

INVITATION TO TENDER

Weymouth and Portland Borough Council

West Dorset District Council

North Dorset District Council

2017 Insurance Services Tender Document

1 April 2017 to 31 March 2020

(With option for the Councils to extend by up to 2 years)

Ref no. DN174206

Quotation Deadline Date: 2nd December 2016

Renewal Date : 1st April 2017

Issue Date: 28th October 2016

The information contained in this presentation is given in confidence to underwriters, to enable tenders to be provided and, if appropriate, to grant cover on receipt of our instructions. The information may not be used for any other purpose without our written consent.



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General Information

Full names of clients:

Weymouth and Portland Borough Council

West Dorset District Council

North Dorset District Council

Principal Address

The Councils' main postal address is the same for all three:

South Walks House

Dorchester

Dorset

DT1 1UZ

Business Description

District and Borough Councils

Existing Aon Client

Aon Risk Solutions are the appointed broker to the Councils.

Renewal Date(s) of Existing Cover(s)

1st April 2017

Details of any Long Term Agreement(s) or Undertakings

Expires 31st March 2017

Website

<https://www.dorsetforyou.gov.uk>

Existing Insurers

- Property- Tokio Marine (WDDC & W&PBC) and Zurich Municipal (NDDC)
- Computer – HSB (NDDC)
- Personal Accident & Travel – Chubb Insurance Company of Europe SE
- All other classes of insurance – Zurich Municipal

Risk Profile

Weymouth and Portland Borough Council

The population of Weymouth and Portland is approximately 65,000 comprising mostly of people between 18 and 64 years of age (58%) but with its fair share of pensionable age residents (23%). The population has only increased slightly in the last decade, with residents over 65 being the highest increase. Housing development density has increased by some 10% in that time and 91% of working people work in the services industry compared with 85% nationally. Average unemployment is 3.4%

The Borough Councils area is 16.12 square miles with 15 Wards and 36 Councillors. It has high quality bathing waters and 42% waste recycling record, better than national average. Weymouth and Portland's coastline is part of the Jurassic Coast and is a protected area. Road casualties and crime are below the national average. 53% of residents are satisfied with the Councils services.

WEYMOUTH & PORTLAND BOROUGH COUNCIL CORPORATE PLAN 2016-2019- AIMS

Helping to stimulate economic growth so that the borough offers better jobs and prospects for local people

Increasing the number of new homes built within the borough

Building strong inclusive and sustainable communities that empower local people to influence and provide the services that matter most to them

Supporting vulnerable people so that they can live healthy and independent lives

Enhancing the quality of life of people living and working in the borough

Safeguarding and providing opportunities to enjoy the natural and built environment now and in the future

Creating a leaner and more focused organisation to protect the delivery of local services

Services that are shaped and focused on the needs of our customers

Partnerships that give the county a stronger voice to influence and shape Dorset's prosperity

Council Services

Car Parks

Coast Protection

Land Drainage

Refuse Collection and Street Cleansing (DWP partnership with DCC)

Animal Welfare

Planning Development Control

Planning Policy

Building Control

Food Safety

Beach, Esplanade and Deck Chairs

Economic Development

Hotels

Commercial Property

Harbours

Pilotage

Market

Tourism Development, festivals and Events

Allotments

Crematorium and Cemeteries

Housing and Homelessness

Pollution Control

Plant Nursery

Play areas, parks and open spaces

Public conveniences

Local Taxation
Housing Benefits
Sports Facilities
Land Charges
CCTV
Emergency Planning

Partnerships and Shared Services- Joint Committee

The joint committee has been established under the Collaboration Agreement adopted by North Dorset District Councils, West Dorset District Councils and Weymouth and Portland Borough Councils. The committee is responsible for advising on the delivery of the specified functions with a view to their more economical, efficient and effective discharge.

The committee does not exercise any executive functions but where appropriate will make recommendations to the respective Councils' Cabinet/Management Committee/Executive Committee.

The joint committee meets at least quarterly and consists of three members from each Council. The position of Chairman will alternate between the three councils on an annual basis.

Partnership working is a key to the Councils' strategy for effective and efficient service delivery. The Councils are engaged in a number of partnerships and the following list gives general information about the main partnerships:

- Dorset Community Safety Partnership - The aim of the Dorset Community Safety Partnership (CSP) is to deliver safer communities, including taking forward the statutory duties of the responsible authorities, as set out in the Crime and Disorder Act 1998 and subsequent legislation. The CSP has representation from all of the responsible authorities. Membership: Purbeck District Council; Christchurch Borough Council; East Dorset District Council; North Dorset District Council; Purbeck District Council; West Dorset District Council; Weymouth and Portland Borough Councils; Dorset Fire Authority; Dorset Police; National Probation Service; Dorset; Devon & Cornwall Community Rehabilitation Company (CRC) and Dorset Clinical Commissioning Group (CCG). Responsible authorities have a statutory duty to work with other local agencies and organisations to develop and implement strategies to tackle crime and disorder including anti-social and other behaviour adversely affecting the local environment as well as the misuse of drugs in their area. The partnership coordinates community safety activity across Dorset at a strategic level, to reduce crime and the fear of crime, to address the risk, threat and harm to victims and local communities, and also to facilitate the strengthening of Dorset's communities in the delivery of local activities.
- Dorset Areas of Outstanding Natural Beauty (ANOB) Partnership - The Partnership brings together a range of organisations to care for this special area, and they include the following organisations: The funders of the partnership are Natural England, Purbeck District Council, West Dorset District Council, Purbeck District Council, North Dorset District Council and Weymouth and Portland Borough Councils.
- Dorset Local Enterprise Partnership - The Dorset LEP's overarching aim is to create more jobs and drive economic growth in Dorset through public, private and cross sector partnership and investment. The LEP works with a team of highly experienced Local Authority Economic Development Officers who can provide support and advice on business start-ups and expansion.
- Active Dorset - Active Dorset is one of 45 County Sports Partnerships (CSPs) across England, committed to working together to increase participation in sport and physical activity. County Sports Partnerships work across the sporting landscape in their county, actively supporting partners to increase participation in sport and physical activity. Sport England invests Core Funding into CSPs to provide a set of core services to strengthen the local delivery of National Governing Body of Sport (NGB) Whole Sport Plans and support the achievement of NGB and Sport England targets. This investment seeks to increase the number of people aged 14 plus playing sport each week across England. Active Dorset runs a wide range of programmes such as Sportivate and the Dorset School Games throughout the county which aim to increase participation and we help to support the work of clubs, coaches, volunteers, educators and facilities. Click here to view our programmes. Active Dorset's partners include NGBs and their clubs, all tiers of the education sector, local authorities, sport 7



and leisure facilities, the Health sector and many other sporting and non-sporting organisations. Through working with these partners Active Dorset does all it can to get Dorset active. As a Community Interest Company we are committed to reinvesting any surpluses we generate back into local opportunities for sport and physical activity.

- Dorset Home Choice - East Dorset District Council, Christchurch Borough Council, North Dorset District Council, Purbeck District Council, West Dorset District Council and Weymouth & Portland Borough Councils in partnership with Bournemouth & Poole Borough councils have developed a Dorset Wide Home Choice CBL scheme. New applicants can register with the scheme, by completing one common application form. Once registered applicants will be able to bid for properties, across all areas within the partnership where they are eligible. Applicants will need to choose one authority as their managing local authority (if they wish to apply to more than one of the partners), this is usually the authority they either live in or wish to live in.
- Dorset Waste Partnership - The Dorset Waste Partnership (DWP) was launched in April 2011, bringing together seven Dorset councils in an equal partnership to provide waste, recycling and street cleaning services on the partners' behalf. The partner councils of the DWP are: Christchurch Borough Council; Purbeck District Council; East Dorset District Council; North Dorset District Council; Purbeck District Councils; West Dorset District Council and Weymouth and Portland Borough Councils. The DWP is not a separate legal body. The County is the host authority employing all of the staff and owning/providing all of the vehicles. Previously the Councils had contractual arrangements in place with SITA for the delivery of these services. The contract was transferred to the County on 1 April 2011 and remained in place until October 2013, when the service was brought in-house by the DWP. The DWP does not include Bournemouth and Poole unitary councils but it does work closely with them. The DWP is overseen by the Dorset Waste Partnership Joint Committee (opens in a new window), which consists of two Councillors from each partner Councils, each with an equal vote. Find details of Joint Committee meetings (opens in a new window). The formation of the DWP followed the adoption by all seven councils of a new Joint Municipal Waste Management Strategy for Dorset in 2009 following extensive public consultation. The strategy guides the way waste will be managed in the county over the next 25 years. For more detailed information please go to the website at: <https://www.dorsetforyou.gov.uk/dorset-waste-partnership>
- Revenues and Benefits Partnership – a partnership for the management of housing benefit, Council tax and non-domestic rates. The partners are Purbeck District Council, West Dorset District Council (WDDC) and Weymouth and Portland Borough Councils (W&PBC). The Partnership Manager is employed by W&PBC and the IT is hosted by WDDC.
- Procurement – Council has access to framework contracts through close working arrangements with other authorities, in particular Dorset County Council (DCC). The Council is also aware of the new Procurement legislation which came into effect in 2015.
- Dorset for You (website) – provides web services for the six districts and boroughs and DCC, with the service hosted by WDDC
- HR / Payroll IT System – The Council currently hosts the system.

Finance & Budget

The Council is currently working to close the gap between its services and the resources available and is hoping to have achieved this by 2020. The latest estimates shows that the total reduction in annual funding has increased and that gap between the costs of providing services and resources available will total over £11.6million annually by 2020. The 2016/17 budget proposals contained within this report will mean that the Council will have achieved just over 65% of the changes required to balance the budget across the decade.

The 2015/16 February Budget Report forecast that the gap between the cost of providing services and the resources available would be £500,000 for 2016/17. The latest forecast the gap is actually £529,000. The Council has managed to stay 'ahead of the curve' and has proposals that produce a balanced budget for 2016/17 through joint working with West & North Dorset and the Service Review Programme. The £115,000 additional income from council tax reflects the modest increase for 2016/17. The £49,000 relates to increases in the tax base which is as a result of increased number of properties in the Borough. £51,000 can be saved by improved procurement which will avoid the increase in inflation costs on some budgets. The business plan for the previous investment in the crematorium means additional



income of £44,000 can be achieved. The previously agreed Services Review on Customer Services, Spatial Planning and Parks will produce savings of £112,000. The base budget review identified savings of £101,000 and £53,000 savings from the Treasury budget.

The Harbour Board are in the process of producing an updated Harbour Business Plan and have produced proposals to balance the 2016/17 which were considered by the Management Committee. Given the very difficult financial position going forward it is extremely difficult to consider growth bids for additional resources. There were a number of bids identified in the December Budget report and it is proposed to deal with these as follows:-

- a. Development Services Improvement plan – Total costs of £320,000 for the 3 councils. The £57,500 WPBC share of the cost is to be funded from underspends in the 2015/16 budget
- b. Local Plan – Once off costs of developing the new local plan with the WPBC cost of £175,000 to be funded from a local reserve. The funding for the reserve coming from the collection fund surplus in 2016/17
- c. Neighbourhood justice panel – The once off cost of £7,500 to be funded from general reserves
- d. Best bar none - £5,000 per annum – This new on-going non statutory scheme cannot be afforded currently
- e. Street warden service - £50,000 per annum – This new non statutory service cannot be afforded currently. It is therefore proposed to explore options of delivery, role, costs and timescales with the BID.

The Stronger Together Programme is the vehicle for the deliver of the Financial Strategy. It needs to be refined and updated in the light of the financial challenges ahead. The process for developing the options to address the budget gap needs to be centred on taking a zero based budgeting approach and taking conscious decisions on providing any services over and above efficient statutory services. It is important that this is a co-ordinated approach and that the proposals address the financial picture until 2020 rather than on an annual basis.

The Corporate Plan has been updated to reflect the financial reality of significantly reduced resources for the Council in future years. The detailed plans for each service have been finalised.

With the work on possible different structures of councils in the future it highlights that there is no Town Council in Weymouth. This is a unique situation across Dorset for a Town and it would therefore be sensible for the work to be undertaken to understand the implications of any Town Council / Parishing.



West Dorset District Council

The population of West Dorset is approximately 100,000 comprising mostly of people between 18 and 64 years of age (54%) but with its fair share of pensionable age residents (28%). The population has only increased slightly in the last decade, with residents over 65 being the highest increase and people younger than 15 decreasing in number. The total population of WDDC is expected to grow by 7% by 2021

Housing development density has increased by some 8% in that time and 81% of working people work in the services industry compared with 85% nationally. Average unemployment is 1.2%

The District Council's area is 417 square miles with 24 Wards and 42 Councillors. The District includes the market town of Dorchester.

House prices are considerably higher than the national average with a projected increase in house ownership of 9% by 2021. House prices are 10.4 times average earnings compared with 6.6% nationally. Earnings are lower than average.

WEST DORSET DISTRICT COUNCIL CORPORATE PLAN 2016-2019- AIMS

Helping to stimulate economic growth so that the district council offers better jobs and prospects for local people

Increasing the number of new homes built within the district

Building strong inclusive and sustainable communities that empower local people to influence and provide the services that matter most to them

Supporting vulnerable people so that they can live healthy and independent lives

Enhancing the quality of life of people living and working in the district

Safeguarding and providing opportunities to enjoy the natural and built environment now and in the future

Creating a leaner and more focused organisation to protect the delivery of local services

Services that are shaped and focused on the needs of our customers

Partnerships that give the county a stronger voice to influence and shape Dorset's prosperity

Councils Services

Please see Weymouth and Portland above.

Partnerships and Shared Services- Joint Committee

The joint committee has been established under the Collaboration Agreement adopted by North Dorset District Council, West Dorset District Council and Weymouth and Portland Borough Councils. The committee is responsible for advising on the delivery of the specified functions with a view to their more economical, efficient and effective discharge.

Other shared services- as per Weymouth and Portland above

Finance & Budget

The Council is currently working to close the gap between its services and the resources available and is hoping to have achieved this by 2020. The latest estimates shows that the total reduction in annual funding has increased and that gap between the costs of providing services and resources available will total over £12million annually by 2020. The 2016/17 budget proposals contained within this report will mean that the Council will have achieved just over 64% of the changes required to balance the budget across the decade.

Most councils will see their funding reduce for 2016/17 and 2017/18 but will then see some increases. However, District Councils fared the worse of any group with further reductions in both 2018/19 and 2019/20.



The budget gap for 2016/17 is £952,000. The details of the Revenue Support Grant (RSG) reduction, tariff adjustment, New Homes Bonus, Reduction in Housing Benefit (HB) Admin Grant and Business Rates were all provided as part of the finance settlement. Inflation on non-pay budgets cover things like increased energy costs of £128,000. The changes to staffing costs include the increases to employers national insurance costs announced last year and 1% national pay award total £467,000. The increase of £93,000 for land charges reflects the Council's share of additional staffing costs required to cope with the additional workloads. The additional costs of £222,000 for the Waste Partnership reflects the approved Dorset Waste Partnership 2016/17 budget. The £95,000 is the estimated cost of the referendum on the Executive Committee system.

