
 - c. Neither agree nor disagree
 - d. Disagree
 - e. Strongly disagree
 - f. Comments:
11. In principle, do you or your organisation support the proposed introduction of RPA Motor cover for member schools?
 - a. Yes
 - b. No
 - c. Unsure
 - d. Comments:
12. Have you any comments on what the department should take into consideration regarding the provision of Motor cover to RPA member schools?
 - a. Comments:
13. Have you any comments on the proposed categorisation of school vehicles to be covered by the RPA?
 - a. Comments:
14. Have you any comments on the proposed operation of the RPA Motor cover?
 - a. Comments

Respond online

To help us analyse the responses please use the online system wherever possible. Visit www.education.gov.uk/consultations to submit your response.

By email:

RPA.consultation@education.gov.uk

By post

Risk Mitigation Services Team
Schools Commercial Team
Piccadilly Gate
Store Street
Manchester
M1 2WD

Deadline

The consultation closes on 30 November 2021

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