

## Chapter 10 - Insurance and Finance Arrangements (including charging for visits)

### SUMMARY OF KEY POINTS – see rest of chapter below for full details

- **The Manager/Headteacher/EVC/Visit Organiser must ensure that adequate insurance arrangements are in place for all educational/offsite visits.**
- Insurance can be either provided by the Local Authority, or an external provider, such as one offered by a tour operator or travel company. **The Council can provide blanket travel insurance through its “Voyager” scheme.** This scheme provides cover for travel and offsite visits and activities within the UK, including loss of personal effects, cancellation and transportation home following illness. Additional cover can be requested for overseas visits. It operates to provide cover for visits organised in accordance with these guidelines. **Aspects of liability and insurance cover may be invalidated or withdrawn if Visit Organisers have not followed these guidelines, or have not received the correct official approval from the appropriate levels of authority.**
- **The Visit Organiser should check carefully that the insurance policy obtained for the visit is suitable and sufficient for the group’s needs.** In particular, the Visit Organiser should check the level and extent of cover provided, and note any significant conditions and exclusions.
- **The ERYC Insurance team is available to provide advice and guidance,** and to provide cost-effective insurance arrangements (tel. 01482 394196 or email [insurance@eastriding.gov.uk](mailto:insurance@eastriding.gov.uk)). The Local Authority’s insurance policy does not apply to Academies. These establishments should seek advice from their own insurance consultant/insurer.
- **The responsibility for the insurance of private vehicles used on visits rests with the owner or driver concerned. Employees should have business cover on their vehicle insurance.**
- **Visit Organisers should ensure that visits are accurately costed and budgeted for, and that adequate allowances are made for additional unforeseen costs and changes in circumstances** (e.g. late cancellations). The income and expenditure for a visit must be recorded accurately, and the accounts should be made accessible for managers to inspect.
- **The education for pupils in maintained schools shall always be free of charge where it:-**
  - **takes place wholly, or mainly, in school hours;**
  - **takes place out of school hours, but as part of the syllabus for a prescribed public examination, the National Curriculum or part of statutory religious education.** The National Curriculum is not restricted to learning outside the classroom experiences that are specifically subject based (e.g. geography or science fieldwork) and can include, for example, activities designed to fulfil requirements under the National Curriculum ‘inclusion statement’ (e.g. developing teamwork skills).
- **Schools may ask parents for voluntary contributions towards the cost of these visits, but it must be clear that any contribution is genuinely voluntary.** Schools may ask parents for voluntary contributions towards the cost of any visit and the pupils of those parents who do not make such a contribution must not be discriminated against.
- **If a visit takes place largely outside school hours it can be considered to be an ‘optional extra’ and can be charged for. A charge may not be made for the cost of board and lodging during a residential visit if a parent is entitled to benefits (normally if the child is entitled to free school meals).**
- **Each school should have its own written policy (which has been approved by the Governors) relating to charges for educational activities.** A charge for “optional extras” or “board and lodgings” is not permitted unless such a policy is in place.
- **For further information, see the following webpages from the Outdoor Education Adviser Panel national guidance:**
  - Insurance:  
<http://oeapng.info/wp-content/uploads/downloads/2012/04/4.4c-Insurance-1.pdf>
  - Charges for visits:  
<http://oeapng.info/wp-content/uploads/downloads/2012/04/3.2c-Charges-for-off-site-activity-final-230212-1.pdf>

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#### 10.1 Insurance – who is responsible for organising insurance for offsite visits and activities?

- The Manager/Headteacher/EVC/Visit Organiser must ensure that adequate insurance arrangements are in place for all educational/offsite visits.
- Insurance can be either provided by:
  - the Local Authority, or
  - an external provider, such as one offered by a tour operator or travel company
- The ERYC Insurance team is available to provide advice and guidance, and to provide cost-effective insurance arrangements (tel. 01482 394196 or email [insurance@eastriding.gov.uk](mailto:insurance@eastriding.gov.uk)).
- Aspects of liability and insurance cover may be invalidated or withdrawn if Visit Organisers have not followed Local Authority's Offsite Visits Leader Guidance, or have not received the correct official approval from the appropriate levels of authority.
- The Local Authority's insurance policy does not apply to Academies and independent schools. These establishments need to seek advice from their own insurance consultant/insurer.

