

Cyber incident cover for schools

News story

GAD has worked with the government as it is set to extend risk protection coverage for schools to include cyber incidents.



We have supported the government as it is set to extend risk protection coverage for schools to include cyber incidents.

The Government Actuary's Department (GAD) has worked with the Department for Education (DfE) in extending this aspect of the RPA – risk protection arrangement.

The RPA was introduced in 2014 as an alternative to commercial insurance for schools and academies. More than 40% of all eligible schools have so far joined and benefit from the reduced costs and administrative burden the RPA provides.

Cyber risk pilot

The inclusion of cyber coverage is being implemented following the successful completion of the RPA cyber risk pilot. This helped the DfE shape the operational scope of cyber cover.

It means that from September 2022, cyber cover for all RPA members will include:

- increased cost of working for up to 90 days
- an incident response service
- dedicated 24/7/365 cyber incident breach response hotline and email
- restoration, remediation, and ongoing monitoring for cyber incidents

GAD's involvement

In the run up to this being implemented, GAD estimated the cost of cyber coverage. We carried out risk modelling to estimate how many schools would be affected by a cyber incident. As a result, GAD came up with an addition to

the price of RPA membership.

Liam Daly from GAD led the modelling while on secondment at DfE. He said: “Now the cover has been launched, we’ll make sure the price addition is in line with the claims that we’re seeing.

“This is an important development because schools are especially vulnerable to cyber risk, and many can’t get commercial cover. Schools will have support to respond to incidents quickly and reduce their impact.”

Schools and academies which wish to join the RPA can [find out more online](#).

Published 21 June 2022