**INSURANCE**

No insurance is held by Aberdeenshire Education, Learning and Leisure Service that automatically compensates school pupils for personal accident, whether an accident occurs within or outwith the boundary of the school. Insurance of this nature, e.g. personal accident, life, private medical, is seen as a parental responsibility. It is your responsibility as a parent to insure your child for personal accident or death if you feel this is appropriate.

Aberdeenshire Education, Learning and Leisure Service does hold third party liability insurance, which indemnifies the Council against claims from third parties, e.g. parents on behalf of pupils who have suffered injury, illness, loss or damage arising from the negligence of the Council or its employees. In these circumstances all claims are handled on behalf of the Council by external Insurers and Claim Handlers and compensation is dealt with on a strictly legal liability basis.

The Authority has a duty of care in respect of pupils in its charge during school

hours and as such has to take reasonable steps to ensure the safety of all primary and secondary pupils. However, it is thought that secondary pupils should be more mature and, therefore, a lesser degree of supervision would be sufficient.

It may be necessary to provide supervision for primary children on school premises before or after normal school hours if their early arrival or late departure is due to the timing of official school transport. This general duty of care continues if the children go home by way of school transport and ends when the child gets off the bus, at which point the parents then become responsible.

Parents may wish to consider their own insurance arrangements in terms of appropriate extensions to their household insurance or arranging their own separate covers.

**Jewellery Worn in School**

For Health & Safety reasons, all jewellery must be removed for PE or any other sporting activity. This is for the safety of both other pupils, and for the child.

If a child has earing which cannot be taken out, these must be covered by sticking plaster provided by home. However, we cannot guarantee that this will prevent all accidents.