#### 10.2 What insurance cover is necessary for educational/offsite visits and activities?

- The following cover is normally provided as standard by the employer:
  - Employers liability (statutory requirement)
  - Public (or Third Party) liability
  - Personal accident for employees
- Additional Personal Accident cover for young people (optional)
  - This is not automatically provided as standard by employers, or considered essential for visits in the UK, but can be purchased as an optional extra. Visit Organisers should check if cover is already in place, or if parents/guardians want to purchase this additional cover. Parents/guardians should be informed regarding the extent of cover, the limits of indemnity, and any policy exclusions.
  - Comprehensive travel insurance cover for overseas visits often includes personal accident cover, but Visit Organisers should check and inform parents/guardians regarding the extent of cover, the limits of indemnity, and any policy exclusions.
- Additional Comprehensive Travel insurance (essential for overseas visits). This can be purchased from the LA or by a tour operator (usually as part of a package), and should include:
  - Cancellation or curtailment of journey
  - Medical/hospital and emergency travel expenses (including repatriation)
  - Personal effects/baggage and money
  - Programmed and non-programmed activities (N.B. certain adventurous or hazardous activities may require additional insurance)
  - Bankruptcy/closure of the accommodation provider/tour operator/travel company/airline
  - Legal assistance
  - Transport in the UK (including minibuses and use of private vehicles)
  - Travel and activities abroad (if appropriate)
- Visit Organisers should be aware that they are not obliged to take out insurance offered by a tour operator as part of a package. Before doing so, they should study the terms of the policy carefully, paying particular attention to the exclusions and limits of indemnity, and if the cover is inadequate, consideration should be given to taking out additional insurance, or extensions to the policy.
- Heads/managers, EVCs and Visit Leaders should be aware of the dangers of 'dual insurance', or having two policies cover the same risks. This will inevitably lead to a more protracted and complicated claims process, as the payment due from any claim will need to be agreed and shared by the insurers.

#### 10.3 East Riding of Yorkshire Council's Corporate Insurance Scheme

- The following arrangements only apply for those schools remaining within the Council's Corporate Insurance scheme.
- Those schools that do not adopt the Council's Insurance Scheme must organise adequate alternative cover.
- To be successful in bringing a liability claim, the claimant needs to establish negligence on the part of the Authority where the damage is a reasonable, foreseeable consequence of the

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negligence. Negligence by the Council must be proved, and the onus of proof lies with the claimant, or his or her representatives.

- Current policy information is on the Council's intranet.

#### **10.4 Employer's Liability policy (included as standard within Council Insurance Scheme):**

- This policy provides cover for employees who suffer injury or death during the course of, or arising out of, their employment with the Council. This cover extends to those persons who are acting in a voluntary capacity.

#### **10.5 Third Party (or Public Liability) policy (included as standard within Council Insurance Scheme):**

- Public Liability insurance indemnifies the employer against all claims for compensation for bodily injury from persons not in its employ and for the accidental loss of, or damage caused to, property. Employees (as agents of the employer) are indemnified against all such claims, as are voluntary helpers acting under the direction of the employer's staff.
- The indemnity covers claims in respect of the Council's legal liability for all offsite visits (for which the employer is responsible) that have been organised and approved in accordance with these guidelines.
- The third party involved could be a young person, parent, member of the public or employee.
- A claim may relate to an action (or non-action) of staff and/or damage to property suffered by a third party as a result of inadequate supervision and/or unsafe premises, equipment and materials provided by the Local Authority.
- Before a claim could be met, negligence would have to be proved.

#### **10.6 Personal Accident insurance for employees and volunteers (included as standard within Council Insurance Scheme):**

- Personal accident cover is in place for all employees and volunteers while carrying out their duties for the Council, including visits organised in accordance with these guidelines.
- The insurance generally provides cover for accidental injury resulting in death or other permanent disablement.