The £203,000 additional income from council tax reflects the increase of £5 for 2016/17. The £46,000 relates to increases in the taxbase which is as a result of increased number of properties in the District. £99,000 savings comes the Service Review Programme of those reviews that members have already approved e.g. customer services. The £61,000 reflects the decision to phase out funding to parishes for the LCTS scheme over 4 years and £423,000 is savings from the Base Budget Review process. The Tri Council saving of £60,000 is from reduced management costs and the £60,000 is income from WPBC towards staffing accommodation costs in South Walks House.



North Dorset District Council

The population of North Dorset is approximately 69,300 comprising mostly of people between 18 and 64 years of age (60%) but with its fair share of pensionable age residents (22%). The population has only increased slightly in the last decade, with residents over 65 being the highest increase and people younger than 15 decreasing in number. The total population of NDDC is expected to grow by 4% by 2021. Housing development density has increased by some 8% in that time and 78% of working people work in the services industry compared with 85% nationally. Average unemployment is very low indeed

The District Councils area is 235 square miles and is mostly rural

House prices are considerably higher than the national average with a projected increase in house ownership of 39% by 2021. House prices are 9.9 times average earnings compared with 6.6% nationally. Earnings are lower than average.

Council Services

- Amenity Land
- Arts Promotion and Development
- Building Control
- Car Parking
- Choice Based Lettings
- Closed Churchyards
- Community Development
- Community Health and Safety
- Concessionary Travel
- Conservation
- Countryside Service
- Development Management
- Dorset Waste Partnership
- Economic Development
- Electoral Registration
- Emergency Planning
- Environmental Initiatives
- Flood Protection
- Footpaths/Rights of Way
- General Public Health
- Hackney Carriages & Private Hire
- Homelessness
- Housing Advice
- Housing & Council Tax Benefits
- Housing Strategy
- Industrial Sites
- Leisure Services
- Licensing
- Local Land Charges
- Markets
- Miscellaneous Properties and Sites
- Planning Policy
- Private Sector Housing Renewal
- Rodent and Pest Control
- Street Naming

Consultation is currently underway relating to potential reorganisation of local government structure in Dorset.

Partnerships and Shared Services- Joint Committee

The joint committee has been established under the Collaboration Agreement adopted by North Dorset District Council, West Dorset District Council and Weymouth and Portland Borough Councils. The committee is responsible for advising on the delivery of the specified functions with a view to their more economical, efficient and effective discharge.

All of the staff that were previously employed by North Dorset District Council TUPE'd across to Weymouth Borough Council as at 1st November 2015 and hence NDDC does not have any directly employed staff.

Other shared services- as per Weymouth and Portland above.

Finance & Budget

The Councils have been able to reduce net budget in 2016/17, making savings over 5 years of over 20%. These savings have been achieved whilst largely protecting front line services.

In 2015/16, the Councils received another substantial reduction in its resources from Government, including a reduction in Revenue Support Grant (RSG). The reduction was in line with the Government's Comprehensive Spending Review (CSR) and so the Councils had planned for the reduction.

The Councils achieved their savings targets in 2015/16 following further reductions in staffing costs, efficiencies from some shared services, increasing fees and charges and adopting a more flexible approach to the employment of staff, with some taking the opportunity to reduce their working hours.

Many of the reductions were as a result of shared services and the merging of functions especially involving North Dorset DC.

The budget process for 2016/17 has been very challenging because of a combination of factors. Firstly, the Councils have been faced with a new 100% retention scheme for business rates, thus no new money will be available at the same time as responsibilities increasing.

Gross revenue expenditure for 2016/17 is:-
NDDC- £27.5m; WDDC £53.0m; WPBC £51.1m. This has reduced by some 30% over 5 years.

All of these factors have reduced the resources available to the Councils. Secondly, the Government departed from its normal basis for cuts to central support. Previously, cuts were based on the total of Revenue Support Grant and Business rates Baseline. From 2016/17 cuts are also applied to that part of the budget funded from council tax. Consequently, the reduction in Revenue Support Grant was more than expected. In addition, the income from fees and charges is expected to reduce, especially in respect of planning applications, by over £100k.

Late announcements by the Government in regard to the New Homes Bonus and a slight increase in RSG has potentially eased the situation but RSG is no longer ring-fenced as part of a 4 year settlement.

The Government has indicated that all of the late changes will also be available in 2017/18. After then transitional grants will cease but the other changes will persist until the end of the Parliament. In the meantime the Government has announced its intention to reduce the incentive from new homes bonus and to review the formula that drives the needs element of council funding. The Government has also indicated that it intends to withdraw all Revenue Support Grant and localise 100% of business rates by the end of the decade.

The Council's investment policy is to be risk averse with security, liquidity and yield being the priorities, in that order.

Risk Management- all three authorities

Background Information

Following the establishment of a combined officer structure that serves the three sovereign councils, we have developed a joint Corporate Strategic Risk Register. This incorporates North Dorset District Council, West Dorset District Council & Weymouth & Portland Borough Council.

The format for all Risk Registers and associated Heat Maps were produced in line with current best practice, as recommended by the South West Audit Partnership (SWAP).

The Corporate Strategic risk register has been developed with Zurich, who is one of the Councils current insurers for the partnership. Zurich produced a paper identifying what they consider to be the highest risks for Local authorities. We have used this as a basis for the Council's Corporate Strategic Risk Register. The Councils insurance & risk brokers were also consulted on the content of the risk register. SWAP was also consulted on the risk register.

The WPBC & WDDC partnership Corporate Strategic Risk Register was last reviewed by Audit & Governance committee in September 2015.

The next review of the Joint Risk Management Strategy by Audit & Governance Committee is December 2016. The updated Joint Risk Management Strategy will serve three Councils' in the Dorset Councils Partnership.

Due to services being merged and jointly managed for the three councils, it is important that risks are managed consistently. This enables risk management to be undertaken efficiently and effectively. Whilst the processes, as set out in the Risk Management Strategies for NDDC, WDDC & WPBC are largely the same, it is important to remember that the individual risks to each Council may be quite different.

Dorset Council's Corporate Strategic Risk Register

In respect of the latest update, it should be noted that of the 12 Corporate Strategic risks, 9 are rated as medium risk, 3 are rated as low risk. There are currently no risks rated as high or very high.

The Emergency Planning team have reviewed the Corporate and Service risk registers from a business continuity perspective. Recommendations were submitted to Heads of Service / Corporate Managers and the 12 service registers were updated accordingly.

Zurich have recently produced an updated document stating what they suggest are the current highest risks for Local Government. Officers have reviewed this document and taken the recommendations into consideration within this Corporate Strategic Risk Register update to committee.

With the recent management restructure in November 2015 leading to 8 Heads of Service and 4 Corporate Managers, we will be meeting with all managers to fundamentally review / update their Service Risk Registers. Managers are already required to review their risk registers on a quarterly basis as part of the Business Review process.

The councils' Corporate Strategic Risk Register in Appendix 1 sets out the 12 key strategic risks. Against each risk is a brief description, identified risk owner, a 'raw' risk score, the mitigating controls and achievements to date, the 'current' risk score, the 'target' risk score and management actions planned to reduce the 'current' risk score down to the 'target' risk score.

The following Risk Management Activities are completed/reviewed annually:

1. Departmental Risk Assessments completed annually
2. COSHH Risk Assessments completed annually
3. Corporate Risk Register reviewed annually

All of the Corporate Strategic risks identified have been built into the Councils' performance systems

Invitation to Tender

You are invited to submit a tender for the **Insurance Services** for Weymouth and Portland Borough Council, West Dorset District Council and North Dorset District Council (the "Councils") the services required are as described in the tender documents. The bid must remain valid for acceptance up to the renewal date of 1st April 2017.

Dorset County Council is tendering on behalf of itself, Christchurch Borough Council, East Dorset District Council, North Dorset District Council, Purbeck District Council, West Dorset District Council and Weymouth & Portland Borough Council, for insurance services (excluding brokerage).

Tenderers should note that the following acronyms may be used to identify documents pertaining to councils:

DCC – Dorset County Council
CBC – Christchurch Borough Council
EDDC - East Dorset District Council
NDDC - North Dorset District Council
PDC – Purbeck District Council
WDDC - West Dorset District Council
WPBC – Weymouth & Portland Borough Council

The tender must be submitted by **2nd December 2016 4pm.**

Bids will be assessed to determine the Most Economically Advantageous Tender in accordance with the evaluation criteria published with this ITT. The Councils reserves the right to cancel the procurement process and is not bound to accept the lowest or any tender.

Should questions arise during the tendering period that in our judgement are of material significance, we will contact all tenderers to explain the nature of the question, and our formal reply. All tenderers should take that reply into consideration when preparing their own tenders, and we will evaluate bids on the assumption that they have done so.

Tenderers should note that any questions posed after 28th November 2016 may not be answered.

The closing date and time for submissions is **2nd December 2016 at 4pm.** Any changes to the date or time will be advised by email:

Your total tender submission, as detailed above, must be uploaded onto the e-tendering portal that Dorset County Council uses: www.supplyingthesouthwest.org.uk

Communications

All contact during this procurement should be submitted in writing through the e-tender system.

Instructions to Bidders

1. Invitation

1.1 The invitation to bid is for **Insurance Services** as shown in the specification.

2. Cost of Tendering

2.1. You must bear all the costs associated with the preparation and submission of your bid and any further costs incurred prior to award of contract. The Councils will not accept liability for any costs incurred in the preparation and submission of any Tender

2.2. The Councils are not bound to accept the lowest or any tender.

3. Tender Information

3.1. The services to be carried out are described in this pack.

3.2. The Invitation to Tender includes:

- Specification / Brief to tenderers
- The Award Criteria against which the bids will be evaluated.

Bidders are required to download the Tender Evaluation Toolkit document from the e-tendering portal, complete their bid, including pricing, and then upload the completed document onto the e-tendering system. There are two toolkit options:

- (A) Dorset County Council Tender Evaluation Toolkit
- (B) Districts' and Boroughs' Tender Evaluation Toolkit

Tenderers may submit bids for (A), (B) or both. For the Districts and Boroughs each authority will retain its own insurance programme, but with the tender awarded to a single provider across each Lot.

3.3 You are deemed to have examined the tender documents and incomplete bids may be rejected.

3.4 All material and information issued in connection with the invitation to tender remains the property of the Councils' and is to be used solely for the purpose of bidding.

3.5 All information supplied by the councils in connection with this Invitation to Tender shall be treated as confidential by prospective Bidders except such information may be disclosed so far as is necessary for the purpose of obtaining quotations necessary for the preparation and submission of the Tender.

4. Contract timetable

4.1. The councils propose the following indicative timetable of deadlines for this procurement:

Activity	Date
Dispatch of ITT	28 th October 2016
Deadline for questions	28 th November 2016
Return of Bids	2 nd December 2016
Evaluation of Bids and Selection of supplier	2 nd December 2016 – 31 st January 2017
Contract Service Start Date	1 st April 2017

4.2. The councils reserve the right to change the above timetable and Tenderers will be notified accordingly where there is a change in the timetable.



5. Account and Contract Management

- 5.1 The Councils will pay invoices within 30 calendar days of receipt of the invoice unless a query in respect of the invoice has not been resolved within the 30 days. The Authority will not accept any charges for payment processing or for late payment of any invoice except as required under The Late Payment of Commercial Debts Regulations 2013. The supplier shall not invoke any automatic penalties for late payment or non-payment of invoices.
- 5.2 The supplier shall provide a named contract manager and identify a clearly defined escalation procedure.

6. Amendment to Tender Invitation Documents / Clarification and queries

- 6.1 At any time prior to the deadline for the receipt of bids, the councils may modify the tender documents by amendment. Any such amendment will be notified to all prospective bidders via the Due North portal and will be binding on them.
- 6.2 There will not be any negotiations of any of the terms of the Tender Documents.
- 6.3 Any comments or questions should be submitted by email to the councils in accordance with the instructions below

7. Language of Bid

- 7.1 The bid and all correspondence and documents relating to the bid must be in English. Any printed literature provided by you may be in another language, provided that relevant passages are accompanied by an English translation. In such cases, for the purpose of interpreting the bid, the English translation shall govern.

8. Bid Prices

- 8.1 Prices tendered should be exclusive of VAT/ IPT
- 8.2 Prices for services shall be in pounds sterling.
- 8.3 A bid submitted with a price variation clause may be treated as failing to meet tender conditions and may be rejected.

9. Confidentiality of Bid Prices

- 9.1 You must not disclose your bid prices, or even an approximation, prior to the deadline for receipt of the bids except in confidence to an insurance company or broker requiring such in connection with the bid.
- 9.2 You must not try to obtain any information about competitors' bids or proposed bids nor make any arrangement with anyone else about whether or not they should bid.

10. Conflict of Interest

- 10.1 Bidders, for all services where a conflict of interest may exist or arise, must inform the Councils and submit proposals for avoiding such conflicts. This is particularly important where the conflict is likely to suggest a risk of bias in the provision of the service. Special attention should be paid to services concerned with the contracting out of administrative decisions relating to public law functions, i.e. functions carried out under statutory authority involving powers and duties not generally available to private law bodies. Unless the Authority is satisfied with a bidder's proposals for avoiding any conflict it reserves the right to reject any Bid

11. Financial viability enquiries

- 11.1 The councils reserve the right to make enquiries into the financial viability of bidders.



12. Documents Establishing the Eligibility and Qualifications of Bidders

- 12.1 If requested by the councils, you shall supply documents establishing your eligibility to bid and your qualifications to fulfil the contract if your bid is accepted.
- 12.2 The documentary evidence must establish to the Councils' satisfaction:
- that you have the capacity and capability necessary to fulfil the contract;
 - That either no conflict of interest exists or where there is a potential conflict this is adequately explained and managed to the satisfaction of the Authorities.

13. Bids

- 13.1 Bids must be submitted via the e-tendering portal www.supplyingthesouthwest.org.uk. Please ensure that you allow yourself plenty of time when responding to this invitation prior to the closing date and time. Late bids cannot be accepted.
- 13.2 Bids should include details of the proposed methodology for undertaking the work.

14. Period of Validity of Bids

- 14.1 Bids shall remain valid for the period specified in the ITT. A bid valid for a shorter period will be rejected by the Councils as failing to meet the tendering conditions.
- 14.2 Exceptionally, the councils may seek your consent to extend the validity period.

15. Deadline for Receipt of Bids

- 15.1 The bid must be submitted via the e-tendering portal by 4pm on 2nd December 2016.
- 15.2 The councils may, at its sole discretion, extend the deadline for the receipt of tenders / quotations. Bidders would be notified via the portal.

16. Modification and Withdrawal of Bids

- 16.1 No bid may be modified subsequent to the deadline for the receipt of bids.
- 16.2 You may withdraw your bid at any time prior to the acceptance of an offer of contract by sending a withdrawal notice via the e-tendering portal.

17. Preliminary Examination of Bids

- 17.1 The Councils will examine the bids for completeness and may seek clarification where necessary.
- 17.2 If arithmetical errors and discrepancies are found they will be corrected and the bidder will be given the opportunity to abide by the corrected sum or withdraw the bid.
- 17.3 A bid not fulfilling the conditions in the tender documents may be rejected.
- 17.4 The submitted rates and prices may be modelled against the anticipated work.

