


2026 Risk + Insurance: The Year Ahead for Special Schools



2026 presents a window of opportunity for special schools to revisit their insurance arrangements in a changing market.



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Special schools operate in one of the most complex and scrutinised risk environments in education and care. The mix of vulnerable pupils, specialist care, high staff pressures and intense regulatory oversight means insurance is not just a compliance exercise – it's a core part of resilience and safeguarding.

As we move through 2026, the insurance market is shifting, new risks are emerging, and expectations around governance and risk management continue to rise. [Access Insurance's guide sets out what's changing](#), what to watch, and how special schools can stay protected.

WHAT DOES THIS GUIDE COVER:

1. What's changing in insurance in 2026
2. Emerging risks for special schools
3. Managing change and keeping on top of risk management
4. Arranging insurance - a few pitfalls and tips
5. Summary



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WHAT'S CHANGING IN INSURANCE IN 2026 – WHAT THIS MEANS FOR SPECIAL SCHOOLS

A softer market – and an opportunity to review cover

After several years of rising premiums and restricted cover, the insurance market as a whole is generally softening as we move into 2026. Capacity has improved, competition has increased, and insurers are more willing to engage with specialist and complex risks.

For special schools who have more complex risks and often fewer markets available, this is good news and provides opportunities to:

- Review limits and scope of cover that may have been reduced in previous years
- Address restrictive terms and exclusions that create gaps in cover
- Benchmark premiums and terms against the wider market
- Ensure policies reflect how the school actually operates today – not how it looked five years ago

That said, a softer market does not mean lower risk. Insurers are still scrutinising governance, safeguarding processes and incident histories closely. Schools that can demonstrate strong risk management are best placed to benefit from improved terms.

Cyber risk: data liability and cybercrime

Cyber risk remains a big exposure for schools, and special schools particularly will want to make sure that cyber risk management is a priority.

They key factors in this exposure are:

- Large volumes of special category data (medical, behavioural, safeguarding and care records)
- Increased reliance on digital systems, remote access and third-party providers
- A rise in phishing, ransomware and invoice fraud targeting education and charity settings

A cyber incident can result in:

- Data protection claims and regulatory investigations
- Operational disruption (loss of access to MIS or care records)
- Reputational damage and parental complaints

In 2026, there is growing concern over cyber risk beyond just data breaches and appetite for cyber insurance which includes cybercrime cover. Cyber insurers are also reviewing restrictions and terms on their policies and looking to provide value in actively monitoring risks, incident response services, legal advice, regulatory support and crisis communications.

MANAGING CHANGE AND KEEPING ON TOP OF RISK MANAGEMENT

Effective risk management isn't separate from insurance; insurers expect schools to actively manage, document and review their risks. For special schools, several areas deserve particular focus.

Safeguarding risks

Safeguarding is a high priority for special schools.

Schools should consider:

- How allegations of abuse or misconduct (including historical allegations) are insured
- Whether policies include abuse cover and what conditions apply
- The role of insurance in funding legal expenses, investigations and reputational support

Clear procedures, staff training and accurate record-keeping are essential, both for pupil protection and for preserving insurance cover.

Public and Employers' Liability – unpredictable incidents

Special schools face a higher frequency of unpredictable incidents, including:

- Accidental injury involving pupils with physical or behavioural needs
- Challenging behaviour leading to violence or injury to staff
- Claims arising from restraint, intervention or supervision decisions

Liability insurance must therefore be robust, with:

- Adequate limits
- Clear definitions of “treatment”, “care” and “education” activities
- Insurer understanding of the school’s pupil profile

Minibus and transportation risks

Transport is often a hidden exposure.

Key questions include:

- Does the school charge separately for transport?
- Is transport offered to third parties or under service-level agreements?
- Are staff or volunteers driving school vehicles or their own cars?

In some cases, these arrangements can trigger the need for hire & reward or passenger liability extensions, rather than standard motor cover.

Specialist equipment and facilities

Many special schools use specialist equipment that carries both material damage and liability risk, such as:

- Hydrotherapy pools
- Sensory rooms
- Physical therapy and mobility equipment

Insurance should reflect:

- The true replacement cost of equipment
- Maintenance and inspection schedules
- Liability arising from use, instruction or failure of specialist kit

Medical malpractice / treatment exposures

Special schools often provide more than basic first aid, including:

- Administration of prescribed medication
- Ongoing medical or therapeutic support
- Support for complex health needs

This can create medical malpractice or treatment-related exposures that may not be fully covered under standard liability policies unless explicitly addressed.

Employment practices and wellbeing risks

Staff stress, burnout and absence levels tend to be higher in specialist environments.

In 2026, schools should be alert to:

- Employment Practices Liability (EPL) exposures
- Claims relating to stress, discrimination or failure to make reasonable adjustments
- The impact of evolving employment law and expectations around wellbeing

Insurance cannot replace good HR practice, but it can provide vital protection when disputes arise.



Ofsted, governance and regulatory risk

Regulatory scrutiny continues to increase, particularly for special schools operating at the intersection of education, care and charity sectors.

Risks include:

- Ofsted findings leading to intervention or reputational damage
- Governance failings or alleged breaches of statutory duty
- Personal liability for governors and trustees

Directors' & Officers' (D&O) insurance plays a key role in protecting individuals who make difficult decisions in high-risk environments.





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ARRANGING INSURANCE – A FEW PITFALLS AND TIPS

Having clear policies and record-keeping are essential when it comes arranging and maintaining insurance cover. With the help of a specialist adviser when arranging insurance, you should:

- Disclose the full extent of your activities - if insurers don't understand your full range of services, cover gaps are likely
- Avoid relying on historic policies - what worked years ago may no longer be fit for purpose
- Not focus just on price - the cheapest policy may have significant restrictions in cover or weak responses when things go wrong
- Carefully insure property and equipment for their replacement value – avoiding underinsuring key equipment and property
- Be aware that abuse cover can vary – including how much insurers will pay in a year, whether historical incidents are included, and whether cover only applies to claims made during the policy period.

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SUMMARY

2026 presents a window of opportunity for special schools to revisit their insurance arrangements in a changing market. Those that combine strong risk management with proactive insurance review will be best placed to protect pupils, staff and governance teams – and to focus on their core mission of delivering specialist education and care.



You only pay for the cover you need

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We work with organisations that have a charitable mission

Access is a leading broker for the not-for-profit sector. Charity is at the heart of what we do, from our vision and internal culture to the third-sector organisations we partner with. Amongst our the 18,000 charities we work with, we advise independent special schools on the unique risks they face and arrange insurance for them.

2243 organisations recommend us

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