In addition to the insurance cover above, the following options can be included:

#### **10.7 Additional Personal Accident insurance for young people (a recommended extra option that can be added to the standard Council annual policy, for an additional fee)**

- Personal accident cover can also be provided by the Local Authority for the group members during an offsite visit, providing the visit is organised and approved in accordance with these guidelines.
- If the Local Authority's cover is not taken out, it is recommended that suitable alternative cover is obtained for educational/offsite visits.
- If a school visit involves a young person who is not on the roll of an East Riding school, the young person will not normally be covered by the Council's Insurance Scheme. In such circumstances, the parents must be informed, and adequate alternative insurance arrangements made.
- Certain hazardous activities may not be covered within the policy, and Visit Leaders should inspect the level and extent of cover provided on any insurance policy that is purchased.

#### **10.8 Additional "Voyager" Travel Insurance within the UK (a recommended extra option that can be added to the standard Council annual policy, for an additional fee):**

- The Council can provide additional blanket travel insurance through its "Voyager" scheme.
- This scheme provides cover for travel and offsite visits and activities within the UK, including loss of personal effects, cancellation and transportation home following illness.
- It operates to provide cover for those activities organised in accordance with these guidelines (see further guidance on minibus and private car insurance below).

#### **10.9 Additional Travel Insurance for visits abroad (an extra option that can be added to the standard Council policy, for an additional fee):**

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- The Council can provide additional travel insurance for visits abroad, if required. Application forms are available on the Council's Intranet, or can be obtained from the Council's Insurance team (01482 394196).
- Alternatively, insurance cover can be usually organised through most travel companies, tour operators and travel agents. Visit Leaders should be aware that they are not obliged to take out insurance offered by a tour operator as part of a package. Before doing so, they should study the terms of the policy carefully, paying particular attention to the exclusions and limits of indemnity.
- Additional cover may be required in some circumstances, such as:

#### 10.10 Additional cover for specific hazardous activities

- Visit Organisers should check with their policy to ensure that it covers all the activities that are planned on the visit.
- If specific activities are not included, it might be possible to arrange suitable cover through a different company.
- Before making arrangements, check first with the Council Insurance team to ensure that participation in the activity does not invalidate other aspects of the Council insurance cover.

The Visit Organiser should check carefully that the insurance policy obtained for the visit is suitable and sufficient for the group's needs. In particular, the Visit Organiser should check the level and extent of cover provided, and take note of any significant conditions and exclusions. In particular, it is recommended that Visit Organisers check the following:

#### 10.11 Cancellation or curtailment of journey

- Arrangements should ideally be in place to cater for any cancellations.
- To obtain the full insurance benefit, establishments should arrange insurance at the same time, or very shortly after, the visit is first organised to ensure that the viability of the visit is not jeopardised by unexpected cancellations, and that moneys paid can be refunded in full.

#### 10.12 Medical and emergency travel expenses

- It is important to ensure that all participants are fully covered under the policy.
- It is a condition on most policies that any pre-existing medical condition is declared.
- It might be necessary to obtain additional cover for participants with certain medical conditions and histories.
- For overseas visits, check carefully that the policy covers full repatriation costs, together with the costs of an accompanying adult.
- Whilst the European Health Insurance Card (EHIC) enables individuals to take advantage of reciprocal medical arrangements within the EU, there are often additional charges that may still need to be made.
- For skiing trips and visits to remote or mountainous areas, check that the level of cover for ski and mountain rescue services, as well as medical expenses, is adequate. Without sufficient cover ski/mountaineering accidents can be very expensive – N.B. money may have to be paid on the spot to engage emergency rescue and medical services, and sufficient resources should be available to deal with such contingencies, until it can be reclaimed at a later date.

#### 10.13 Personal baggage and money

- Check carefully any conditions and exclusions, particularly with regard to the level of security required. Some policies, for example, do not cover items stolen from an unattended car, unless the items were locked within the boot.
- Equipment left within tents might also not be covered.

#### 10.14 Programmed and non-programmed activities

- It is advisable to read the exclusions listed on the insurance documents. Some adventurous or hazardous activities may not be covered on an insurance policy or may be charged a higher premium rating. This should be clearly stated in the policy wording, but if in doubt check with the insurers beforehand.

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- Ski visit organisers should particularly check the wording in policy documents relating to off-piste skiing or the use of helmets.

#### 10.15 Other conditions and exclusions

- Visits organisers must read the insurance policy documents carefully, and should inform leaders, group members and parents of any conditions and exclusions that might affect them.
- For overseas visits, it is therefore advisable to supply a copy of the policy to all leaders and the parents of group members.
- The consumption of alcohol may invalidate the insurance cover provided by some companies.

