

APPENDIX 2 - Types of Insurance Held by the Council

Insurance Type	Description of Cover	Examples	Insurer	Extent of Cover	Annual Review/ Renewal
Public Liability	As a result of negligence of the council in carrying out its duties, 3rd parties suffer injury or loss.	1. Slip, trip or fall resulting in personal injury 2. Tenant property damage as a result of council negligence in repairing the property 3. Historic child abuse claim	RMP QBE	All Council	1 October
Employers Liability	As a result of negligence of the council, employees (including volunteers, members etc) have suffered injury.	1. Employee falls down stairs and believes the council was negligent (e.g. unsafe working place). 2. Teaching assistant / care worker assaulted by 3rd party and believes the council should have provided better protection.	RMP QBE	All Council	1 October
Officials Indemnity	As a result of negligence of a council employee carrying out a statutory duty, a 3rd party suffers a financial loss.	1. Land search is carried out by the council and incorrect information is given to a 3rd party who suffers loss as result.	RMP QBE	All Council	1 October

Professional Indemnity	As a result of the negligence of a council employee carrying out a non-statutory duty, a 3rd party suffers a financial loss.	1. A non-statutory professional service provided by the council e.g. legal advice given is incorrect and 3rd party suffers loss as a result.	RMP QBE	All Council	1 October
Libel And Slander	As a result of writing or doing something that is slanderous to a 3rd party the council is sued for financial loss.	1. Writing something dishonest regarding an individual.	RMP QBE	All Council	1 October
Property (General)	Property damage to school or council office	1. Major fire / flood at council property or school contained in the property schedule.	Zurich	All Council	1 October
Property (Housing)	Property damage to housing stock	1. Major fire or flood at a council owned housing block in the housing schedule of properties.	Zurich	Housing Department	1 October
All Risks	Cover for various works of art and jewels.	1. Theft of mayor's regalia or work of art.	Zurich	All Council	1 October
Money	Money in storage or in transit.	1. Hold up of cash in transit	Zurich	All Council	1 October
Computers	Property damage to removable computer equipment, including servers, laptops	1. Fire at general property with damage to computer equipment.	Zurich	All Council	1 October

	etc				
Crime (Fidelity Guarantee)	An employee defrauds the council of money or assets	1. Officer of the council in collusion with 3rd party circumvents the council's controls to take money or assets.	Zurich	All Council	1 October
Personal Accident and Travel	Non-accidental injury to employee during the course of their employment. Cover also in force when an insured person is travelling on official duties	Member of public attacks and injures an employee of the council while doing their job Cover also provided for medical expenses	RSA	All Council	1 October
Out of School Activity & Pupil Personal Accident Insurance	Travel insurance cover for all insured persons (pupils, teaching and support staff, adult volunteers, helpers and assistants, and other authorised children) of participating schools whilst on organised trips outside the designated school boundaries. Also includes cover for accidents	1. School trips cancelled for insurable reason, i.e. sickness / ill health. 2. Injury of pupil while on school trip. 3. Injury whilst within the school boundaries	Chubb	Schools who have bought into the policy.	1 October

	within the school boundaries.				
Medical Malpractice	Specialist cover for teachers and school helpers who may be required to provide medical procedures to pupils in their care	1. Teaching assistant treats a child with complex medical condition and child suffers injury.	C N A	Schools who have bought into the policy.	1 October
Motor	3rd party motor insurance and accidental damage above excess for council motor vehicles.	1. Council employee while driving injures / kills third party driver, or causes serious damage to vehicle / property.	Zurich	All Council	1 October
Terrorism Cover	Insurance of property against physical loss or physical damage occurring during the period of insurance caused by an Act of Terrorism and/or Sabotage	Act of Terrorism and Act of Sabotage definitions are available	Lloyd's Underwriters	160 Tooley Street & Queens Road Complex	1 October
Marine Insurance	Specialist cover for marine liabilities	Cover provided includes marine operators liabilities, pollution clean up costs, removal of wreck, marine	IGI Insurance Company Ltd	South Dock Marina	1 October

		property and equipment and business interruption			
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