

Appendix 1 - Insurance Programme Structure and Coverage Summary (Part 1 - Public)

1. Purpose of this Appendix

This appendix sets out the structure of the Council's insurance programme following completion of the competitive tender process. It provides a summary of the coverage secured under each lot and the standalone cover, the appointed insurer(s), contract duration, and the key terms of the insurance arrangements. This document is in the public domain. Full insurer details, financial details, premium pricing, and commercially sensitive evaluation outcomes are contained in the separate Exempt Appendix 2, which is not for publication.

2. Insurance Programme Overview

The Council's main insurance programme has been structured into four distinct lots to maximise market competition and ensure specialist coverage in each class of business as well as the standalone Leasehold Right to Buy cover. The lots are:

Lot	Class of Business	Principal Coverage
Lot 1	Property / Material Damage Risk	Main Property comprising Material Damage including Industrial and Commercial properties, Business Interruption, Contract Works and Specified All Risks (currently also includes Money not required from 1/4/2026) James Elliman Homes Housing Property policy.
Lot 2	Combined Liability	Casualty comprising Employers Liability, Public & Products Liability, Libel and Slander, Officials Indemnity, Land Charges, Public Health Act cover, Professional Indemnity and Fidelity Guarantee / Crime.
Lot 3	Motor Fleet	All Council-operated vehicles including comprehensive and third-party liability cover
Lot 4	Group Personal Accident and Travel Insurance	Personal accident benefit and travel coverage for Council officers, members, and volunteers
	Leasehold Right to Buy	Property insurance and Property Owners Liability Insurance in respect of Residential Property sold leasehold but freehold retained properties

The contract period for all lots is 1 April 2026 to 31 March 2029, with options to extend a further two years subject to satisfactory performance and market review.

3. Contract Award Summary

We had received bids from seven insurance companies and following evaluation of all compliant tender submissions against the published evaluation criteria, contracts have been awarded to the following insurers:

Lot	Class of Business	Appointed Insurer(s)	Contract Period
Lot 1	Property / Material Damage Risk	Insurer A	1 April 2026 to 31 March 2029
Lot 2	Combined Liability	Insurer B	1 April 2026 to 31 March 2029
Lot 3	Motor Fleet	Insurer C	1 April 2026 to 31 March 2029
Lot 4	Group Personal Accident & Travel	Insurer D	1 April 2026 to 31 March 2029
	Leasehold Right to Buy	Insurer E	1 April 2026 to 31 March 2029

As the insurers have not been formally notified of their successful bid at the time of publication, we are unable to disclose their names in this appendix. Full disclosure of names is provided in appendix 2 (Exempt)

Note: All appointed insurers are authorised and regulated by the Financial Conduct Authority (FCA) and the Prudential Regulation Authority (PRA). Financial strength ratings have been verified as meeting the Council's minimum requirements. Full details are contained within the Exempt Appendix.

4. Lot Structure

Lot 1 – Property / Material Damage Risk

Lot 1 provides cover for loss of or damage to physical assets owned by, leased to, or otherwise the responsibility of the Council, together with consequential financial loss where insured.

Key elements of cover include:

- Buildings and contents for operational properties, depots, offices, leisure facilities and community assets.
- Housing stock and associated structures where insured by the Council.
- Plant, machinery and equipment, including ICT equipment where insured.
- Perils such as fire, explosion, lightning, aircraft, storm, flood, escape of water, subsidence, impact, theft and malicious damage (subject to policy terms and conditions).
- Business interruption cover for loss of revenue and additional expenditure arising from insured damage to Council premises and infrastructure.
- Indemnity period and sums insured aligned to up-to-date asset valuations and service continuity requirements.

Deductibles and any self-insured elements are set to balance premium savings with the Council's financial capacity to absorb smaller and medium-sized losses.

Lot 2 – Combined Liability

Lot 2 provides liability protection for the Council, Members and employees in respect of legal liabilities to third parties and employees.

The key elements within this lot are:

- **Public Liability:**
Protection against claims from third parties for injury or property damage arising from the Council's activities, including highways, housing, education, environmental services, leisure and community services.
- **Employers' Liability:**
Statutory cover for injury, disease or illness sustained by employees arising out of and in the course of their employment with the Council, in accordance with the Employers' Liability (Compulsory Insurance) Act 1969.
- **Officials' / Professional Indemnity:**
Protection for Members and officers against claims arising from negligent acts, errors or omissions in the performance of their official duties, including certain governance and decision-making risks.
- **Other associated liability covers (as required),** for example libel and slander and products liability, where these exposures arise from Council activities.

Indemnity limits, deductibles and any self-insured layers are aligned to the Council's risk profile, claims history and sector benchmarking, taking account of high-value casualty exposures such as children's services, adult social care and highways.

Lot 3 – Motor Fleet

Lot 3 covers the Council's motor fleet, including cars, vans, minibuses, refuse collection vehicles, specialist plant and any other vehicles owned, leased or operated by the Council.

The key elements of cover typically includes:

- Comprehensive or equivalent cover for own damage to Council vehicles.
- Third party property damage and bodily injury to third parties and passengers, subject to statutory motor insurance requirements.
- Windscreen and glass damage where included.
- Use by authorised drivers, including employees, agency staff and volunteers driving on Council business, as specified within policy terms.

The motor programme is supported by risk management initiatives such as driver training, incident reporting procedures and accident reduction campaigns, aimed at reducing both the frequency and severity of claims.

Lot 4 – Group Personal Accident & Travel

Lot 4 provides personal accident and business travel cover for eligible Members and employees undertaking approved Council business.

The key elements of this lot are:

- **Group Personal Accident:**
Lump sum or weekly benefits for death or specified injuries sustained by insured persons while engaged on authorised Council business, in accordance with the policy schedule.
- **Business Travel (UK and overseas, where applicable):**
Cover for medical expenses, repatriation, cancellation and curtailment, personal baggage, money and other insured contingencies for authorised trips undertaken on Council business.

The cover is intended to supplement, not replace, statutory benefits and the Council's duty of care arrangements, and provides additional financial protection for individuals and the authority in the event of serious incidents while on Council business.

Leasehold Right to Buy

This insurance provides Property insurance and Property Owners Liability Insurance in respect of Residential Property sold leasehold but freehold retained properties

The key elements of this cover typically include:

- Damage to the **structure** of the home (walls, roof, fixtures, fittings and common parts) from insured events such as fire, escape of water, storm, flood and subsidence.
- Costs associated with reinstatement, including demolition, debris removal, and architects' or surveyors' fees, generally up to the full rebuilding cost.
- Cover for additional expenses such as alternative accommodation or loss of rent when the property is uninhabitable after an insured event.