#### Other insurance issues:

#### 10.16 Transporting young people by minibus

- Minibuses are only insured for official journeys associated with authorised educational/offsite visits, and should not therefore be used for private or non-authorised journeys.
- An organiser who hires a self-drive for use in connection with a trip must be satisfied that adequate insurance has been arranged.
- For additional information regarding minibus transport, please refer to chapter VG12 “Transport”.

#### 10.17 Transporting young people abroad

- When travelling to member countries of the European Union drivers should take the following:
  - ✓ A letter from the registered owner stating that the vehicle is authorised to take abroad;
  - ✓ Current UK Motor Certificate

#### 10.18 Transporting young people in private cars

- Where young people travel in private vehicles, the Manager/Headteacher and Visit Leader must be satisfied that:
  - the vehicle has a current tax and, if applicable, MOT certificate;
  - a minimum of third party insurance is in force for the relevant time;
  - the vehicle is being driven in accordance with the “Limitation of Use” clause in the Certificate of Insurance;
  - the driver has full indemnity against legal liability to passengers and other road users;
  - the driver is sufficiently healthy, competent and suitable to drive;
  - parents have been fully informed and given their written consent to arrangements.
- The driver(s) should be asked to complete a Volunteer Driver form (see appendix VGA 12.1 – “Validation form for use of private vehicles”) and to give the relevant assurances. If all requested assurances cannot be given, the Manager/Headteacher must judge in each individual circumstance whether the driver is responsible and safe enough to take children from the school. For example, it is possible that a driver who has 3 points on their licence for speeding at 33mph might be considered acceptable; yet another driver with several convictions for drink-driving might not.
- The Manager/Headteacher or the EVC/Group Leader may wish to brief volunteer drivers regarding their roles and responsibilities – especially with regard to driving safely and within the speed limits.

#### For employees:

- The responsibility for the insurance of private vehicles belonging to employees and voluntary helpers (including parents) rests with the owner or driver concerned.
- In the event of an employee being involved in an accident in their car whilst on an official journey, the claim must be dealt with under the owner’s insurance.
- Any employee planning to use his or her car on the Authority’s business must check that their policy is fully comprehensive and permits ‘business use’.
- It is essential that employees holds adequate insurance, including business use, and that it extends to indemnify the Council in respect of third party claims.
- Employees and volunteers should inform their insurers of the nature of journeys that are likely to take place, and the fact that young people may be carried.

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#### For non-employees:

- There is no similar 'business use' requirement - social, domestic and pleasure use normally suffices for non-employees. However a volunteer driver who is undertaking regular journeys should be advised to notify the relevant insurance company. The Local Authority cannot provide insurance to protect the interests of the driver if an accident were to happen.

## **Finance Arrangements**

### **10.19 Accounting procedures**

- The Overall Group Leader should ensure that:
  - the visit is accurately costed and budgeted for (it may be useful to break the costs down into subheadings such as travel, accommodation, activities etc);
  - adequate allowances are made for additional unforeseen costs and changes in circumstances (e.g. late cancellations, or changes in exchange rates);
  - financial plans – especially for more complex and committing visits – are checked over and agreed first by the EVC/Manager/Headteacher before financial commitments are made;
  - for visits that involve substantial commitment financially (e.g. overseas expeditions), no firm bookings or financial commitments are made until the visit has been agreed and received “Outline Approval” by all the relevant authorities (including the LA);
  - the costs of the visit are made clear to all concerned (including parents/guardians), including how much will come from school funds, and how much each parent will be charged or asked to contribute, and if contributions are purely voluntary;
  - quotes for visits should be obtained from a number of reliable tour operators;
  - parents should be given enough time to prepare financially for the visit;
  - the income and expenditure for a visit are recorded accurately, and the accounts are made accessible for managers to inspect.