18. Evaluation and comparison of bids

- 18.1 The councils will evaluate the bids to determine the most economically advantageous tender as stipulated in the Evaluation Spreadsheet.

20. Debriefing

20.1 Unsuccessful bidders may request feedback.

21. Freedom of Information

21.1. Freedom of Information and Data Protection

The Freedom of Information Act 2000 requires the councils to disclose information it holds on request. Information may only be withheld where a statutory exemption applies. In providing information to the councils, you therefore accept that such information may be disclosable under the Act and you should not provide information as part of your tender on an “in confidence” basis. If you consider that any information should not be disclosed because a statutory exemption applies, you should clearly mark it as such, stating the reasons for claiming the exemption. However, the final decision as to whether information should be disclosed or not shall be made by the Councils. The councils will retain information gathered as part of this tender exercise in accordance with its Retentions and Deletions Policy.

The Data Protection Act 1998 protects personal information of living individuals. If this tender procedure will involve you in handling any such information, you must be registered under the Data Protection Act and comply with its provisions.

21.2. Public Rights of Audit

The Audit Commission Act 1998 and the Accounts and Audit (England) Regulations 2015 give members of the public, for a limited period each year, access to the Councils’ records so that they can audit them. For the purposes of this exercise, the Councils’ records include contracts that the councils have with their suppliers. Tenderers should note that any contract awarded at the conclusion of this procurement may be disclosed to a member of the public during the audit period. The Councils will take reasonable steps to ensure that data falling within the ambit of the Data Protection Act 1998 and any commercially confidential material that would, in the Councils’ judgement, fall within an exemption provided under the Freedom of Information Act 2000 is not disclosed.

21.3 Government Transparency Initiative - Publication of Tender Documents and Contracts

The Government has set out the need for greater transparency across public sector organisations to enable the public to hold public bodies and politicians to account. As part of this initiative Government is asking local authorities to publish on line all tender documents for contracts valued over £5000 and the resulting contracts. In tendering for this contract, you should be aware that if your tender is successful, the resulting contract may be disclosed to members of the public. In some circumstances, limited redactions will be made to comply with existing law.

22. Evaluation Criteria

22.1 Submissions will be assessed to ascertain the most economically advantageous tender based on both Price (70%) and Quality (30%) evaluation criteria. An evaluation spreadsheet will be provided for completion which details the scoring breakdown per Lot.

22.2 The Price score will be determined by an assessment of the detailed breakdown against the scope of work that the Councils may expect to receive. The aim is to consider value for money and to determine the most economically advantageous outcome for the Councils within the allocated budget.

22.3 The Councils may seek the provision of two relevant references from other local authorities / public sector organisations or private sector businesses. These would be considered in the evaluation of the quality criteria. Bidders must provide suitable contact details with their tender.



Specific Instructions for Underwriters

The attention of bidders is also drawn to the following important issues:-

1. Quotations are required on the basis of an initial contract period of 3 years from 1st April 2017 to 31st March 2020 with the option for the Councils to extend the contract by up to an additional 2 years to 31st March 2022. Tenderers are invited to submit bids for any or all lots.
2. ***The Dorset Collaborative Insurance Group (DCIG) comprises all the Districts and Boroughs in Dorset plus the County and Dorset and Wiltshire Fire. The Districts and Boroughs have decided to tender as a group on this occasion supported by the DCIG Finance Officers Group (DFOG), who have agreed to:-***
 - a. ***Collaborate as a single group of 6 boroughs and districts***
 - b. ***Adopt similar insurance programmes balanced between insured and self-insured risks.***
 - c. ***Award each Lot to one insurer where possible- thus please note that your bids per authority will be considered on this basis and awards will be made to one successful insurer per Lot***
3. Tenders are requested in accordance with the programme as set out in the body of this document with variations where requested. ***Any bids offered which offer one or more variations to the programme(s) proposed within this tender document must have the difference in cover in each case clearly highlighted and brought to the attention of the Councils.***
4. Underwriters to note that all discounts which may be available e.g. Long Term Agreement must be separately identified and transparent and must confirm which Lots they apply to
5. Tenderers must describe what risk management or other services are automatically included within the premium (if any).
6. Tenderers must have a minimum Standard & Poor's rating of A minus or equivalent or alternatively proof of security to the satisfaction of the Awarding Authority. Should this financial rating not be maintained during the term of the contract period, the Councils has the right to terminate the Long Term Agreement.
7. The Councils may be interested in profit share or low claims rebate agreements. Underwriters must outline the form of agreements they are able to offer clearly and transparently in their submission.
8. Additional documentation/supporting information to this tender, as required by tenderers may be requested via the e-tendering portal and will be circulated to all bidders.

Tenderers are asked to bear in mind the likely timescales that may be required to obtain and prepare information with due regard to the final date for receipt of tenders. Clarification questions should be submitted by 28th November 2016. No charge will be made for such information.
9. This is a fee client. All premiums shall be quoted net of all standard rebateable commissions but inclusive of ISB in accordance with national practice.
10. The final date for receipt of tenders is **4pm 2nd December 2016.**
11. The tender opportunity (Ref no. DN174206) will be available on the e-tendering portal: www.supplyingthesouthwest.org.uk



Process for submitting your proposal

Evaluation of Quality

Tenderers please note the criteria for the award of the contract are as follows:-

The contract will be awarded on the basis of the most economically advantageous tender in terms of the criteria stated below:

Award Criteria	Weighting
Price	70%
Quality	30%

Evaluation of Price

A Tender may be rejected if it is too low to be credible. If the Council considers this to be the case it will ask the Tenderer to provide an explanation of the Tender or part of the Tender which the Council believes to be too low and will consider the information received. If, having considered the information provided by the tenderer the Council still considers the price to be too low to be credible it will reject the tender and inform the Tenderer accordingly.

Price

The lowest price will score maximum marks, with the scoring reducing on a pro rata basis for the remaining tender price responses.

Therefore the lowest price will score the maximum price weighting and all other bids will score a percentage of the marks available in proportion to their proximity to the lowest.

This is calculated using the following formula:-

$(\text{Lowest price received} \div \text{Bidders price}) \times \text{Price Weighting}$

An example of the calculation is given below:

Name of Bidder	Premium	Calculation	Score out of 70
Bidder A	£10,000	$\text{£10,000} \div \text{£10,000} \times 70$	70
Bidder B	£20,000	$\text{£10,000} \div \text{£20,000} \times 70$	35
Bidder C	£40,000	$\text{£10,000} \div \text{£40,000} \times 70$	17.5

Notes

Please refer to the full evaluation scoring spreadsheet which accompanies as an appendix.

All quotations are to be valid up to 1st April 2017.

Timetable

Activity

Tender documents released	28 th October 2016
Last date for submission of questions	28 th November 2016
Date for return of tenders	2 nd December 2016
Evaluation and assessment period commences	2 nd December 2016 – 31 st January 2017
Contract award decision	February 2017
Contract commencement date	00.01 hours 1st April 2017

The above dates are indicative and the Councils reserve the right to make changes. Any changes will be notified to bidders

Evaluation

The Councils' evaluation panel will assess the bids based on an initial analysis of the bids in terms of pricing and cover.

The Council may invite at least two bidders for an interview as part of the evaluation process, after which the panel will complete scoring exercise in line with the evaluation criteria. The Council's Moderation Panel will review the recommendation of the evaluation panel and make an Award decision.

UNDERWRITING INFORMATION



Property Insurance - Material Damage - all three authorities combined

Property Insured

Item Description	2017 Declared Value £	Perils
General Properties- WPBC and WDDC	£173,912,204 (Buildings: £168,685,455 Contents: £5,226,749)	Fire, explosion, aircraft, riot & malicious damage, earthquake or subterranean fire, spontaneous fermentation, storm and flood, escape of water, impact, sprinkler leakage, subsidence, theft, falling trees, leakage of oil, breakage or collapse of aerials, fixed glass and sanitary ware, accidental damage
General properties, NDDC	£11,454,120 (Buildings: £10,473,720 Contents: £980,400)	As above
Property Owners (St Leonard's Chapel), NDDC	£133,080	<p>Escape of Water, Houseowners' Houseowners' being Insured Perils numbered 2, 6, 8 to 11, 13, 15, and 16; and:</p> <ul style="list-style-type: none"> a) theft involving breaking into or out of the buildings at the premises by forcible or violent means excluding damage in respect of any building which is unoccupied b) breakage or collapse of audio or visual communication apparatus c) accidental breakage of fixed glass or fixed sanitary ware except in respect of any buildings which are unoccupied d) accidental damage to supply pipes and cables serving the buildings e) falling trees or branches f) leakage of fuel oil from any fixed oil-fired installation including smoke and smudge damage arising from defective vaporisation <p>Supplementary Provision to Insured Peril 17</p> <p>The insurer will indemnify the insured in respect of loss of rent if any building or any portion of it is unfit for occupation but only in respect of the period necessary for reinstatement for an amount not exceeding 20% of the full value of the building,</p> <p>Accidental Damage</p>
Specified All Risks- WPBC and WDDC	1,680,202	All risks

Specified All Risks- NDDC 1. Noise monitoring Equipment - £18,000 2. Emergency Generator - £25,000	43,000	All risks
Stock, Harbours Office, West Bay - WPBC and WDDC	5,000	Fire, explosion, aircraft, riot & malicious damage, earthquake or subterranean fire, spontaneous fermentation, storm and flood, escape of water, impact, sprinkler leakage, subsidence, theft, falling trees, leakage of oil, breakage or collapse of aerials, fixed glass and sanitary ware, accidental damage
Works In Progress, limit any one contract	2,000,000	All risks

Notes:

- Please see Appendix 4 for the full Property Schedule including for property owners and all risks items.
- For WPBC, Weymouth Pleasure Pier and Weymouth Pavilion insured on basis of demolition and debris removal only.

Deductible

General and Industrial & Commercial properties - £250 each and every loss all other perils except subsidence, increasing to £1,000 each and every loss in respect of subsidence

Specified All Risks - £250 each and every event resulting from the same incident

Works in progress and Hired in Plant - £2,500 each and every event resulting from the same incident

Definitions

Buildings shall mean the buildings at the business premises and includes:

- Landlord's fixtures and fittings
- Outbuildings, yards, forecourts, car parks
- Roads and pavements and street furniture but only for which are the Insured's responsibility
- Walls, fences, gates, canopies and fixed signs
- Foundations
- Piping, ducting, cables, wires and associated control gear and accessories on the premises and extending to the public mains but only to the extent of the insured's responsibility
- Annexes and extensions
- Oil and storage tanks and associated equipment
- Solar panels and all fixed aerials
- Harbour walls and jetties (excluding floating pontoons)

Premises shall mean the premises specified in the schedule owned and/or occupied by the insured for the purposes of the business

Territorial Limits

Great Britain Northern Ireland the Isle of Man and the Channel Islands but restricted to Great Britain for any applicable Terrorism Extension

Jurisdiction

Law of England and Wales

Basis of Loss Settlement

Buildings and Contents- Reinstatement Day One 115% Non-Adjustable
Non-Average Basis of Settlement applies

Principal Extensions

Property

- Additional Interests
- Automatic Reinstatement
- Capital Additions
- Contracting Purchasers
- Debris Removal
- Drains and Gutters
- European Union and Public Authorities
- Fire extinguishing expenses and alarm re-setting expenses
- Inadvertent Omissions
- Landscaped Gardens
- Lock Replacement
- Metered Utilities
- Non-invalidation
- Professional Fees - £500,000
- Property at other premises
- Public Authorities
- Sprinkler Upgrade costs
- Subrogation Waiver
- Tenants
- Trace and Access
- Workmen
- JCT or equivalent contract conditions (maximum contract value) - £1m
- Loss Minimisation and Prevention Expenditure - £100,000
- Temporary removal
- Theft – damage to buildings
- 72 hour provision
- Directors', Employees', Councils Members' and Visitors' Personal Effects whilst in the premises - £250 per person in respect of money and £2,500 per person for all other personal effects
- Average Waiver
- Transit cover - £25,000
- Wine, Spirits and Tobacco - £750

Works in progress

- Additional Interests
- Automatic Reinstatement
- Debris Removal
- Professional Fees
- Public Authorities
- Contract Value Increase – 15%
- Expediting Expenses - £100,000

- Hired in Plant – Hiring Charges
- Trace and Access – Concealed Damage

We will assume all of the above are included within your quotation unless informed otherwise

Additional Information

The last full reinstatement valuation was undertaken in 2014. The re-instatement costs include for fixed plant and machinery normally included in a building contract but exclude all loose fittings, furniture, furnishings, curtains, blinds, freestanding or surface fixed equipment, machinery, tools, sports equipment, consumables and the like. An allowance of 10% to 15% of the construction costs has been included for professional fees. VAT has been calculated at 20% on the total cost of the demolition, rebuilding costs and professional fees with the exception of the residential properties. Construction of new residential properties currently attracts VAT at zero percent and VAT has been applied to the design fees only. The VAT amounts are shown separately on the valuation summary.

North Dorset District Council has no unoccupied or non-standard construction properties.

NDDC - Nordon (the council offices are due to be disposed of during 2017/18).

Vehicle aggregation limit £300,000 maximum value any one site (no current cover provision)

Schedule of upcoming works

Description of works	Value of Works	Insurance Responsibility for existing structures and works information
<p>Shire Hall Works</p> <p>Contract for the renovation of part of the old offices. It was formerly old court where the Tolpuddle Martyrs were tried.</p> <p>Refurbishment as visitor attraction</p>	<p>£1,934,041.52 excluding VAT.</p> <p>Start Date: 24th October 2016</p>	<p>WDDC/W&PBC.</p> <p>Option C is insurance for Existing structure and Works in or Extensions to them insurance by Employer in Joint Names.</p> <p>Contractors = Greendale</p>

Large Claims

Insured	Policy Year	Incident Date	Value of claim (£)	Detail
WDDC & W&PBC Joint names	2014-2015	16/09/2014	76,697	Fire - The Marsh Knightsdale Road, Weymouth, GBR
W&PBC	2010 - 2011	26/10/2010	94,016.60	Fire - Toilets

General Property Claims Experience

Please see Appendices 1, 2 & 3 for the claims experiences

Quotations Requested

- Existing basis

However, please note that:

- Currently a higher excess of £25,000 each and every claim in relation to storm and flood applies to Noahs Ark, Lakeside Walk, Weymouth DT4 7TY and Palm House, Swannery Car Park, Weymouth, DT4 7TZ ANY. When these properties were added to cover the client decided to proceed with a higher excess value and a lower premium. These properties were identified as being in a flood zone.
- under the existing WDDC and W&PBC Property policy the excess for FLEA is £Nil
- The current NDDC property owners policy has a £15m First Loss Limit applying and the rest of the property cover has a £50m first loss limit applying

Property Insurance - Business Interruption – all three Councils

Cover

Any additional expenditure necessarily and reasonably incurred for the sole purpose of avoiding or diminishing the interruption of or interference with the business

Loss of Revenue and Rent Receivable

Sums Insured/perils/Indemnity Period

Item Description	2017 Sum Insured (£)	2017 Maximum Indemnity Period (months)
Loss of Revenue - WPBC and WDDC. 133 1/3% Limit of Liability applies	2,713,038	36
Loss of Rent - WPBC and WDDC	7,216,425	36
Loss of Rent I&C – NDDC	27,000 (9,000 p.a.)	36
Additional increased cost of working- WPBC and WDDC – excluding South Walks House	3,000,000	36
Additional increased cost of working- WPBC and WDDC – South Walks House only	6,000,000	36
Additional expenditure (Based on 17.5% of General properties sum insured) - NDDC only	2,004,470	36

See Appendix 4 for a breakdown of rents receivable for WDDC and W&PBC per premises.

