Protecting SEND Schools with Tailored Insurance Support

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Supplier Insight

Insurance for SEND Schools: Why Specialist Cover Matters

SEND schools provide highly specialised education and care, often involving greater operational complexity than mainstream settings. From therapeutic support and personalised learning plans to specialist facilities and equipment, these settings need insurance that reflects the real risks of their environment.

Specialist Insurance for Education Providers

Tailored support for SEND schools, independent schools, academies and further education settings where risk profiles can be more complex.

Liability Cover

Professional Indemnity
Cyber Risk
Claims Support

For SEND school leaders and governors, this complexity underscores the importance of having insurance that not only meets statutory requirements but also reflects the unique operational challenges of this sector.

That is where specialist brokers such as **Pollensa Insurance Services** can make a meaningful difference. Pollensa describes itself as an education insurance specialist, using its knowledge to identify individual needs and source specialist policy terms from a number of insurers.

Understanding the Insurance Needs of SEND Schools

SEND schools operate across a spectrum of environments and activities that present distinct exposures. A policy that works for a standard education setting may not always reflect the additional support, care, safeguarding, facilities and operational risks involved.

Where Risk Can Look Different

Specialist Care and Therapy

Interventions beyond standard classroom teaching can attract higher liability risks, particularly where care, wellbeing or therapeutic support forms part of day-to-day provision.

Bespoke Equipment and Facilities

From sensory rooms to mobility aids, SEND settings often hold specialist assets that may require specific attention within the insurance programme.

Curriculum Enrichment

Off-site visits, adventure learning, therapeutic outings and transport

arrangements can increase liability and operational exposure.

Personalised Staff-Student Support

Close support can elevate the potential for claims linked to professional services, safeguarding, welfare, supervision or wellbeing.

Risk Insight

Why a generic policy may not be enough

A one-size-fits-all education policy may not provide adequate protection against the full range of SEND school exposures.

As schools expand services, facilities and support models, their insurance requirements can also change.

Tailored Cover Through a Specialist Broker

As an education insurance specialist, Pollensa positions its service around understanding individual needs and sourcing policy terms from a select panel of insurers.

For SEND schools, that can mean reviewing the school’s activities, facilities, support model and risk profile before structuring cover.

Public Liability

Protection against third-party injury or property damage arising from everyday school activities.

Employer’s Liability

A legal requirement that protects against claims from staff for work-related injuries or illnesses.

Professional Indemnity

Important where specialised advice, assessments, interventions or professional judgements form part of core services.

Medical Malpractice and Abuse Cover

Relevant where therapeutic, care or safeguarding elements may give rise to treatment-related or protection-related claims.

Business Interruption

Helps address financial losses if a school is forced to suspend or restrict operations due to a covered event.

Cyber Liability and Legal Expenses

Supports schools where digital records, communications, disputes and regulatory issues play a key role.

Why Specialist Support Matters

What sets specialist brokers apart is not simply the range of covers available, but the depth of sector insight and personal service provided.

Needs Analysis
Understanding the nuances of the SEND setting before recommending terms.

Policy Structuring
Sourcing terms that align with the school’s risk profile.

Dedicated Support
Access to professionals who can assist with queries and claims.

Claims Advocacy
Guidance when navigating the claims process.

Benefits of Working with a Specialist Broker

SEND schools serve one of the most specialised areas of the education sector. Managing risk effectively requires more than standard policy wordings — it requires insight, specialist support and cover terms that reflect the reality of the school environment.

Conclusion

SEND schools face operational risks that can extend well beyond those of mainstream settings. Specialist insurance support can help school leaders, governors and trustees identify gaps, improve confidence and build a more appropriate protection framework.

By working with an insurance specialist such as Pollensa Insurance Services, SEND schools can secure more robust protection, optimise coverage for their unique exposures and focus confidently on delivering excellent outcomes for learners.

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Specialist education settings need insurance that reflects how they actually operate, not just how standard schools are categorised.

Education Risk Insight

Key benefits for SEND schools

Comprehensive protection

Cover designed around SEND operational risks and specialist activities.

Regulatory confidence

Greater reassurance that statutory and sector-specific liabilities are addressed.



Expert guidance

Support from professionals experienced in education risk profiling.



Simpler renewals and claims

Continuity and advocacy across policy years and claims situations.

Questions SEND schools may want to ask

- Does the policy reflect therapeutic or care-related activities?
- Are specialist facilities and equipment properly covered?
- Is professional indemnity included where advice or assessments are provided?
- Is cyber liability suitable for sensitive pupil and staff data?
- What claims support is available?
- Can the broker review cover as the school's services evolve?



Protecting Specialist Education Settings

By leveraging the expertise of an insurance specialist like Pollensa Insurance Services, SEND schools can secure robust protection, optimise coverage for their unique exposures, and focus confidently on delivering excellent outcomes for learners.

Find out more