### **10.20 Collection of money for offsite visits**

- When money is being collected over a period of time towards the cost of a visit, a separate bank account or sub account should normally be opened in the name of the project e.g. X School Snowdonia Geography Field Trip Account.
- The Manager/Headteacher/EVC should ensure that banking arrangements are in place to separate the visit receipts from other funds and private accounts.
- Three specimen signatures should normally be given to the bank asking them to allow withdrawals under two of the signatories.
- Parents should be encouraged to pay by cheque or direct debit (not cash), into the account.
- Blank cheques must never be signed.
- Cheques from parents must be made payable to the account name and not to a private individual.
- All income must be banked intact without any deductions of payments.
- If cash is required during a visit, the float should be authorised by the Manager/Headteacher. Receipts must be obtained for all expenses and the float accounted for within two weeks of return.
- The Manager/Headteacher/EVC/Group Leader should reach a pre agreement with parents on whether any funds (or interest) left surplus after the visit will be returned or retained to subsidise future visits.
- Group Leaders or other adults must not request or receive inducements, excessive hospitality or other favours.
- Accounting records should be regularly reviewed by the Manager/Headteacher or designated member of the Senior Management Team.
- It is good practice to keep separate accounts for each individual visit.
- Records should be kept for a minimum of five years.

### **10.21 Value added tax (VAT)**

- Visit organisers should check current financial regulations, but VAT is normally only reclaimable if:
  - the visit is of direct educational value and has relevance to course work;
  - there is no recovery in excess of the direct cost of the visit. If any profit is made, tax is payable on the whole visit. Full records should be retained for each visit in case the Inspector requires sight of them.

#### 10.22 Charging policy for visits

- Organisers of school visits must be aware of the charging policy as approved by the governing body of each school and the requirements of relevant Education Acts (e.g. 1996 and 2002).
- Each school should have its own written policy (which has been approved by the Governors) relating to charges for educational activities. A charge for “optional extras” or “board and lodgings” is not permitted unless such a policy is in place. A remissions policy must also be in place, outlining the circumstances in which charges will be remitted either in whole, or in part. Such a remissions policy should be consistent with the statutory framework relating to remissions.
- See Appendix VGA 10.2 for Flowchart (at the end of this chapter) which will help to explain which visits can be charged for.

#### 10.23 Do parents/guardians have to pay for school visits?

- The basic principle remains that education for pupils in maintained schools shall always be free of charge where it:-
  - takes place wholly, or mainly, in school hours;
  - takes place out of school hours, but as part of the syllabus for a prescribed public examination, the National Curriculum or part of statutory religious education. The National Curriculum is not restricted to learning outside the classroom experiences that are specifically subject based (e.g. geography or science fieldwork) and can include, for example, activities designed to fulfil requirements under the National Curriculum ‘inclusion statement’ (e.g. developing teamwork skills).
- Schools may ask parents for voluntary contributions towards the cost of these visits, but it must be clear that any contribution is genuinely voluntary.
- Allocating funding to learning outside the classroom as a curriculum priority is something which all schools should consider as part of their overall budgets.
- Schools may fund some learning outside the classroom activities entirely or partly from their delegated core budgets. They are permitted to direct this funding towards young people in need, but are advised to do so in accordance with arrangements agreed by governors as part of the school’s remissions policy.
- Schools can also seek external funding. One helpful solution in this area is to define some activities as entitlement activities – central to learning and the curriculum – and to meet the costs from both within the school budget and by recourse to outside funds.
- The flowchart at the end of this chapter should help to clarify when charges can be made for educational visits.

#### 10.24 Payment for educational visits during school hours

- An activity is deemed to take place during “school hours” if 50% or more of the activity, including travelling, but excluding midday break, takes place within school hours. On such occasions the activity must be provided free to all pupils - for example, a visit that departs 12.00 and returns 17.30 hrs involves 2.5 school hours (3.5 hrs overall including travel time up until 15.30, but less 1 hr midday break) and 2hrs non-school time, so the visit is deemed to be during school time
- Any transport provided by the school in school hours should be provided free of charge (although voluntary contributions can be requested).
- If more than 50% is deemed to be outside of school hours then a charge may be made for “optional extras” only (see below).
- See Appendix VGA 10.2 for Flowchart (at the end of this chapter) which will help to explain which visits can be charged for.

