

SCI
EMPLOYEE
BENEFITS

Education

Combining specialist employee benefits advice with leading insurance & risk management solutions



LOCKTON[®]

Key Risks for International Schools

As the world becomes smaller and more interconnected, the number of international schools and kindergartens continues to grow but so do the risks associated with delivering quality education services

Medical Coverage for Expat Teachers & Local Staff: Are teachers adequately covered given that part of the appeal of working abroad is to explore the countries they are living and working, usually going “off the beaten track” where evacuation maybe necessary? Are your local staff well protected for their medical needs?

Board of Governors’ Risks: How does the school handle allegations of miss-management by the Board and what insurance cover is there in place to defend claims of this nature?

Cyber Liability: The education sector is rapidly embracing technology but what is it doing to protect itself from infiltration and hacking and how is it addressing ever changing data protection requirements in the country where it operates?

Child / Student Protection: Is your school protected for these difficult situations? Who can provide support and help handle unfounded allegations? What is the cost to the schools reputation?

Student Safety: Ensure student safety by avoiding high compensation payouts in case of accidental injury on the school premises, commuting to and from the school or activities organized by the school.

Kidnap and Ransom Risks: How are you protecting children on school trips, away days, to and from school on school buses or even from around school premises?

Employment Practices Liability: Is the school prepared to handle issues such as wrongful termination, sexual harassment and discrimination?

Natural Perils to School Property: School assets can be affected by fire, flooding and other disasters leading to an interruption of services and even the need to rent temporary premises.

The Lockton difference

As the world's largest privately held, independent insurance broker, Lockton's 6,500 professionals are free from shareholder demands. Our only focus is to provide our 50,000 clients – businesses like yours and individuals like you – with the best in risk management, insurance and employee benefits consulting services.

To do this, we attract people who:

- are bright and naturally driven, with a thirst for intellectual challenge
- share our desire to remain independent, empowered advocates
- thrive in our 'Start Up' culture

We call it ***'broking done differently'***.

Clients tell us they like our approach to service: we listen to their objectives, understand their needs, and come up with innovative ideas and solutions to solve their problems – no matter how complex.

It's why we also attract some of the best professionals to come and work with us – excited by a unique culture that values respect, an ethical, moral and caring approach, and empowers our employees to put you and your business first.

Comprehensive Solutions

The Education Practice Group at Lockton Asia draws from various risk disciplines within the firm to deliver specialist insurance, claims and risk management services to our clients within the sector. Our solutions include:

Lockton Benefits Group

- International Medical Insurance
- Group Life Insurance
- Group Income Protection
- Group Personal Accident
- Health Data Analytics
- Health & Wellbeing Programs
- Critical illness
- Dental insurance
- Group Travel Insurance
- Flexible Benefits
- Voluntary Benefits

Lockton Financial Services

- Director's and Officer's Liability
- Employment Practices Liability
- Errors and Omissions Insurance
- Commercial Crime Insurance
- Cyber and Data Privacy
- IP Infringement
- Reputation Management
- Species and Fine Art
- Kidnap & Ransom

Lockton Corporate Risks

- Property & Casualty Risks
- Employers Liability
- General Liability
- Motor Fleet
- Excess (Umbrella)
- Specialty Coverages (Personal Accident, Legal Expense, etc.)
- Trade Credit and Political Risks
- Construction / Power / Energy Risks
- Lenders Advisory

Lockton Affinity Group

- Professional Liability
- Workers' Compensation
- Bancassurance
- Commercial Motor
- Personal Auto
- Homeowners
- Specialty coverages (Liquor, Special Events & more)

The Lockton global story so far



Over **50,000**
clients



Exceptional client
retention rate
(96%)



Over **\$1.34 billion**
revenues



90% reinvestment
due to our private
ownership



Over **\$21 billion**
premiums placed



Clients in over
125 countries



Over **6,000**
associates



Over **11%** annual
organic growth
since 2000



85+ offices in
125+ countries

Satisfied Clients across the Region

Lockton has provided an excellent level of service to the **Singapore American School**. They have been responsive to our requests for information and helpful with suggestions on how best to manage our insurance expenses.

They bring a **breadth of experience** in the industry which speaks for itself, and continue to invest in the business. Their proactivity has allowed us to refocus our efforts on other important aspects of our operations.

I would not hesitate to **recommend their services** to other institutions looking for insurance brokerage services.

CFO, Singapore American School

It's amazing to have **peace of mind** when you need healthcare when not in your country of origin, and **SCI EB** definitely provided that.

Sam – Bali International School

We are, where you are



Key Contacts – Asia

Gavin Snook [Regional Vice President, Education Practice](#)



Gavin has 25 years of international Employee Benefits experience, 20 years of which have been spent in the education sector.

Based between Thailand and Singapore he has been working with international schools throughout Asia and beyond, he has an extensive knowledge of best practice for both established and new schools.

Contact Gavin at: **Gavin.Snook@asia.lockton.com** or

Contact Rachel at: **Rachel@sci-eb.com**

Mark Kelly [Regional Vice President, Employee Benefits](#)



Mark has been providing health & benefits advice to leading organisation across the globe for over 10 years. Based in Singapore, he has global benefits expertise and has a particular focus on International Medical Insurance for Expats Employees. He works with and advises a number of International Schools in Singapore.

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Rob Russell [Regional Director, LFS Asia Pacific](#)



Rob has over 20 years' experience in the risk management and insurance broking in the UK and Asia, with experience in Singapore, Vietnam, Cambodia, Malaysia and Thailand. He has managed liability insurance programmes for a range of industries in Asia including the education sector.

Contact Rob at: **Rob.Russell@asia.lockton.com**

Our Mission

To be the worldwide value and service leader in insurance brokerage,
risk management, employee benefits, and retirement services

Our Goal

To be the best place to do business and to work



RISK MANAGEMENT | EMPLOYEE BENEFITS | RETIREMENT SERVICES

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