Insured Perils

As material damage cover

Deductible

See Property Damage

Principal Extensions

- Unspecified Customers
- Prevention of Access
- Public Utilities including Terminal Ends
- Professional Accountants
- Unspecified Suppliers
- Infectious Diseases, illness, suicide, poisoning, Legionnaires disease
- Loss of Attraction
- Accountants
- Alternative Trading
- Automatic Reinstatement
- Additional Cost of Construction of Unbuilt portion
- Payments on Account
- Subrogation Waiver

- Extension of Premises – Consequential Loss
- Additional metered water charges
- Fines or Damages - solely incurred in consequence of the incident for non-completion of orders

We will assume all of the above are included within your quotation unless informed otherwise

Claims Experience

Included in General Property Damage

Quotations Requested

Existing basis

Property Insurance – Money- all three authorities

Cover

All Risks of loss of money belonging to the insured or for which they are responsible.

Definitions

A Negotiable Money shall mean cash, bank and currency notes, coins, uncrossed cheques, uncrossed traveller's cheques, uncrossed Giro cheques, uncrossed postal orders, uncrossed money orders, bankers' drafts, Giro drafts, current postage stamps, unattached National Insurance stamps, National Savings and Holidays with Pay stamps, luncheon vouchers, trading stamps, gift tokens, consumer redemption vouchers, travel tickets and warrants for use by directors, partners or employees, vouchers, securities for money, stocks, shares, bonds, belonging to the Insured or for which they are responsible.

and

B Non-negotiable Money shall mean crossed cheques, crossed Giro cheques, crossed postal orders, crossed money orders, crossed Giro drafts, unexpired units in franking machines, stamped National Insurance cards, National Savings certificates, Premium Bonds, VAT purchase invoices, belonging to the Insured or for which they are responsible. **It is agreed that non-negotiable money shall include share certificates but only in respect of the cost or replacement following damage and the value of the share certificates.**

To include Damage to:

- (a) Money;
- (b) safes or strongrooms which usually contain Money caused by theft or attempted theft;
- (c) bags or other containers used for the carrying of Money:
 - (i) at the Premises; or
 - (ii) away from the Premises for the purpose of carrying Money;
- (d) clothing and personal effects belonging to the Insured or any director, partner or employee of the Insured resulting from an assault during the theft or attempted theft of Money.

Schedule

Loss of Non-Negotiable Money	£500,000
On the premises during business hours in the custody of employees	£50,000
Contained in approved locked safe or strongroom outside business hours- see safes list below	£100,000
On the premises not contained in locked safe or strongroom outside business hours	£1,000
Contained in unspecified locked safes or strongrooms	£50,000
Any other single loss of non-negotiable money	£50,000
Any safe, strongroom or franking machine	Unlimited
Any container or waistcoat being used for money	Unlimited
Clothing, personal effects and personal money	£500
Fraudulent use of business, credit or charge cards	£1,000
Crossed cheques in ordinary post any one loss – limit any one cheque £10,000	£50,000

Safes List

Make and model	Limit (£)	Site
North Dorset DC		
Chubb - Eurosafe 0	10,000	Nordon Council Offices (Due to be moved to Dorchester during 2017/18 when offices disposed of)
West Dorset DC		
Chubb Forceguard CH-FG-Size 3	2,000	1st Floor SWH (Print Room Revs & Bens), South Walks House
Burton Safe Group	2,000	Main Reception South Walks House (SWH)
data Commander DS4622E	2,500	2nd Floor SWH (IT Storeroom)
Chubb Office 785 Chubbsafes Office 785 – Depth = 65.4cms, Height = 169.5cms and Width = 120.6cms – Weight = 1433lbs/650kg – Tested to NT Fire 017 120P – 2 hours fire protection for documents	Documents only	3rd Floor SWH (Legal)
Dudley	1,000	Dorchester TIC
Guardian	1,000	Sherborne TIC
Phoenix 1200 Centurion	3,000	Bridport TIC
Phoenix Castille HS0601K	6,000	Lyme Regis TIC
S.M.P Salopian	3,000	Gryphon Leisure Centre
Sentry V560	Unknown	Lyme Regis Harbour Office
Unknown	Unknown	West Bay (Bridport) Harbour
Weymouth & Portland BC		
SMP Mercian 2	6,000	Beach Office
Dudley Safe	6,000	Beach Office
Safe 2 Chubb Resolute Double Lock	35,000	Parking Section - Cash Office
Small Samuel Withers	1,0000	Parking Office Area
Safe 1 Chubb Resolute	35,000	Parking Section - Cash Office
Large Samuel Withers	8,000	Parking Office Area
SMP Economy	3,000	Parking Office Area
Phoenix HS1014E Diamond 10	10,000	Finance Office Safe
Chubb 3W88013	2,000	Weymouth Harbour (Admin Office)
Milners	1,000	Weymouth Harbour Office 1st Floor Berthing Office
Chubb	6,000	Weymouth Harbour Office Ground Floor Berthing Office
Chubb fire proof	1,000	Crematorium Office
Burton Safe	£1000 cash £10000 Jewellery	Crematorium Office

Excess

£Nil each and every claim

Extensions

- Damage to Property resulting from theft or attempted theft of money to any franking machine, safe, strongroom or security case, bag, money belt or waistcoat, cash carrying case or similar cash carrying device designed for the safe carriage of money up to the reinstatement cost/
- Replacement of Locks
- Personal Accident - £25,000 for Death and Capital Benefits and £150 per week for 52 weeks for temporary benefits

We will assume all above included in your quotation unless informed otherwise.

Additional Information

Estimated Annual Carryings of cash, open cheques, postal orders or other negotiable money in transit:	
By own employees	£5,250,000
By security company	£5,250,000

Claims Information

No Claims

Quotations Requested

As existing basis

Computer- all three authorities

Cover

Section 1 – Loss of or damage to Computer and Ancillary Equipment including full breakdown of:

Computer equipment including data carrying materials, interconnecting wiring, fixed discs and telecommunications equipment used for the storage and communication of electronically processed data.

Note: **Provided** values are included within new replacement value notified to insurer, **Computer equipment also** includes:

Laptop Computers, Personal Digital Assistants, Palmtop Computers, Digital Cameras, Smart Phones and Mobile Phones, Digital Projectors, Audio and Visual Equipment, LCD and Plasma Screens and other electronic media presentation equipment

Ancillary equipment solely for use with the computer equipment, comprising air conditioning equipment, generating equipment, uninterruptible power supply, voltage regulating equipment, temperature and humidity recording equipment, electronic access equipment, heat smoke and water detection equipment, lightning and transient over-voltage protection devices, lockdown security devices which have been approved by the Insurer, gas flooding equipment and pipe work and computer room partitioning

Section 2 – Cost of reinstating programs or information following loss of or damage to Computer Records or accidental loss distortion or erasure of programs or information

Section 3 – Additional expenditure necessarily and reasonably incurred as a result of an insured loss, accidental failure or fluctuation of the public supply of electricity, accidental failure of telecommunications systems, breakdown or denial of access

Territorial Limits

Great Britain, Northern Ireland, the Isle of Man and the Channel Islands

Sums Insured / Excesses

1. Computer Equipment

Item Description	Total	W&PBC	WDDC	NDDC
Computer Suite Equipment whilst in the premises and Other Computer Equipment	1,897,100	320,000	1,027,100	550,000*
Portable Equipment	250,000	75,000	75,000	100,000

NDDC

*The above estimates should the computer suite remain at North Dorset. However, the servers are due to be moved to Dorchester before the end of the current financial year. If this happens then the amount for Computer suite equipment (£500k) would reduce to around £20k to reflect that the only item remaining would be the firewall protecting the remaining PCs at North Dorset.

Computer Suite Equipment – Mainframe systems and servers plus all interconnected wiring, fixed disks, telecommunication equipment, ancillary, peripheral and terminal equipment linked into the mainframe, contained within a purpose built computer suite.

Computer Equipment

- a) Computer hardware and it's peripheral devices including interconnected wiring and media used for electronic processing, communication and storage of data
- b) Temperature and environmental control, power supply and voltage regulating equipment and protective devices
- c) Third party proprietary software held on media

2. Reinstatement of Data

Item Description	Limit/Indemnity Period
Reinstatement of Data	500,000
Indemnity period	18 months

3. Business Interruption

Item Description	Limit/Indemnity Period
Additional cost of working- perils as above in 2	500,000
Indemnity period	18 months

Insured Perils- all risks including below perils

- A. Accident and theft
- B. Fire Perils
- C. Residual Breakdown
- D. Breakdown
- E. Denial of Access
- F. Failure of Electricity Supply
- G. Failure of Telecommunications
- H. Erasure

Excess

£250 each and every claim

Extensions

- Automatic Reinstatement of Sum Insured
- Capital Additions and Acquisitions - £500,000
- Debris Removal - £5,000
- EU and Public Authority Requirements (excluding undamaged property)
- Incompatibility of Computer Media
- Hacking and Denial of Service Attack
- Virus or Similar Mechanism

We will assume all above included in your quotation unless informed otherwise

Claims Experience

See claims experience in Appendices 1, 2 & 3

Additional Information

The Danwood contract is between WDDC and Danwood, although some of the equipment is in Weymouth.

Quotations Requested

- Existing basis

Please note the following expiring basis for the Business Interruption risks:

Reinstatement of Data:

Weymouth	WDDC	NDDC
200,000	300,000	500,000
18 months	12 months	12 months

Additional Expenditure:

Weymouth	WDDC	NDDC
200,000	400,000	500,000
18 months	12 months	12 months

Liability Insurance Employers' Liability- Weymouth and Portland BC

Description of Cover

Indemnity to the Insured subject to the Limit of Indemnity stated in the Schedule against legal liability to pay Compensation for Bodily Injury sustained by any Employee arising out of and in the course of employment with the Insured in connection with the Business and caused during the Period of Insurance within

- (a) Great Britain, Northern Ireland, the Isle of Man or the Channel Islands and offshore installations in territorial waters around Great Britain and its continental shelf
- (b) elsewhere in the world where any Employee normally resident in the territories stated in (a) above is temporarily working in connection with the Business

The definition of business is extended to include activities in connection with administration and management of charitable trusts:

**Sanderson Wells Confidential Assistance Fund and Westham Benevolent Fund.
All others transferred to Weymouth Town Charities at a firm of local solicitors.**

Definition of Employee

In addition to the general definition, "employee" is extended to include the following:

- Any director
- Any labour only sub-contractor or labour master or any person supplied by them
- Any self – employed person providing labour only
- Any person hired to or borrowed by the insured
- Any person under work experience or similar schemes
- Voluntary workers or persons co-opted to assist the insured
- Members of schemes or associations formed to assist in the activities of the insured
- Persons seconded from other public authorities
- The returning officer and/or acting returning officer at elections or persons officially acting for them during the course of their duties
- The local registrar of land charges during the course of their duties
- Consultants
- Bailiffs under a contract of service

Limit of Indemnity

£25,000,000 each and every occurrence including Legal Costs

Deductible/Aggregate

£1,000 any one claim or series of claims arising from any one cause

Extensions

- Contractual Liability
- Cross Liabilities
- Data Protection Act 1998
- Indemnity to Other Parties
- Medical Treatment (does not apply when other valid or collectible insurance is available)
- Offshore Activities
- Indemnity to Principals
- Statutory Defence costs including Health & Safety at Work Act
- Transfer of Undertaking Protection of Employment Act 1981 (TUPE) liability

- Waiver of subrogation
- Unsatisfied Court Judgements – judgements obtained against third parties in a UK court by employees in respect of injury sustained in the course of employment, and remaining unsatisfied after six months

We will assume all of the extensions above are included within your quotation unless informed otherwise.

Forthcoming Wage roll

2017/2018 £5,354,712 (190 total employees)

Historic Wage roll

	2016/17	2015/16	2014/15	2013/14	2012/13
Total Wageroll	5,511,860	5,708,981	5,855,719	6,190,291	7,339,499
Employee Numbers (FTE)	211	219	232	237	283

Maximum number of employees at any one site: Approx 190 located at South Walks House

ELTO PAYE Number

503/F8651

Claims Experience

Please see Appendix 3 claims experience and claims runs for full claims details

Large Claims

Insured	Policy Year	Incident Date	Value of claim (£)	Detail
W&PBC	2007 - 2008	10/03/2008	60,451.03	Removal of tree – back injury
W&PBC	2007 - 2008	12/10/2006	81,268.11	No details available

Additional Information

The current basis is on an excess of £Nil but all three Councils are looking for quotes on the above basis only.

Quotations Requested

As detailed above (alternative basis to existing cover)

Liability Insurance Employers' Liability- West Dorset District Council

Description of Cover

Indemnity to the Insured subject to the Limit of Indemnity stated in the Schedule against legal liability to pay Compensation for Bodily Injury sustained by any Employee arising out of and in the course of employment with the Insured in connection with the Business and caused during the Period of Insurance within

- (c) Great Britain, Northern Ireland, the Isle of Man or the Channel Islands and offshore installations in territorial waters around Great Britain and its continental shelf
- (d) elsewhere in the world where any Employee normally resident in the territories stated in (a) above is temporarily working in connection with the Business

Definition of Employee

In addition to the general definition, "employee" is extended to include the following:

- Any director
- Any labour only sub-contractor or labour master or any person supplied by them
- Any self – employed person providing labour only
- Any person hired to or borrowed by the insured
- Any person under work experience or similar schemes
- Voluntary workers or persons co-opted to assist the insured
- Members of schemes or associations formed to assist in the activities of the insured
- Persons seconded from other public authorities
- The returning officer and/or acting returning officer at elections or persons officially acting for them during the course of their duties
- The local registrar of land charges during the course of their duties
- Consultants
- Bailiffs under a contract of service

Limit of Indemnity

£25,000,000 each and every occurrence including Legal Costs

Deductible/Aggregate

£1,000 any one claim or series of claims arising from any one cause

Extensions

- Contractual Liability
- Cross Liabilities
- Data Protection Act 1998
- Indemnity to Other Parties
- Medical Treatment (does not apply when other valid or collectible insurance is available)
- Offshore Activities
- Indemnity to Principals
- Statutory Defence costs including Health & Safety at Work Act
- Transfer of Undertaking Protection of Employment Act 1981 (TUPE) liability
- Waiver of subrogation
- Unsatisfied Court Judgements – judgements obtained against third parties in a UK court by employees in respect of injury sustained in the course of employment, and remaining unsatisfied after six months

We will assume all of the extensions above are included within your quotation unless informed otherwise.

Forthcoming Wage roll

2017/2018 £6,329,925 (225 FTE numbers)

Historic Wage roll

	2016/17	2015/16	2014/15	2013/14	2012/13
Total Wageroll	6,421,658	6,507,074	7,032,945	7,112,132	9,763,869
Employee Numbers	248	257	262	269	321

ELTO PAYE Number

503/F8651

Claims Experience

Please see Appendix 2 claims experience and claims runs for full claims details

Large Claims

Insurer/Insured	Policy Year	Incident Date	Value of claim (£)	Detail
WDDC	2006 - 2007	06/11/2006	323,174.30	West Bay Harbour – lifting groin chains – rope broke under tension- leg injury – method of work adopted was inherently unsafe

Additional Information

The current basis is on an excess of £Nil but all three Councils are looking for quotes on the above basis only.

Quotations Requested

As detailed above (alternative basis to existing cover)

Liability Insurance Employers' Liability- North Dorset DC

Description of Cover

Indemnity to the Insured subject to the Limit of Indemnity stated in the Schedule against legal liability to pay Compensation for Bodily Injury sustained by any Employee arising out of and in the course of employment with the Insured in connection with the Business and caused during the Period of Insurance within

- (e) Great Britain, Northern Ireland, the Isle of Man or the Channel Islands and offshore installations in territorial waters around Great Britain and its continental shelf
- (f) elsewhere in the world where any Employee normally resident in the territories stated in (a) above is temporarily working in connection with the Business

Definition of Employee

In addition to the general definition, "employee" is extended to include the following:

- Any director
- Any labour only sub-contractor or labour master or any person supplied by them
- Any self – employed person providing labour only
- Any person hired to or borrowed by the insured
- Any person under work experience or similar schemes
- Voluntary workers or persons co-opted to assist the insured
- Members of schemes or associations formed to assist in the activities of the insured
- Persons seconded from other public authorities
- The returning officer and/or acting returning officer at elections or persons officially acting for them during the course of their duties
- The local registrar of land charges during the course of their duties
- Consultants
- Bailiffs under a contract of service

Limit of Indemnity

£25,000,000 each and every occurrence including Legal Costs

Deductible/Aggregate

£1,000 any one claim or series of claims arising from any one cause

Extensions

- Contractual Liability
- Cross Liabilities
- Data Protection Act 1998
- Indemnity to Other Parties
- Medical Treatment (does not apply when other valid or collectible insurance is available)
- Offshore Activities
- Indemnity to Principals
- Statutory Defence costs including Health & Safety at Work Act
- Transfer of Undertaking Protection of Employment Act 1981 (TUPE) liability
- Waiver of subrogation
- Unsatisfied Court Judgements – judgements obtained against third parties in a UK court by employees in respect of injury sustained in the course of employment, and remaining unsatisfied after six months

We will assume all of the extensions above are included within your quotation unless informed otherwise.

Forthcoming Wage roll

2017/2018: £3,101,261 (115 employees, 110 FTEs)

Manual: Nordon Staff - 5 employees at a wageroll of £41,892

Historic Wage roll

	2016/17	2015/16	2014/15	2013/14	2012/13
Total Wageroll	£2,920,081	£2,883,733	£3,495,625	£3,543,836	£3,510,617
Employee Numbers	115	97.53	118.50	119.36	121.43

Maximum number of employees at any one site: Approx 115 located at South Walks House

ELTO PAYE Number

503 / F8651

Claims Experience

No claims over £50,000

Please see Appendix 1 claims experience and claims runs for full claims details

Additional Information

The current basis is on an excess of £Nil but all three Councils are looking for quotes on the above basis only.

Quotations Requested

As detailed above (alternative basis to existing cover)



Liability Insurance - Public / Products Liability- including Hirers Liability and Libel & Slander- Weymouth and Portland BC

Cover

Legal Liability of the Councils for accidental:-

- a. Bodily injury (to include mental injury and/or anguish, stress, shock, bullying, and abuse) or death, disease, illness, wrongful arrest, invasion of the right of privacy, wrongful detention, wrongful imprisonment or wrongful eviction of any person (other than employees)
- b. Loss of or damage to material property
 - i. Nuisance, trespass or interference with any easement, right of air, light, or waterway.
 - ii. Defects in goods manufactured, supplied, repaired, tested, serviced or processed by the Councils

all of which arise out of the Authority's functions and happening during the period of insurance, including legal liability for claimants' costs and expenses.

Territorial Limits

Great Britain, Northern Ireland, the Isle of Man and the Channel Islands and provided the Employee is normally resident therein in respect of non-manual activities temporarily elsewhere and in respect of occurrences anywhere in the world caused by Products supplied from or worked upon in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands

Deductible/Aggregate

£1,000 each and every loss

Limits of Indemnity

Public Liability – any one occurrence / unlimited in any one year of insurance	£25,000,000
Products Liability – any one occurrence and in the annual aggregate	
Pollution liability – any one occurrence (Sudden & unforeseen only)	£25,000,000
Libel and Slander– any one claim or series of claims and in the annual aggregate	£1,000,000

Principal Extensions

- Contingent Motor Liability
- Legionella (Pollution Liability)
- Data Protection Act 1998
- Defective Premises Act 1972
- Temporary business trips overseas
- Contractual Liability
- Cross Liabilities
- Indemnity to Other parties
- LANTACs
- Local Democracy, Economic Development and Construction Act 2009
- Motor Liability
- Indemnity to Principals
- Statutory Defence costs including Health & Safety at Work Act etc.
- Waiver of Subrogation
- Returning Officer / Deputies and appointed persons
- Bailiffs under a contract of service

- Healthcare duties

We will assume all of the extensions above are included within your quotation unless informed otherwise.

Claims Experience

Please refer to Appendix 3 for confirmed claims experience

Large Claims

Insured	Policy Year	Incident Date	Value of claim (£)	Detail
W&PBC	2006 - 2007	09/07/2006	272,865.76	No details available

Quotations Requested

As detailed above – Current excess is £Nil for Public Liability and £500 for Libel & Slander but Councils have agreed to increase this to £1,000.



Liability Insurance - Public / Products Liability- including Hirers Liability and Libel & Slander- West Dorset DC

Cover

Legal Liability of the Councils for accidental:-

- a. Bodily injury (to include mental injury and/or anguish, stress, shock, bullying, and abuse) or death, disease, illness, wrongful arrest, invasion of the right of privacy, wrongful detention, wrongful imprisonment or wrongful eviction of any person (other than employees)
- b. Loss of or damage to material property
 - iii. Nuisance, trespass or interference with any easement, right of air, light, or waterway.
 - iv. Defects in goods manufactured, supplied, repaired, tested, serviced or processed by the Councils

all of which arise out of the Authority's functions and happening during the period of insurance, including legal liability for claimants' costs and expenses.

Territorial Limits

Great Britain, Northern Ireland, the Isle of Man and the Channel Islands and provided the Employee is normally resident therein in respect of non-manual activities temporarily elsewhere and in respect of occurrences anywhere in the world caused by Products supplied from or worked upon in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands

Deductible/Aggregate

£1,000 each and every loss

Limits of Indemnity

Public Liability – any one occurrence / unlimited in any one year of insurance	£25,000,000
Products Liability – any one occurrence and in the annual aggregate	
Pollution liability – any one occurrence (Sudden & unforeseen only)	£25,000,000
Libel and Slander– any one claim or series of claims and in the annual aggregate	£1,000,000

Principal Extensions

- Contingent Motor Liability
- Legionella (Pollution Liability)
- Data Protection Act 1998
- Defective Premises Act 1972
- Temporary business trips overseas
- Contractual Liability
- Cross Liabilities
- Indemnity to Other parties
- LANTACs
- Local Democracy, Economic Development and Construction Act 2009
- Motor Liability
- Indemnity to Principals
- Statutory Defence costs including Health & Safety at Work Act etc.
- Waiver of Subrogation
- Returning Officer / Deputies and appointed persons
- Bailiffs under a contract of service

- Healthcare duties

We will assume all of the extensions above are included within your quotation unless informed otherwise.

Claims Experience

Please refer to Appendix 4 for confirmed claims experience

Large Claims

Insured	Policy Year	Incident Date	Value of claim (£)	Detail
WDDC	2007-2008	26/04/2007	67,317.12	Claimant – South West Water – sewer filled with grout

Quotations Requested

As detailed above – Current excess is £Nil but Councils have agreed to increase this to £1,000.



Liability Insurance - Public / Products Liability- including Hirers Liability and Libel & Slander- North Dorset DC

Cover

Legal Liability of the Councils for accidental:-

- a. Bodily injury (to include mental injury and/or anguish, stress, shock, bullying, and abuse) or death, disease, illness, wrongful arrest, invasion of the right of privacy, wrongful detention, wrongful imprisonment or wrongful eviction of any person (other than employees)
- b. Loss of or damage to material property
 - v. Nuisance, trespass or interference with any easement, right of air, light, or waterway.
 - vi. Defects in goods manufactured, supplied, repaired, tested, serviced or processed by the Councils

all of which arise out of the Authority's functions and happening during the period of insurance, including legal liability for claimants' costs and expenses.

Territorial Limits

Great Britain, Northern Ireland, the Isle of Man and the Channel Islands and provided the Employee is normally resident therein in respect of non-manual activities temporarily elsewhere and in respect of occurrences anywhere in the world caused by Products supplied from or worked upon in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands

Deductible/Aggregate

£1,000 each and every loss

Limits of Indemnity

Public Liability – any one occurrence / unlimited in any one year of insurance	£25,000,000
Products Liability – any one occurrence and in the annual aggregate	
Pollution liability – any one occurrence (Sudden & unforeseen only)	£25,000,000
Hirers Liability – any one claim or series of claims and in the annual aggregate	£5,000,000
Libel and Slander– any one claim or series of claims and in the annual aggregate	£1,000,000

Principal Extensions

- Contingent Motor Liability
- Legionella (Pollution Liability)
- Data Protection Act 1998
- Defective Premises Act 1972
- Temporary business trips overseas
- Contractual Liability
- Cross Liabilities
- Indemnity to Other parties
- LANTACs
- Local Democracy, Economic Development and Construction Act 2009
- Motor Liability
- Indemnity to Principals
- Statutory Defence costs including Health & Safety at Work Act etc.
- Waiver of Subrogation
- Returning Officer / Deputies and appointed persons

- Bailiffs under a contract of service
- Healthcare duties

We will assume all of the extensions above are included within your quotation unless informed otherwise.

Claims Experience

Please refer to Appendix 4 for confirmed claims experience

Large Claims

No claims over £50,000

Quotations Requested

As detailed above – Current excess is £500 but Councils have agreed to increase this to £1,000.

Liability Insurance - Professional Indemnity- Weymouth and Portland BC

Cover

Indemnity in respect of all sums which the Councils may become legally liable to pay as damages and claimants' costs and expenses for Financial Loss resulting from breach of professional duty by reason of any negligent act or accidental error or accidental omission committed or alleged to have been committed by an employee in providing the services detailed below and for which a claim is first made during the period of insurance.

Description of services

Services A B and C below all in run-off

Service Description	Limit of Indemnity (£)	Excess (£)	Retroactive Date	Fee Income (£)
Architectural services for the design of properties for Warded Housing Association	250,000	5,000	1st April 1994	Run Off
Design only of 25 newbuild houses and 6 flat conversions at the former College of Sacred Hearts, Carlton Road North, Weymouth for Knightstone Housing Association.	250,000	5,000	14th June 1994	Run Off
Legal services for the Weymouth & Portland Housing Company in respect of conveyancing. Debt recovery, other litigation and general advice on housing matters.	5,000,000	5,000	20th March 2000	Run Off
The provision of legal services to Purbeck District Council	5,000,000	2,500	21 st May 2007	Run Off

Extensions

- Collateral warranties
- Copyright, intellectual property rights
- Data Protection Act 1998 - £100,000 any one claim and in the annual aggregate
- Indemnity to members, co-opted members and employees

We will assume all of the above extensions are included within your quotation unless informed otherwise.

Claims Experience

Please refer to Appendix 3 for confirmed claims experience

Large Claims

No claims over £50,000

Quotations Requested

As existing

Liability Insurance – Land Charges- Weymouth and Portland BC

Cover

All sums which the Authority may become legally liable to pay as damages and claimants costs and expenses for financial loss arising from or in consequence of any act or omission in respect of

- a) Information provided or made available on question of fact concerning land or building in respect of which the Authority is required to maintain and does maintain a register or other records
- b) Replies given to questions added to the approved printed form of enquiry and issued at the same time as the search certificate provided always that such replies are given subject to a disclaimer of liability in a form approved by the insurers

Indemnity Limit

£1,000,000 any one claim and in the aggregate any one period

Searches Information

Searches / Fees – estimated 2016/17

Estimated Income	£143,000
Number of searches	1,100
Average	£130 per search

Retroactive Date

1st November 1993

Deductible/Aggregate

£1,000 each and every loss

Additional Information

The current basis is on an excess of £500 each and every loss but the Councils are looking for quotes on the above basis only.

Claims experience

Please see Appendix 3

Liability Insurance – Land Charges- West Dorset DC

Cover

All sums which the Authority may become legally liable to pay as damages and claimants costs and expenses for financial loss arising from or in consequence of any act or omission in respect of

- c) Information provided or made available on question of fact concerning land or building in respect of which the Authority is required to maintain and does maintain a register or other records
- d) Replies given to questions added to the approved printed form of enquiry and issued at the same time as the search certificate provided always that such replies are given subject to a disclaimer of liability in a form approved by the insurers

Indemnity Limit

£1,000,000 any one claim and in the aggregate any one period

Searches Information

Searches / Fees – estimated 2016/17

Estimated Income	£205,000
Number of searches	1,600
Average	£130 per search

Retroactive Date

1st April 2006

Deductible/ Aggregate

£1,000 each and every loss

Additional Information

The current basis is on an excess of £500 each and every loss but the Councils are looking for quotes on the above basis only.

Claims experience

Please see Appendix 2

Liability Insurance – Land Charges- North Dorset DC

Cover

All sums which the Authority may become legally liable to pay as damages and claimants costs and expenses for financial loss arising from or in consequence of any act or omission in respect of

- e) Information provided or made available on question of fact concerning land or building in respect of which the Authority is required to maintain and does maintain a register or other records
- f) Replies given to questions added to the approved printed form of enquiry and issued at the same time as the search certificate provided always that such replies are given subject to a disclaimer of liability in a form approved by the insurers

Indemnity Limit

£1,000,000 any one claim and in the aggregate any one period

Searches Information

Searches / Fees – estimated 2016/17

Estimated Income	£165,000
Number of searches	1,719
Average	£96 per search

Retroactive Date

1st October 1992

Deductible/ Aggregate

£1,000 each and every loss

Additional Information

The current basis is on an excess of £500 each and every loss and £2,000,000 for Land Charges but the Councils are looking for quotes on the above basis only.

Claims experience

Please see Appendix 1



Liability Insurance Officials Indemnity including Public Health Act- Weymouth and Portland BC

Cover

Indemnity to the insured for all sums which the insured shall become legally liable to pay as compensation for financial loss occasioned by an error committed or alleged to have been committed by any employee, which forms part of, or arises from, any powers conferred or duties placed upon that employee, arising out of the performance and exercise of the insured's statutory functions and powers, in connection with the business occurring after the retroactive date stated in the schedule and which is both first made as a claim against the insured and notified to the insurer during the period of insurance.

The definition of business is extended to include activities in connection with administration and management of charitable trusts:

**Sanderson Wells Confidential Assistance Fund and Westham Benevolent Fund.
All others transferred to Weymouth Town Charities at a firm of local solicitors.**

Geographical Limits

Worldwide excluding USA/Canada

Extensions to be Included

- Compensation for Court attendance
- Outside Entity Work
- Employees include (whilst working directly for the insured in connection with the business):
 - Any Member
 - Any Governor
 - Members of schemes or associations formed to assist in the activities of the insured
 - Persons seconded from other public authorities
 - Any voluntary worker or person co-opted to assist the insured
 - The returning officer and/or acting returning officer at elections or persons officially acting for them during the course of their duties – nil excess to apply
 - The local registrar of land charges during the course of their duties
 - Independent persons / co-opted members
 - Any director of the insured
- Data Protection Act 1998
- Food Safety Act 1990
- Consumer Protection Act 1987
- Public Health Legislation
- Certificate of Title
- Copyright, intellectual property rights
- Elections
- Illegal Distraint
- Outside Work

We will assume all of the extensions above are included within your quotation unless informed otherwise.

Limits of Indemnity

£5,000,000 any one claim and in the aggregate any one period

£250,000 Public Health Act– any one occurrence and in the annual aggregate (Additional Limit)

Retroactive Date

1st November 1993

Deductible

£1,000 each and every loss

Large Claims

Insured	Policy Year	Incident Date	Value of claim (£)	Detail
W&PBC	2012 - 2013	01/10/2012	107,257.00	Official Indemnity – Planning – claim ongoing

Claims experience

Please see Appendix 1

Additional Information

The current basis is on an excess of £500 each and every loss for Officials Indemnity & Public Health Act (PHA) and a £100,000 Limit for PHA but the Councils are looking for quotes on the above basis only.

Quotations Requested

As detailed above (alternative basis to existing cover)

Liability Insurance Officials Indemnity including Public Health Act- West Dorset DC

Cover

Indemnity to the insured for all sums which the insured shall become legally liable to pay as compensation for financial loss occasioned by an error committed or alleged to have been committed by any employee, which forms part of, or arises from, any powers conferred or duties placed upon that employee, arising out of the performance and exercise of the insured's statutory functions and powers, in connection with the business occurring after the retroactive date stated in the schedule and which is both first made as a claim against the insured and notified to the insurer during the period of insurance.

Geographical Limits

Worldwide excluding USA/Canada

Extensions to be Included

- Compensation for Court attendance
- Outside Entity Work
- Employees include (whilst working directly for the insured in connection with the business):
 - Any Member
 - Any Governor
 - Members of schemes or associations formed to assist in the activities of the insured
 - Persons seconded from other public authorities
 - Any voluntary worker or person co-opted to assist the insured
 - The returning officer and/or acting returning officer at elections or persons officially acting for them during the course of their duties – nil excess to apply
 - The local registrar of land charges during the course of their duties
 - Independent persons / co-opted members
 - Any director of the insured
- Data Protection Act 1998
- Food Safety Act 1990
- Consumer Protection Act 1987
- Public Health Legislation
- Certificate of Title
- Copyright, intellectual property rights
- Elections
- Illegal Distraint
- Outside Work

We will assume all of the extensions above are included within your quotation unless informed otherwise.

Limits of Indemnity

£5,000,000 any one claim and in the aggregate any one period

£250,000 Public Health Act– any one occurrence and in the annual aggregate (Additional Limit)

Retroactive Date

1st October 1992

Deductible/Aggregate

£1,000 each and every loss

Claims experience

Please see Appendix 2

Additional Information

The current basis is on an excess of £500 each and every loss for Officials Indemnity & Public Health Act (PHA) and a £100,000 Limit for PHA but the Councils are looking for quotes on the above basis only.

Quotations Requested

As detailed above (alternative basis to existing cover)



Liability Insurance Officials Indemnity including Public Health Act- North Dorset DC

Cover

Indemnity to the insured for all sums which the insured shall become legally liable to pay as compensation for financial loss occasioned by an error committed or alleged to have been committed by any employee, which forms part of, or arises from, any powers conferred or duties placed upon that employee, arising out of the performance and exercise of the insured's statutory functions and powers, in connection with the business occurring after the retroactive date stated in the schedule and which is both first made as a claim against the insured and notified to the insurer during the period of insurance.

Geographical Limits

Worldwide excluding USA/Canada

Extensions to be Included

- Compensation for Court attendance
- Outside Entity Work
- Employees include (whilst working directly for the insured in connection with the business):
 - Any Member
 - Any Governor
 - Members of schemes or associations formed to assist in the activities of the insured
 - Persons seconded from other public authorities
 - Any voluntary worker or person co-opted to assist the insured
 - The returning officer and/or acting returning officer at elections or persons officially acting for them during the course of their duties – nil excess to apply
 - The local registrar of land charges during the course of their duties
 - Independent persons / co-opted members
 - Any director of the insured
- Data Protection Act 1998
- Food Safety Act 1990
- Consumer Protection Act 1987
- Public Health Legislation
- Certificate of Title
- Copyright, intellectual property rights
- Elections
- Illegal Distraint
- Outside Work

We will assume all of the extensions above are included within your quotation unless informed otherwise.

Limits of Indemnity

£5,000,000 any one claim and in the aggregate any one period

£250,000 Public Health Act– any one occurrence and in the annual aggregate (Additional Limit)

Retroactive Date

1st November 1993

Deductible/Aggregate

£1,000 each and every loss

Claims experience

Please see Appendix 1

Additional Information

The current basis is on an excess of £500 each and every loss for Officials Indemnity & Public Health Act (PHA).

Quotations Requested

As detailed above (alternative basis to existing cover)

Motor Fleet –Owned and Leased Vehicles- Weymouth and Portland BC

Description of Vehicles

Any motor vehicle the property of the policy holder or in their care, custody or control
Employees' own vehicles are excluded unless otherwise stated

Cover

Section 1

Property damage to vehicles:

Loss of or damage to the insured vehicle including accessories caused by accidental means including malicious damage by any person, fire, theft or attempt thereat

Section 2

Liability to third parties:

Legal liability for death of or injury to third parties or damage to third party property, including legal fees incurred

Indemnity Limits

Third Party Property Damage Limit

£5,000,000 applicable to any Commercial Vehicle

£25,000,000 applicable to any Motor Car

Persons Permitted To Drive

Any authorised licensed driver.

Territorial Limits

Great Britain, Northern Ireland the Isle of Man and the Channel Islands

Any member country of the European Union

Any other country that has agreed to follow European Union Motor Directives and is approved by the Commission of the European Union

Deductible

£500 each and every loss Accident Damage, Fire, Theft & Windscreen subject to £1,000 any one event

Class of Use

- Social, domestic and pleasure use by any person specifically authorised by the Insured to have such use.
- Use on the business of the Councils.

Extensions

- Personal effects
- Unspecified Trailers whilst attached or detached for comprehensive cover
- Unlimited legal fees for manslaughter cover

- Indemnity to owner
- Occasional business use
- As new replacement – owned CVs up to 7.5T and private cars
- Legal Expenses including Corporate Manslaughter extension (£1m limit)
- **Uninsured Loss Recovery - £100,000**
- Include riot and civil commotion cover in UK excluding Northern Ireland
- Any licensed driver
- Continuing Hire Charges (no cover for the first 72 hours) - £10,000 any one occurrence
- Damage to immobile property - £25,000
- Manslaughter defence expenses
- Corporate Manslaughter and Corporate Homicide Act 2007
- Unauthorised Use
- Unauthorised movement

We will assume all above included in your quotation unless informed otherwise.

Vehicle Numbers

Commercial Fleet 27 plus 1 hire vehicle

Note

See Appendix 7 for full vehicle schedules

Claims Information

See Appendix 3 for confirmed experience and listings

Large Claims

None over £50,000

Additional Information

The current excess is £250 each and every loss Accident Damage, Fire, Theft & Windscreen subject to £1,000 any one event but the Councils are looking for quotes on the above basis only.

Quotations Requested

As detailed above (alternative basis to existing cover)

Motor Fleet –Owned and Leased Vehicles- West Dorset DC

Description of Vehicles

Any motor vehicle the property of the policy holder or in their care, custody or control
Employees' own vehicles are excluded unless otherwise stated

Cover

Section 1

Property damage to vehicles:

Loss of or damage to the insured vehicle including accessories caused by accidental means including malicious damage by any person, fire, theft or attempt thereat

Section 2

Liability to third parties:

Legal liability for death of or injury to third parties or damage to third party property, including legal fees incurred

Indemnity Limits

Third Party Property Damage Limit

£5,000,000 applicable to any Commercial Vehicle

£25,000,000 applicable to any Motor Car

Persons Permitted To Drive

Any authorised licensed driver.

Territorial Limits

Great Britain, Northern Ireland the Isle of Man and the Channel Islands

Any member country of the European Union

Any other country that has agreed to follow European Union Motor Directives and is approved by the Commission of the European Union

Deductible

£500 each and every loss Accident Damage, Fire, Theft & Windscreen subject to £1,000 any one event

Class of Use

- Social, domestic and pleasure use by any person specifically authorised by the Insured to have such use.
- Use on the business of the Councils.

Extensions

- Personal effects
- Unspecified Trailers whilst attached or detached for comprehensive cover
- Unlimited legal fees for manslaughter cover

- Indemnity to owner
- Occasional business use
- As new replacement – owned CVs up to 7.5T and private cars
- Legal Expenses including Corporate Manslaughter extension (£1m limit)
- **Uninsured Loss Recovery - £100,000**
- Include riot and civil commotion cover in UK excluding Northern Ireland
- Any licensed driver
- Continuing Hire Charges (no cover for the first 72 hours) - £10,000 any one occurrence
- Damage to immobile property - £25,000
- Manslaughter defence expenses
- Corporate Manslaughter and Corporate Homicide Act 2007
- Unauthorised Use
- Unauthorised movement

We will assume all above included in your quotation unless informed otherwise.

Vehicle Numbers

Commercial Fleet 22 plus 13 hire vehicles

Note

See Appendix 7 for full vehicle schedules

Claims Information

See Appendix 2 for confirmed experience and listing

Large Claims

None

Additional Information

The current excess is £250 each and every loss Accident Damage, Fire, Theft & Windscreen subject to £1,000 any one event but the Councils are looking for quotes on the above basis only.

Quotations Requested

As detailed above (alternative basis to existing cover)

Motor Fleet –Leased Cars Employee Scheme only- North Dorset DC

Description of Vehicles

Any motor vehicle the property of the policy holder or in their care, custody or control
Employees' own vehicles are excluded unless otherwise stated

Cover

Section 1

Property damage to vehicles:

Loss of or damage to the insured vehicle including accessories caused by accidental means including malicious damage by any person, fire, theft or attempt thereat

Section 2

Liability to third parties:

Legal liability for death of or injury to third parties or damage to third party property, including legal fees incurred

Indemnity Limits

Third Party Property Damage Limit

£5,000,000 applicable to any Commercial Vehicle

£25,000,000 applicable to any Motor Car

Persons Permitted To Drive

Any authorised licensed driver.

Territorial Limits

Great Britain, Northern Ireland the Isle of Man and the Channel Islands

Any member country of the European Union

Any other country that has agreed to follow European Union Motor Directives and is approved by the Commission of the European Union

Deductible

£500 each and every loss Accident Damage, Fire, Theft & Windscreen subject to £1,000 any one event

Class of Use

- Social, domestic and pleasure use by any person specifically authorised by the Insured to have such use.
- Use on the business of the Councils.

Extensions

- Personal effects
- Unspecified Trailers whilst attached or detached for comprehensive cover
- Unlimited legal fees for manslaughter cover
- Indemnity to owner

- Occasional business use
- As new replacement – owned CVs up to 7.5T and private cars
- Legal Expenses including Corporate Manslaughter extension (£1m limit)
- **Uninsured Loss Recovery - £100,000**
- Include riot and civil commotion cover in UK excluding Northern Ireland
- Any licensed driver
- Continuing Hire Charges (no cover for the first 72 hours) - £10,000 any one occurrence
- Damage to immobile property - £25,000
- Manslaughter defence expenses
- Corporate Manslaughter and Corporate Homicide Act 2007
- Unauthorised Use
- Unauthorised movement

We will assume all above included in your quotation unless informed otherwise.

Vehicle Numbers

Leased Fleet 5

Note

See Appendix 7 for full vehicle schedules

Claims Information

See Appendix 1 for confirmed experience and listing

Large Claims

None over £50,000

Additional Information

The current excess is £250 each and every loss Accident Damage, Fire, Theft & Windscreen subject to £1,000 any one event but the Councils are looking for quotes on the above basis only.

Vehicle aggregation limit £75,000 maximum value any one site (no current cover provision)

Quotations Requested

As detailed above (alternative basis to existing cover)

Engineering Insurance and Inspection- All Councils

Description of Service and Cover

This policy provides for Inspection and Insurance of the Plant as detailed in the Plant schedules .
50% Year-end adjustment to apply.

Plant Type / Cover

Type	Cover
Pressurisation Unit, Protective Devices, Hot Water Boilers, Calorifiers/Cylinders	Fragmentation Explosion and Collapse Sudden and unforeseen damage
Passenger/goods lifts	Fragmentation Breakdown Sudden and unforeseen damage
Runways	Fragmentation

Insurance Cover

Damage to insured plant – any one occurrence	£500,000
Damage to own surrounding property – any one occurrence	£1,000,000
Fragmentation – any one occurrence	£1,000,000

Note:

Sudden & Unforeseen Damage includes

- Breakdown from internal defects
- Explosion or collapse, caused by internal steam or fluid pressure
- Accidental damage by extraneous cause

Insurance Cover - Excess

£100 each and every claim

Plant Covered

Plant schedule enclosed as Appendix 6

Location

Premises owned and / or occupied by the Councils for business purposes

Claims Experience

None in last 5 years

Quotations Requested

- Existing basis

Fidelity Guarantee- All Three Councils

Cover

Employee Dishonesty

Indemnity to the Insured for loss of money and/or other property as a direct result of any act of fraud or dishonesty committed by any employee during the policy period, or discovered within 24 months following cancellation or termination of the policy, with the intent to (i) cause the Insured to sustain such loss and (ii) obtain financial benefit for the employee or for any other person or entity intended by the employee to receive such benefit

Third Party Computer or Funds Transfer Fraud

Indemnity to the Insured following theft of money and/or other property by computer fraud, or the theft of the Insured's funds from their funds transfer account at any financial institution through the communication of fraudulent transfer instructions

Persons Guaranteed / Limit of Liability

£6,000,000 any single loss and in the annual aggregate

Geographical Limits

United Kingdom

Wageroll

Salaries estimate 2017/18: £13,827,000 Clerical plus £1,136,000 Manual = £14,963,000 Total Wageroll

Historic Wageroll Weymouth & Portland

	2016/17	2015/16	2014/15	2013/14	2012/13
Total Wageroll	5,511,860	5,708,981	5,855,719	6,190,291	7,339,499
Employee Numbers (FTE)	211	219	232	237	283

Historic Wageroll West Dorset

	2016/17	2015/16	2014/15	2013/14	2012/13
Total Wageroll	6,421,658	6,507,074	7,032,945	7,112,132	9,763,869
Employee Numbers	248	257	262	269	321

Historic Wageroll North Dorset

	2016/17	2015/16	2014/15	2013/14	2012/13
Total Wageroll	£2,920,081	£2,883,733	£3,495,625	£3,543,836	£3,510,617
Employee Numbers	115	97.53	118.50	119.36	121.43

Maximum number of employees at any one site: Approx 115 located at South Walks House

Excess

£500 each and every loss

£2,500 each and every loss in respect of Third Party Computer Fraud

Extensions

- Third Party Computer Fraud
- Auditor's fees
- New Entities
- Reconstitution Costs (in the annual aggregate, sub-limit)
- Legal fees, costs and expenses

We will assume all above included in your quotation unless informed otherwise.

Additional Information

The following are jointly indemnified:

- (a) The Sanderson Wells Confidential Assistance Fund
- (b) The Westham Benevolent Fund

Claims Information

See Claims Experiences attached in Appendices 1, 2 & 3.

Quotations Requested

As detailed above (alternative basis to existing cover), except West Dorset only had £6m for designated officers and a lower limit for all other employees. However, quotes are to be based on the above.

Personal Accident & Travel - All three authorities

Insured Name

Dorset Councils Partnership of North Dorset District Council, West Dorset District Council and Weymouth & Portland Borough Council

(Weymouth and Portland BC being the employing authority for all three Councils)

Cover

If within the Operative Time an Insured Person sustains a Bodily Injury Chubb shall pay a benefit to the Insured in accordance with the Sum Insured shown in the specification subject to any appropriate policy limits.

The benefits, Insured Persons and Operative Times applicable to this part are as stated below:

Category	Insured Persons	Operative Time
Category A	All employees of Insured	Occupational including commuting and Assault.
Category B	All elected and so-opted Members of the Insured	Whilst an insured person is engaged in their official duties on behalf of the Insured, attending meetings of and any duties carried out on behalf of the Local Government Association, service on behalf of or by appointment by the Insured on committees of other authorities or bodies provide no other Personal Accident insurance applies in respect of such service and attendance at surgeries of any Member and other complementary activities including travel to and from all such duties. Including Assault.
Category C	All Volunteers of the Insured	Whilst providing voluntary assistance to the Insured in connection with their business including travel to and from such activity.

Benefit	A	B	C
1. Accidental Death	6 x Annual Salary	£100,000	£35,000
2. Loss of Limb (one or more) and/or Loss of Eye (one or both)	6 x Annual Salary (reducing to 25% of benefit for loss of sight in one eye)	£100,000 (reducing to 25% of benefit for loss of sight in one eye)	£35,000 (reducing to 25% of benefit for loss of sight in one eye)
3. Permanent Total Disablement	6 x Annual Salary	£100,000	£35,000
4. Permanent Partial Disablement- full Continental Scale	6 x Annual Salary	£100,000	£35,000
5. Temporary Total Disablement	50% of Gross Weekly Wage	£150 per week	£100 per week



6. Temporary Partial Disablement	50% of Temporary Total Disablement	50% of Temporary Total Disablement	50% of Temporary Total Disablement
Benefit Period – Temporary Disablement	104 weeks	104 weeks	104 weeks
Deferment Period – Temporary Disablement	0 days	0 days	0 days

Aggregate Limits

Benefit	Limit
Core Benefits excluding Temporary total Disablement and Temporary Partial Disablement	£600,000
Per Event	£10,000,000
Per Event for all Insured Persons whilst travelling in any multi-engined aircraft	£10,000,000
Per Event for all Insured Persons whilst travelling in any aerial device other than a multi-engined aircraft	£3,000,000

Additional Insured Persons

Insured Persons	Operative Time	Insured Benefits
Visitor's to the Insured's Premises attending in a business capacity with the knowledge and consent of the Insured	Visitors whilst on the premises	£30,000 Death, £30,000 in respect of loss limb(s)/ eyes(s), loss of speech or hearing/PTD, 25% x £30,000 for loss of hearing in one ear
Compassionate Travel - Up to Three Named Relative or Friends of an Insured Person as a result of being required to remain or travel with an Insured Person who has sustained bodily injury or become ill during an Insured Journey outside of their Country of Permanent Residence	Whilst travelling to or remaining with an Insured Person	£30,000 Death, £30,000 in respect of loss limb(s)/ eyes(s), loss of speech or hearing/PTD, 25% x £30,000 for loss of hearing in one ear and Travel benefits: Medical Expenses including: Repatriation Expenses, Accommodation and Sustenance Expenses, Domestic Travel Expenses, Foreign Travel Expenses: £Unlimited Personal Property: £10,000 Loss of Travel Documents: £2,000 Money: £10,000 Cancellation Expenses - £10,000 Kidnap or Extortion Costs - £250,000 Government Advice: £50,000



		Personal Liability: £5,000,000
Corporate Guests and Consultants/Contractors – Guests and Non-Executive Directors of the Insured and any person representing the Insured on business travelling at the expense and with the knowledge and consent of the Insured	Whilst undertaking an Insured Journey on behalf of the Insured including incidental holiday outside or within the Country of Permanent Residence of the Insured Person. Cover shall apply from the time of leaving there residence of the Insured Person or usual place of employment and continues until arrival back	£30,000 Death, £30,000 in respect of loss limb(s)/ eyes(s), loss of speech or hearing/PTD, 25% x £30,000 for loss of hearing in one ear and Travel benefits: Medical Expenses including: Repatriation Expenses, Accommodation and Sustenance Expenses, Domestic Travel Expenses, Foreign Travel Expenses: £Unlimited Personal Property: £10,000 Loss of Travel Documents: £2,000 Money: £10,000 Cancellation Expenses - £10,000 Kidnap or Extortion Costs - £250,000 Government Advice: £50,000 Personal Liability: £5,000,000

Business Travel

Payment for loss or damage to personal belongings, business equipment or money, expenses for medical treatment and associated costs, reimbursement of cancellation costs, legal expenses and indemnity in respect of legal liability as more particularly described in the individual sub-sections

The benefits, Insured Persons and Operative Times applicable to this part are as stated below:

Category	Insured Persons	Operative Time
Category A	All Members and Employees of the Insured including their accompanying Partner and/or Children	Foreign and Domestic Business Travel including incidental Holiday

Benefits	Benefit Amount
Medical Expenses including: Repatriation Expenses, Accommodation and Sustenance Expenses, Domestic Travel Expenses, Foreign Travel Expenses	£Unlimited
Funeral Expenses	£10,000
Search and Rescue Expenses	£25,000
Childcare Expenses	£5,000
Foreign Hospital Confinement Benefit	£75 per day up to 104 weeks

Personal Property	£10,000
Personal Property Single Article Limit	£5,000, with a co-insurance of 25% for articles over £3,000
Business Equipment	£ 3,000
Business Equipment Single Article Limit	£3,000
Money including Financial Card Misuse and cheque misuse	£10,000
Cancellation Expenses including: Disruption Expenses, Curtailment Expenses, Rearrangement Expenses, Replacement Expenses	£10,000
Travel Delay	£50 for each consecutive full period of 4 hours up to £600
Kidnap or Extortion Consultant's Costs including: Kidnap or Extortion Expenses and Kidnap or Extortion Payment	£250,000
Government Advice	£50,000
Legal Expenses	£50,000
Personal Liability	£5,000,000

Excess

Nil

Claims Experience

Please refer to Appendices 1, 2 & 3 for confirmed claims experience

Underwriting information

Salaries estimate 2017/18: £13,827,000 Clerical plus £1,136,000 Manual = £14,963,000 Total Wageroll

Category of Insured Persons	Employee Numbers
Employees – Clerical	571
Employees – Manual	49
Members	117
Volunteers	Minimal (less than 5 p.a.)

Insured Persons whose Personal Accident benefit is more than £500,000 are identified below:-

Name	Salary	Category
Matt Prosser – Chief Executive	£134,000	Staff

Location where the wageroll is equal to or greater than £4,000,000:-

Postal Address	Postcode	Wageroll	Employee Numbers
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South Walks House, Dorchester North Quay, Weymouth Chickerell Depot Mulberry Centre, Commercial Rd, Weymouth Nordon, Blandford	DT1 1UZ DT4 8TA DT3 4DQ DT4 8AQ DT11 7LL	£13,827,000	551 plus 117 Councillors

Travel Pattern

Destination	Number of Trips	Average Duration	Maximum Duration	Secondes Yes/No
UK Internal	20 (Twenty)	1 day (One)	3 Days (three) when attending conference	No
Europe				
Rest of World				
Afghanistan				
Cuba				
Iran				
Iraq				

Additional Information

South Walks House is the main office accommodation for the partnership staff. North Quay, Weymouth is scheduled to be closed and sold. This has been delayed. A small team is still based there. A presence will be maintained in Weymouth at the Mulberry Centre, with some back office staff at the Chickerell depot.

The main NDDC offices at Blandford are also due to close and the disposal process commenced.

Business trips relate to when officers attend courses, seminars and other events organised by external companies or organisations. These will involve, for example, journeys via train to London for day events. Occasionally officers will attend conferences that will extend to two or three days but these are minimal.

Air Travel - Very occasionally the Council will use air travel but only within the UK. No overseas travel will be undertaken. Only one journey has been made by air within the UK in the last three years.

More frequent journeys are undertaken between council offices within Dorset.

Quotations Requested

Existing basis



Terrorism – All Three Councils

Cover

Insures the property advised to insurers against direct physical loss or physical damage by an act or series of acts of terrorism and / or sabotage occurring during the period of the policy.

Property Insured

Item Description	2017 Declared Value £	Perils
General Properties- WPBC and WDDC	£173,912,204 (Buildings: £168,685,455 Contents: £5,226,749)	Fire, explosion, aircraft, riot & malicious damage, earthquake or subterranean fire, spontaneous fermentation, storm and flood, escape of water, impact, sprinkler leakage, subsidence, theft, falling trees, leakage of oil, breakage or collapse of aerials, fixed glass and sanitary ware, accidental damage
General properties, NDDC	£11,454,120 (Buildings: £10,473,720 Contents: £980,400)	As above
Property Owners (St Leonard's Chapel), NDDC	£133,080	<p>Escape of Water, Houseowners' Houseowners' being Insured Perils numbered 2, 6, 8 to 11, 13, 15, and 16; and:</p> <ul style="list-style-type: none"> a) theft involving breaking into or out of the buildings at the premises by forcible or violent means excluding damage in respect of any building which is unoccupied b) breakage or collapse of audio or visual communication apparatus c) accidental breakage of fixed glass or fixed sanitary ware except in respect of any buildings which are unoccupied d) accidental damage to supply pipes and cables serving the buildings e) falling trees or branches f) leakage of fuel oil from any fixed oil-fired installation including smoke and smudge damage arising from defective vaporisation <p>Supplementary Provision to Insured Peril 17</p> <p>The insurer will indemnify the insured in respect of loss of rent if any building or any portion of it is unfit for occupation but only in respect of the period necessary for reinstatement for an amount not exceeding 20% of the full value of the building,</p> <p>Accidental Damage</p>

Specified All Risks- WPBC and WDDC	1,680,202	All risks
Specified All Risks- NDDC 1. Noise monitoring Equipment - £18,000 2. Emergency Generator - £25,000	43,000	All risks
Stock, Harbours Office, West Bay - WPBC and WDDC	5,000	Fire, explosion, aircraft, riot & malicious damage, earthquake or subterranean fire, spontaneous fermentation, storm and flood, escape of water, impact, sprinkler leakage, subsidence, theft, falling trees, leakage of oil, breakage or collapse of aerials, fixed glass and sanitary ware, accidental damage
Works In Progress, limit any one contract	2,000,000	All risks

Sums Insured/perils/Indemnity Period

Item Description	2017 Sum Insured (£)	2017 Maximum Indemnity Period (months)
Loss of Revenue - WPBC and WDDC. 133 1/3% Limit of Liability applies	2,713,038	36
Loss of Rent - WPBC and WDDC	7,216,425	36
Loss of Rent I&C – NDDC	27,000 (9,000 p.a.)	36
Additional increased cost of working- WPBC and WDDC – excluding South Walks House	3,000,000	36
Additional increased cost of working- WPBC and WDDC – South Walks House only	6,000,000	36
Additional expenditure (Based on 17.5% of General properties sum insured) - NDDC only	2,004,470	36

Sums Insured / Excesses

Computer Equipment

Item Description	Total	W&PBC	WDDC	NDDC
Computer Suite Equipment whilst in the premises and Other Computer Equipment	1,897,100	320,000	1,027,100	550,000*
Portable Equipment	250,000	75,000	75,000	100,000

Reinstatement of Data

Item Description	Limit/Indemnity Period
Reinstatement of Data	500,000
Indemnity period	18 months

Business Interruption

Item Description	Limit/Indemnity Period
Additional cost of working- perils as above in 2	500,000
Indemnity period	18 months

Definitions

An act of insurance shall mean:

The use of force or violence, of any person or group(s) of persons, whether acting alone or on behalf of or in connection with any organisation(s), committed for political, religious or ideological purposes including the intention to influence any government and / or to put the public in fear for such purposes

An act of sabotage shall mean:

A subversive act or series of such acts committed for political, religious or ideological purposes including the intention to influence any government and / or to put the public in fear for such purposes

Excesses

Any one occurrence £Nil

First Loss Limit

£50,000,000 First Loss Limit to apply

Quotations Required

- Existing basis
- Aon to provide a London Market Terrorism Quote

Marine – Weymouth & Portland Borough Council

Insured Name

Weymouth and Portland BC for Weymouth Harbour and West Dorset DC for Lyme Regis and West Bay

Management Structure

WPBC delegate executive management decision making to its Management Committee. The Management Committee delegate day to day management of Weymouth Harbour to the Harbour Management Board, but strategic decisions need to be approved by Management Committee.

Cover

A) Craft and Property Damage:

- 'All Risks' (Fire, lightning, explosion, aircraft, storm, tempest, flood, frost, impact, collision, collapse, negligence, toppling over, falling, subsidence of foundations, giving way of supports or similar fortuitous occurrences, including cranes damaged during dismantlement, reconstruction, removal, re-siting, positioning, transit, re-erection or testing and All costs and expenses incurred or for which the Assured may be liable in recovering, repairing and replacing buoys beacons and/or moorings set adrift, lost, damaged or destroyed : also the cost of hiring temporary replacement buoys beacons and/or moorings rendered necessary as a direct result of loss or damage to any of the buoys beacons and/or moorings insured hereunder, theft following forcible entry, loss of or damage to outboard motors due to or arising out of their being dropped or falling overboard, Special Hull Clauses - Port Risks (W.246D 1.9.94), war (whilst waterborne only) Strikes, Riots, Civil Commotions and Malicious Damage Risks as Institute War and Strikes Clauses Hulls - Time (CL.281) (1.10.83) (with Clause 4.1.5. deleted) including Special Warrisk Clauses (W.226G 1.9.94) and Port Risks Protection and Indemnity and Removal of Wreck)

Cover also includes:

- The cost of repairing or replacing any boiler which bursts or shaft which breaks AND any defective part which has caused loss or damage to the Vessel covered by Clause 5.2.2. of the Institute Time Clauses – Hulls – Port Risks including Limited Navigation (CL.312) (20.7.87),
- loss of or damage to the Vessel caused by any accident or by negligence, incompetence or error of judgement of any person whatsoever.
- Including all risks of dredging.
- With leave to tow or be towed.
- Permission to hire out and/or loan held covered at a premium to be agreed by Underwriters.
- Also to pay any sum or sums which the Assured shall necessarily and reasonably pay for the renting, adapting, fitting, furnishing, outfitting and the like, of temporary premises (including removal thereto) and the cost or expense (if any) in relation to the replacement, salvage and repair, of books, records, documents and the like lost, damaged or destroyed by reason of fire or any other peril whether or not in connection with the property insured hereunder.
- Including the shifting of Lock Dock or Berth Caissons or Gates for interchange and/or as required for docking and/or inspection and/or repair.



- Including all inland transits of property as per schedule and other transits of property within and between the United Kingdom, Ireland, Isle of Man the Channel Islands and other offshore islands subject to Transit Clause (S.M. W.252A 2.9.94) (including War etc., and Strikes etc., Risks as stated therein). Other transits and/or voyages held covered with or without notice.

B) Legal and Contractual Liability

- (a) Foul berthing and/or in respect of pilotage
- (b) Negligence of the harbour master, wharf superintendent, his assistants and/or any other employees or persons for whose actions the Assured may be held responsible
- (c) Detention of ships
- (d) Ownership of craft attached insofar as not covered by - or in excess of amounts under SECTION A)
- (e) Embarkation and disembarkation of passengers (by tender or otherwise) including whilst on piers, gangways, landing stages, and the like and all accesses thereto
- (f) Loading or unloading of vessels or vehicles or trucks including the delivery and collection of goods in connection therewith, or from anything falling and/or striking a vessel
- (g) Explosion or collapse of vessels or apparatus subject to pressure, including oxyacetylene or kindred type cylinders, propane gas installation, liquid oxygen plant and supply lines
- (h) Diving operations
- (i) Absence, misplacement or faulty working of buoys, lights and/or other navigational aids which it is the Assured's responsibility to provide
- (j) Connection with all lands, breakwaters, piers, premises, plant, equipment and other property
- (k) the presence of a wreck or part thereof or any other floating or submerged object or obstruction whatsoever in or near the Assured's Area or the waters approaching thereto, whether or not such wreck, object or obstruction has arisen due to the negligence of the Assured or their servants
- (l) property held in the Assured's trust, custody or control or for which the Assured is responsible, including loading or unloading of vessels or vehicles and carriage by land, air, sea or inland waterway
- (m) contractual responsibilities; including the hire, use, leasing of or responsibility for cranes, tugs, craft, plant and/or apparatus of any description the property of others which held covered at terms, conditions and premium to be agreed by underwriters.
- (n) responsibilities to or for sub-contractors, (including loss of life and/or personal injury to workmen in the employ of sub-contractors but only to the extent that the assured is or would be liable independently of such contract)
- (o) the contracts as advised, indemnities to Principal and any indemnity which it may be necessary to grant in the course of business to any Harbour and/or Dock Authority or other persons, firms or bodies
- (p) Use of tractors, trailers, cranes, vehicles, motor and pedal cycles, mobile plant on and across the public highway
- (q) the ownership, occupation or use of harbours, wharves, quays, docks, or craft including foul berth and the presence of wreckage or floating object or submerged obstruction in the water or approaches thereto
- (r) any other operation, accident or act of negligence, occurring in or about the yards, work premises or anywhere else in the world, in connection with the Assured's business or for which the Assured may be responsible, including ownership and/or use of passenger and/or goods lifts, miscellaneous lifting tackle, gamma ray apparatus and isotopes and other items of property as per Schedule; also from defects in buildings, ways, works, machinery or plant, owned or used, borrowed or hired by the Assured or their sub-contractors in connection with their business, including social and welfare or otherwise and deleterious matter in food or drink
- (s) any indemnity the Assured are required to give to their harbour master(s) whether they are acting on their own behalf or on behalf of their employees or as agents of their employers or in any other capacity, but always in respect of port operations
- (t) of, or in connection with, Medical Surgical Dental Nursing and First Aid Services, Fire and Ambulance Brigades, and Port Police Services, (all hereinafter singly or collectively referred to as "Organisations" which shall be deemed to be insured hereunder); including such liabilities on the part of any Member or Committee for the time being of the Organisations,

This insurance covers the assured in respect of all liabilities for which:

- (1) any claim is made or first received by the assured during the policy period, OR
- (2) the assured gives written notification of an occurrence which notification is received by underwriters within ninety (90) days of such occurrence and the date of such receipt is during the policy period, OR



(3) the assured gives written notification of the discovery of his involvement in an occurrence; but only if the notification is received by underwriters within ninety (90) days of such discovery and the date of such receipt is during the policy period.

Where the occurrence under (2) above or the discovery under (3) above takes place within the last ninety (90) days of the policy period, for the purpose of this clause such period shall be considered as extended for up to ninety (90) days solely so as to treat any notification received by underwriters within such extension of ninety (90) days as if it had been received on the expiry date of the policy period.

Including War Risks whilst "waterborne" as defined subject to Institute Notice of Cancellation, Automatic Termination of Cover and War and Nuclear Exclusions Clause- Hulls etc. CL359 1/1/95, as attached with clause 3.2 deleted.

The word 'Employee' shall mean any:

- (a) person under a contract of service or apprenticeship with the Assured including Master Officer and Crew Members
- (b) labour only sub-contractor or labour master or any person supplied by them
- (c) self-employed person providing labour only
- (d) person hired to or borrowed by the Assured
- (e) person under work experience or similar schemes

Whilst working for the Assured in connection with the Assured's Business Activities.

C) Removal Of Wreck

To pay:

(i) any loss, damage or expense which is reasonably incurred (including the proved nett loss of revenue to be reasonably determined by mutual agreement or failing agreement, by arbitration) by reason of:

(a) the blocking by wreck and/or other obstruction of any part of the Assured's Area or the approaches thereto

(b) the presence of wreckage or other obstruction whatsoever, whether or not due to the negligence of the Assured or their servants, or the failure following accidental damage and/or breakdown (as defined in SECTION A)) and/or fire of the harbour installations including actuating machinery pumping machinery appurtenances or fittings

(c) interruption or interference in consequence of denial of access following (a) above

(ii) the cost and expense, as may be necessary, to the Assured's normal operations of marking and/or buoying wrecks, also the cost of destroying, removing, raising or otherwise disposing of any wreck, wreckage or other obstruction which, although caused at some date unknown, may be first discovered during the period of this insurance

(iii) for removal of wreck or other obstructions as above, caused by strikers, locked out workmen, or persons taking part in labour disturbances, riots or civic commotions, any terrorist or any person acting maliciously or from a political move, vandalism, sabotage or malicious mischief and War Risks (waterborne)

D) Business Interruption

This section indemnifies the Assured for the following arising from an interruption to the Assured's operations:

1. Proved Net Loss and/or
2. Increase in the cost of working and/or,
3. Costs and/or expenses incurred by the Assured while investigating an accident causing such business interruption and/or incurred protecting the interests of the Assured

Indemnify the Assured for any interruption to the Assured's operation(s) arising from physical loss and/or physical damage to any of the insured property which is unintended and unexpected from the standpoint of the Assured and which is covered under the property damage section of this policy.

Indemnify the Assured for any interruption to the Assured's operation(s) arising from any interruption in the electricity, gas or water supply to such insured property which is beyond the control of the Assured.

Monthly on account payment to the Assured during the loss period, provided that the Assured supplies sufficient information to allow an estimate of a claim.

This section provides for a maximum indemnity period of 12 months from occurrence or damage.

E) Clean Up Costs

This policy to indemnify the Assured in respect of clean-up costs incurred as a result of a third party vessel causing pollution in any part or which may enter any part of the Assured's area or the approaches thereto.

Sums Insured/Limits

Weymouth Harbour:

Item Description	2017 £
Craft and Property	As per Property Schedule below but Terrorism in respect of Land-based property limited to £100,000
Legal and Contractual Liability	5,000,000 in the annual aggregate
Removal of Wreck	5,000,000 in the annual aggregate
Business Interruption	5,000,000
Clean Up Costs	1,000,000 in the annual aggregate

Lyme Regis:

Item Description	2017 £
Craft and Property	As per Property Schedule below but Terrorism in respect of Land-based property limited to £100,000
Legal and Contractual Liability	1,000,000 in the annual aggregate
Removal of Wreck	1,000,000 in the annual aggregate
Business Interruption	5,000,000
Clean Up Costs	1,000,000 in the annual aggregate

Bridport Westbay:

Item Description	2017 £
Craft and Property	As per Property Schedule below but Terrorism in respect of Land-based property limited to £100,000
Legal and Contractual Liability	1,000,000 in the annual aggregate
Removal of Wreck	1,000,000 in the annual aggregate
Business Interruption	5,000,000
Clean Up Costs	1,000,000 in the annual aggregate

Each accident of occurrence of series or accidents and/or occurrences arising out of one event.

Subject to a Combined Single Limit of £5,000,000 in respect of Sections A and D and £5,000,000 in respect of Sections B, C and D.

Property Schedule

Vessel Name/Other Property Description	2017 Agreed Value £	Excess
Vessels:		
Ribcraft 1 (at Weymouth Harbour)	10,000	1,000
Ribcraft 2 (at Weymouth Harbour)	10,000	1,000
Rib 1 (at Westbay)	27,558	1,000
Rib 2 (at Lyme Regis)	27,558	1,000
Harbour Launch/Workboat 'Regis' (at Weymouth Harbour)	10,000	500
Workboat Dorey (at Weymouth Harbour)	5,000	500
Other Property:		
Stone Pier (1 st Loss basis full value £26,000,000)	1,000,000	
Pleasure Pier (Removal of Wreck only)	Removal of Wreck only	
Link Span and Foot Passenger walkway (Full value)	1,250,000	
3 Concrete Slipways (1 st Loss basis – full value £2,500,000)	60,000 (20,000 per slipway)	
6 Walkashore Pontoons (1 st Loss basis – full value £2,000,000)	200,000	

Excesses

Description	2017 £
Craft and Property	5,000 but 10,000 in respect of Storm Damage
Legal and Contractual Liability	5,000
Removal of Wreck	5,000 but claims in respect of Loss of Revenue excess of 14 days each accident applies
Business Interruption	5,000
Clean Up Costs	5,000

Excesses apply to each accident or series of accidents arising from any one source or original cause. In the event of more than one excess being applicable for any one accident, only the highest to apply. Costs (as per Cost Clause above) always payable in full. Claims for Actual Total or Constructive Total Loss of Vessel and of items of property individually valued payable in full.

Trading Locations

The harbour territories of Weymouth Port and Harbour, Lyme Regis Harbour and Bridport Westbay Harbour.

Jurisdiction and Law



If any difference or dispute shall arise between the Assured and the Underwriters out of or in connection with this insurance as to the rights or obligations thereunder of the Assured or the Underwriters, such difference or dispute shall be subject exclusively to English and Welsh Jurisdiction.

The contract of insurance between the Assured and Underwriters shall be governed by and construed in accordance with English and Welsh Law and practice. Nothing in paragraphs one and two shall operate to exclude coverage in respect of liabilities incurred by the Assured under the jurisdiction or law of any country.

Principal Extensions

Craft and Property:

- Indemnity Clause – New for Old
- Removal of Debris
- Architects', Surveyors' and Consulting Engineers' Fees
- Public Authorities Clause
- 20/7/87 INSTITUTE TIME CLAUSES HULLS PORT RISKS including LIMITED NAVIGATION
- INSTITUTE PROTECTION & INDEMNITY CLAUSE AMENDMENT
- SPECIAL HULL CLAUSES -PORT RISKS
- INSTITUTE WAR AND STRIKES CLAUSES HULLS-TIME
- SPECIAL WARRISK CLAUSES (1.10.83)
- PORT RISKS PROTECTION AND INDEMNITY AND REMOVAL OF WRECK CLAUSES WAR AND STRIKES INCLUSION
- INSTITUTE TIME CLAUSES – HULLS DISBURSEMENTS AND INCREASED VALUE
- EXCESS PROTECTION AND INDEMNITY RISKS INCLUSION CLAUSE (1.10.83)
- ADDITIONAL PERILS CLAUSES DISBURSEMENTS (1.10.83) – Extension for total loss caused by any accident or by negligence, incompetence or error of judgement of any person whatsoever
- DISBURSEMENTS AND INCREASED VALUE. ETC. (INCLUDING EXCESS PROTECTION AND INDEMNITY) - WAR AND STRIKES RISKS INSURANCE
- TRANSIT CLAUSES – (Voyage, Conveyance, Craft, Institute Cargo Clauses, Concealed Damage, Removal of Debris, Replacement by Air, Strikes etc. Risks, Law & Practice, War Risks)

Legal and Contractual Liability:

- Extended Claims Made Period - 36 months after expiration (provided notice given within 60 days after expiry/failure to renew/cancellation and results from an occurrence which commences prior to extension)

All Sections:

- Contracts (Rights of Third Parties) Act 1999 Clarification Clause
- Costs Clause
- Servants, Agents and Officers
- Cross Liabilities Clause
- Reinstatement Clause
- Held Covered Clause
- Temporary Removal Clause
- Principals Clause
- Sue and Labour Clause
- Strikes etc.. Clause
- War Risks Clause

Additional Information:

Principal Activities:

- Operation of link span, this is a small moveable bridge in effect, which spans the gap between the harbour and the ferries. The span is operated by experienced staff and a full maintenance



programmes for the equipment is in place. At present there is no ferry operator. Whilst one is being sought the link span is being maintained in working order.

- Operation of Weymouth Town Bridge which is an electronic draw bridge. The maintenance of the bridge is the responsibility of Dorset County Council. The bridge opens at two hourly intervals between 08:00 and 18:00 September to April and 08:00 and 21:00 April to September. Bridge safety is managed by an automatic lightning system
- Running the harbour in accordance with the 1964 Harbours Act
- Providing mooring and general facilities for private watercraft including toilet facilities etc.
- Port security is managed by the harbour including vehicle searches
- The organisation is responsible for the general maintenance and upkeep of the harbour and its related areas
- Pilotage – The harbour conducts approximately 30 acts of pilotage a year in line with its responsibilities as a Competent Harbour Authority . The largest vessel is generally a 5000 grt fastcat ferry

Other Activities:

- Seafood Festival and Waterfest – The Harbour Management Board are on the organisation committee of the annual festival. Events are organised independently by interested parties

Health & Safety:

- The Harbourmaster has responsibility for adherence to the Port Marine Safety Code. General health and safety and land based health and safety is under ownership of the Council

Revenue:

- Weymouth Harbour: £1,070,880
- Lyme Regis Harbour: £126,985
- Bridport West Bay Harbour: £126,705

Claims History

Year	Number	Paid	(No. O/S)	Outstanding	Total Paid and O/S
2011	0	0	0	0	0
2012	0	0	0	0	0
2013	0	0	0	0	0
2014	1	£39,956.84	0	0	£39,956.84
2015	2	0	0	0	0
2016	0	0	0	0	0

2015-2016:

- Workboat Regis and a pontoon were damaged by a yacht colliding with them. Full recovery is was received from the other party £7,837.39
- W&PBC damaged a boat called Ellie Ann. The claim has been settled for £2,635, which is below the excess limit

Quotations Required

- Existing basis