#### 10.25 Charging for “optional extras” on school visits

- If a visit takes place largely outside school hours it can be considered to be an ‘optional extra’.
- A school may charge for “optional extras” for educational activities and visits that are not part of the syllabus for a prescribed examination, the National Curriculum or part of statutory religious education, and where the activity is deemed to be outside of school time. This can be calculated in the following ways:

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- For non-residential visits, if 50% or more of the time spent on a visit (including travel) occurs during school hours, the visit is deemed to be in school time (e.g. a visit that departs at 09.30 and returns at 17.30, 2 hours after school finishes, is in school time).
- For residential visits, if the number of half days (midnight to midday, or midday to midnight) that include any school time is 50% or more of the total number of half-days taken up by the visit (including travel) then the visit is deemed to be in school time (e.g. a visit that departs noon on Wednesday and returns at 9pm on Sunday involves 9 half days, 5 of which include school sessions, so the visit is deemed to have taken place during school hours. A visit from noon on Thursday until 9pm Sunday involves 7 half days, only 3 of which include school sessions, so the visit is deemed to have taken place outside school hours.
- Charges for optional extras may include:-
  - travel
  - board & lodging
  - materials, books, instruments & other equipment
  - non-teaching staff costs or teaching / instructional staff hired specifically for the purposes of the activity
  - teaching staff engaged under contracts for services purely to provide an optional extra (this includes supply teachers engaged specifically to provide the optional extra)
  - insurance costs.
- When the experience is defined as an optional extra, the parents/guardians/carers who consent to young people taking part can be charged the full cost of the experience, including accommodation costs.
- Any charge made in respect of individual pupils must not exceed the actual cost of providing the optional extra activity, divided equally by the number of pupils participating. It must not therefore include an element of subsidy for any other pupils wishing to participate in the activity whose parents are unwilling or unable to pay the full charge. In cases where a small proportion of the activity takes place during school hours, the charge cannot include the cost of alternative provision for those students who do not wish to participate. Therefore no charge can be made for supply teachers to cover for those teachers who are absent from school accompanying pupils on a residential visit.
- The agreement of parents to meet the costs of an “optional extra” should not be assumed, and consent should be obtained prior to booking a visit, or making financial commitments. Parental agreement is therefore a necessary pre-requisite for the provision of an optional extra where charges will be made. It is quite legitimate to explore other sources of funding for these activities, and it may be sensible to create a fund to help young people from poorer families participate in these activities. Such funding might come from:
  - Delegated budgets such as for personalized learning and extended schools
  - Local charitable trusts specifically established to assist poorer families in the locality
  - Councillor locality budgets enabling elected members to fund worthwhile local projects in their ward or constituency
  - Fundraising/sponsorship
  - The Youth Opportunities Fund
  - Bursaries where some activity and residential providers are able to offer bursaries to assist young people from disadvantaged backgrounds to participate

#### 10.26 Charging for school residential visits

- Residential visits are defined as visits that require one or more nights away from home. Schools and LAs are not permitted to charge for the cost of education on such visits but a charge may be made for board and lodging so long as it does not exceed the cost of provision.
- A charge may not be made for the cost of board and lodging if a parent is entitled to statutory remissions – normally if the child is entitled to free school meals (see below for details).
- It is good practice to give a breakdown of the costs of a visit in the information supplied to parents, together with a request for a voluntary contribution. It may be appropriate to include a statement to explain that the visit may not go ahead if parents are unwilling to contribute. (see Appendix VGA 10.1 for suggested wording regarding financial contributions that might be included in a letter to parents)

#### 10.27 Statutory remissions entitlement – exemption from paying the cost of board and lodging

- Section 200 of the Education Act 2002 requires that children whose parents/guardians are in receipt of the following benefits are entitled to free school lunch entitlement and also exempt from paying the cost of board and lodging on residential visits:-
  - Income Support
  - Income Based Jobseeker's Allowance
  - Support under Part VI of the Immigration and Asylum Act 1999
  - Child Tax Credit providing that Working Tax Credit is also not received and the family's income (as assessed by Her Majesty's Revenue and Customs) does not exceed £16190 (from April 2010)
  - The guarantee element of State Pension Credit; and
  - An income related employment and support allowance (that was introduced on 27 October 2008).

#### 10.28 Voluntary contributions for school visits

- Schools may ask parents for voluntary contributions towards the cost of any visit. However, for those that take place mainly during school hours, or form part of the syllabus for a prescribed examination, the National Curriculum or part of statutory religious education, the contribution must be genuinely voluntary and the pupils of those parents who do not make such a contribution must not be discriminated against.
- Where there is a shortfall of funding from voluntary contributions, then alternative funding must be found (e.g. school fund, core budget, fundraising etc), or the activity must be cancelled.
- Whilst pressure should not be brought to bear upon parents, it is acceptable to underline the importance and value of educational visits, and to encourage voluntary financial support, if appropriate. It would be advisable to make parents aware from the outset of a possible cancellation to the visit if insufficient voluntary contributions are received.
- It is hoped that all parties understand and are sensitive to the financial pressures involved, and that suitable arrangements can be made to ensure that all young people continue to have the opportunity to participate and engage fully in such worthwhile events and activities.
- The DCSF provided guidance in 2009 regarding charging for school activities, including educational visits - see [www.teachernet.gov.uk/docbank/index.cfm?id=8145](http://www.teachernet.gov.uk/docbank/index.cfm?id=8145)
- The Council for Learning Outside the Classroom also produced helpful guidance in 2008 regarding charging for school activities – see <http://www.lotc.org.uk/getmedia/ef997c2c-c23e-4da5-a0ea-12e5f209c9a6/1.3.1-Charging-Policy.aspx>
- See Appendix VGA 10.2 for Flowchart (at the end of this chapter) which will help to explain which visits can be charged for.

## Requesting financial contributions for an educational visit

These are suggested paragraphs regarding payment for school visits that visit organisers might wish to adapt and include within a letter to parents/guardians (N.B. the costs quoted below are fictional examples and for demonstration purposes only):

### The value and importance of educational visits

Learning outside the classroom is widely recognised as a valuable and effective means of extending pupil knowledge, enriching pupil understanding, and promoting personal and social development. Ofsted also acknowledge the importance of quality learning experiences outside the classroom for raising pupil attainment. Consequently, this school promotes and encourages the organisation of educational visits for all its pupils, and it is hoped that parents will also recognise the value and importance of these visits, and give their full support.

### Cost of the Visit

The school believes wholeheartedly in the value of these experiences, and subsidises the cost of all visits as much as possible in an attempt to ensure that these opportunities are accessible and affordable to all. However, the school seldom has the financial resources to pay the full costs. Consequently, a voluntary contribution is normally requested from parents/guardians to make up the shortfall. This contribution is genuinely voluntary, and neither you nor your child will be treated differently if you are unable or choose not to contribute. **However, please note that without all such voluntary contributions, this visit may have to be cancelled, as the school is not in a position to provide further financial support. Please regard this as an important investment in your child's education.**

<b>Total cost per pupil</b>	<b>£230</b>
<b>School contribution (per pupil)</b> (towards cost of transport, instruction, entrance fees, and activities)	<b>£50</b>
<b>Parental contribution towards cost of accommodation (board and lodging)</b> (N.B. this payment is NOT required by parents/guardians who are on benefits that entitle their children to free school lunches)	<b>£140</b>
<b>Additional voluntary contribution requested from parents /guardians</b> (towards cost of transport, instruction, entrance fees, and activities)	<b>£40</b>
<b>Payment requested from parents/guardians who are not on benefits</b>	<b>£180</b>
<b>Payment requested from parents/guardians who are on benefits</b>	<b>£40</b>

Alternatively (if you prefer not to specify the school's contribution)...

<b>Total cost per pupil (following school subsidy)</b>	<b>£180</b>
<b>Parental contribution towards cost of accommodation (board and lodging)</b> (N.B. this payment is NOT required by parents/guardians who are on benefits that entitle their children to school lunches)	<b>£140</b>
<b>Additional voluntary contribution requested from parents /guardians</b> (towards cost of transport, instruction, entrance fees, and activities)	<b>£40</b>
<b>Payment requested from parents/guardians who are not on benefits</b>	<b>£180</b>
<b>Total payment requested from parents/guardians who are on benefits</b>	<b>£40</b>

I do hope that this visit is able to proceed, but please contact me as soon as possible if you have any queries or concerns, or if you feel unable or unwilling to make the above payments.

I agree for my child \_\_\_\_\_ to participate in ....etc

I have included a cheque for the following amount (made payable to.....) in payment for the visit:

### Educational Visits – Charging Flowchart

The following flow chart may help to identify what charges may be made for educational visits:

