



Barrow in Furness Borough Council

INSURANCE TENDER

**Property, Liability, Liability Claims Handling,
Fidelity Guarantee, Professional Indemnity, Motor
Fleet, Group Personal Accident & Travel, excluding
Broker Services**

CONTRACT INCEPTION DATE: 1st October 2019

CONTRACT NOTICE: 2019/S 105-256211

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Public Sector - UK Retail

JLT Specialty Limited
The St Botolph Building
138 Houndsditch
London. EC3A 7AW
Tel No: 020 7528 4000
Fax No: 020 7558 3289

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Introduction

We are seeking tender responses for annual policies, which commence on 1st October 2019 in the name of:-

Address: The Town Hal, Duke Street, Barrow-in-Furness, Cumbria, LA14 2LD
Contact Name(s): Lesley Smyth
Telephone No: 01229 876464
Website: www.barrowbc.gov.uk

General Information

Barrow-in-Furness Borough Council (Barrow Borough Council) is a North West non-metropolitan local government district situated in south Cumbria at the tip of the Furness peninsula, close to the Lake District; it is bordered by Morecambe Bay, the Duddon Estuary and the Irish Sea. It is the smallest geographic district in the County at just under 78 km² but is the most densely populated with 886 people per km² at the 2011 Census.

Walney Island lies to the West of Barrow, and is separated from Barrow by the narrow Jubilee Bridge. Walney Island has two nature reserves, the 130 hectare South Walney Nature Reserve and 650 hectare North Walney Nature Reserve. Both nature reserves have national designations, as do the Duddon Estuary and Sandscale Haws to the north of the Borough. The Borough also includes 270 listed buildings, including 8 Grade I buildings of exceptional interest, including the medieval Furness Abbey and Piel Castle.

Barrow is the most deprived district in the County and the 29th most deprived local authority district in England; this is based on income, employment, health, education, housing, crime and living environment. The dwellings in the Borough are primarily in council tax band A at 59%, with 30% in bands B and C, and 11% in bands D to F.

Urban regeneration has been a major project in Barrow since the 1980s with developments on various former industrial sites in the centre of Barrow, including the dry dock, the Barrow Jute Works and Barrow Steel Works. Barrow's most popular free-entry tourist attraction is the Dock Museum, built upon and around an old graving dock. Manufacturing is the largest employment sector, with BAE Systems being the single largest employer.

The Borough and surrounding Furness area is on the verge of a sustained period of economic growth from BAE Systems' submarine programme, GlaxoSmithKline's biopharmaceutical plant, Orsted (formerly DONG Energy) offshore wind farm, Sellafield and other investments.

Further details can be found on the Council website www.barrowbc.gov.uk

Business Plans

Detailed within document 1 is the Authority's short and medium term business plans and aspirations for the period 2019-2020 to 2022-2023

Instructions for Tendering

OJEU Tender Procedure

Please note this exercise is being conducted under the Open procedure.

Tender Timetable

(with the exception of the final date, these are target dates and may be subject to change)

Activity	Deadline / Date and Time
Invitation to Tender (ITT) documents available from	12 th June 2019
Last date for mid tender clarification questions	12:00 Midday 11th July 2019
Deadline for return of tender responses	12.00 midday on 25 th July 2019
Intention to Award / start of standstill period	2 nd September 2019 – 12 th September 2019
Award of contract	13 th September 2019
Contract inception	1 st October 2019

Portal:

<https://procontract.due-north.com>

General

Please read all the sections of this ITT to understand fully the Authority's requirements.

You are invited to submit tender responses for all or any individual lot(s).

Please note in particular:-

- A full copy of the policy documentation must be provided with contract certain quotations. Upon acceptance of quotations the original policy documentation must be issued within 14 days of cover commencing.
- Certificates and To Whom It May Concern letters to be supplied immediately on appointment.
- All premiums must be quoted net of commission but including 3.5% Market Service Agreement (MSA) to JLT.

Long Term Agreements

The Authority is looking for tender responses based upon a Long Term Agreement of 5 years with the option to extend for a further 2 years

The Long Term Agreement shall contain a break clause in the event of any significant changes to the Authority introduced by Central Government or other bodies that would make the continuance of the Long Term Agreement unsuitable for the Authority.

In the event of an intended break in the Long Term Agreement the insurer must provide the Authority with 6 months' notice to enable the Authority to procure a suitable alternative. Please advise within your Tender response if this cannot be complied with.

The Authority allows a successful bidder / Insurer to transfer the insurance policies placed as a result of this Tender to another insurer during the term of the LTA provided that the new insurer is in the same ultimate ownership as the original one, the insurer credit rating is not adversely affected and the terms and conditions of the insurance remain the same.

Enquiries

All requests for clarification and questions regarding this ITT should be submitted by the date and time shown in the Tender Timetable above and must be sent via the Authority's chosen portal. Bidders / Insurers will be alerted via the portal of document revisions, responses to questions and clarifications, and any amendment to the tender timetable.

Please note that any queries received after the deadline, date and time shown in the tender timetable may not be answered.

It is the intention that All bidders / Insurers will receive the answers to all mid tender clarification questions submitted.

Submission of Tender Responses

Tender responses must be submitted and received via the Authority's chosen portal no later than the deadline, date and time shown in the tender timetable.

Tender responses submitted after the deadline, time and date shown may be rejected by the Authority.

Tender responses must not be submitted by post, fax or email.

Tender responses must be written in English and unless specifically withdrawn in writing, **Tender responses shall remain open until the inception date**. A tender response valid for a shorter period of time may be rejected.

Contents of your tender response

Your tender response must contain the following information:

- Contract certain insurance quotations including all policy wordings.
- Full satisfactory completion of contents of **Appendix 1**
- Confirmation that you are able to provide the cover as specified within this ITT. Where there are variations in the cover being offered this should be specifically highlighted within your tender response.
- Where you are quoting for more than one Lot, you must ensure that quotations provided are on a standalone basis. Please note that no points are available for package discounts.
- Any Long Term Agreement discounts must also be made clear within your tender response.
- If your bid for a specific Lot is utilising other insurers/suppliers then please detail specifically how Long Term agreements would operate within the Lot that is being considered and specifically whether those Long Term Agreements are independent to each other.

Failure to provide your tender response at the deadline, time and date shown in the tender timetable and on the basis outlined above may render your tender response void. Please note that it is the responsibility of all bidders / Insurers to ensure that all information is included within their tender response. The Evaluation will be based upon documentation received from each bidder / Insurer. If information is omitted from your tender response this will not be taken into account.

Further Steps

The Authority reserves the right to ask bidders / Insurers to clarify or explain any aspects of their tender response. This may include presentations to the Authority.

Alterations

You may not alter any of the ITT documents

Acceptance of Tender Response

By issuing this ITT the Authority is not bound in any way and does not have to accept the lowest or any tender response.

Amendment to the ITT Documents

The Authority reserves the right to amend the enclosed ITT documents at any time prior to the deadline, date and time shown in the tender timetable for tender responses. Any such amendment will be issued via the Authority's chosen portal. Where amendments are significant, the Authority may at its discretion extend the deadline for tender responses.

Inducements

Offering an inducement of any kind in relation to obtaining this or any other contract with the Authority will disqualify your tender response from being considered and may constitute a criminal offence.

Collusion

Please note that if you collude with any other supplier so that one of you does not submit a tender response or restricts your premiums, you will be disqualified from the tender process.

Cost and Expenses

You will not be entitled to claim from the Authority any costs or expenses that you may incur in preparing your tender response whether or not your tender response is successful.

Confidentiality

All information supplied by the Authority to you must be treated in confidence and not disclosed to third parties except insofar as this is necessary to obtain sureties or quotations for the purposes of submitting your tender response. All information supplied by you to the Authority will similarly be treated in confidence except as required by law, e.g. Freedom of Information Act 2000.

Award Criteria

Each Tender submission will be evaluated as detailed below.

Activity	Title	Activity
1	Selection Stage	<p>Validity – This is to ensure that all Tender Responses received are valid and in accordance with the Instructions for Tendering</p> <p>Completeness: A complete Tender Response shall include all documents required in accordance with the Instructions to Bidders / Insurers. Incomplete Tender Responses may result in your Tender Response being excluded</p> <p>Capability – this is to ensure that the Bidders / Insurers can meet the minimum requirements required of this procurement process. Failure to pass this stage will mean the tender response will not be evaluated.</p> <p>This stage includes:</p> <ol style="list-style-type: none"> 1. Insurer Rating / Financial Checks 2. Satisfactory completion and return of contents of Appendix 1
2	Detailed Consideration of Tender Response	<p>Consideration of Tender Responses to determine the Most Economically Advantageous Tender Response (MEAT) to the Authority in terms of price and quality. In accordance with Section 5 of the Public Contracts Regulations 2015, the criteria and weightings for the award criteria are set out at the beginning of each Lot</p>
3	Notification of Award Process	<p>All bidders / Insurers will receive Intention to Award Letters following the completion of the Detailed consideration of the Tender Response.</p>

Activity 1 – Selection Stage

1. Insurer Rating / Financial Checks

ALL INSURERS MUST BE AT LEAST “A-” RATED BY STANDARD AND POOR'S (OR EQUIVALENT) AND/OR APPROVED BY THE JLT MARKET SECURITY COMMITTEE, OTHERWISE THEIR SUBMISSION WILL BE AUTOMATICALLY REJECTED. Please note if the rating of the Insurer drops below the acceptable minimum standard during the life of the contract, the Authority can make alternative arrangements at their own discretion.

The Authority may obtain financial information through credit checks concerning the Bidders / Insurers. The Authority reserves the right to request further financial information from the Tenderer after the submission deadline.

2. Satisfactory completion and return of contents of Appendix 1

Activity 2 - Detailed Consideration of Tender Response

- The award criteria are set out at the beginning of each Lot. They comprise both Financial (price) and Non-Financial (policy cover, claims service, added value, added value and innovation) criteria.
- Please ensure you respond to each element of the evaluation criteria for each Lot you submit.
- Each Bidder / Insurer will be awarded a score out of 1000 for each Lot.
- The Authority will award each Lot individually.
- The Authority may require the successful Bidders / Insurers to be available for a detailed clarification meeting to discuss their tender response.
- The Authority reserves the right not to award the Contract to the lowest bidder / Insurer, reserving also the right to accept the same in whole or in part.
- The Authority reserves the right to 'disqualify' any bidder / Insurer that the Authority judges upon investigation to be incapable of fulfilling the contract requirements of a particular Lot.
- The Authority reserves the right to 'disqualify' any bid that is 'qualified' or tries to change the terms on which the tender response is submitted.
- The Authority reserves the right not to award the Contract to any bidder / Insurer if an unacceptable change in circumstances occurs during the procurement process.
- The Authority will award the Contract in accordance with the Public Contracts Regulations 2015

Activity 3 - Notification of Contract Award Process

When the Authority has evaluated the tender responses, it will issue Intention to award letters to all bidders / Insurers in respect of the Lots for which they have submitted a tender response.

Acceptance of the Tender by the Authority shall be in writing and shall be communicated to the bidder / Insurer. Upon such acceptance the Authority shall thereby be constituted and become binding on both parties and, notwithstanding that, the bidder / Insurer shall upon request of the Authority enter into an agreed formal contract.

Bidders / Insurers should not undertake work without first having received a letter of intent or written notification that they have been awarded the contract and are required to start work. Contract documents will be prepared and issued for execution as soon as possible thereafter and must be issued within 14 days of cover commencing.

Authority Services and Structure

Business Description

The usual activities of the insured as a Borough

Key Services within the Authority

The functions of the Authority are those normally associated with this type of authority and include: -

Service / Function	Currently Undertaken (Y/N)	Outsourced or undertaken in house?	Date Transferred in / out	Delivery Partner	Changes planned for the next 12 months
Airside Activities	No				No
Building Control	Yes	In House			No
Education	No				No
Environmental Health	Yes	In House			No
Cemeteries and Crematoriums	Yes	In House			No
Coastal Management including Harbours/ Moorings and Coastal Bye Laws	Yes	In House			No
Commercial Properties / Industrial premises portfolio management	Yes	In House			No
Elections	Yes	In House			No
Finance / Administration	Yes	In House			No
Highways	No				No
Housing Services	Yes	In House			No
Land Changes Searches	Yes	In House			No
Leisure Centre Park	No	Outsourced	1st August 2018		No
Leisure Theatre	Yes	In House			No
Licensing	Yes	In House			No
Parks and open spaces	Yes	In House			No
Pension Administration	No				No
Planning & Planning	Yes	In House			No

enforcement					
Public Health	Yes	In House			No
Refuse/recycling Collection	Yes	Out-Sourced in 1990's	April, 2017	FCC	No
Social Services – Children	No				No
Social Service – Adults	No				No
Waste Processing facilities	No				No

Changes in activities

In the last 12 months and / or planned over the next 12 months there is no plan for changes in responsibilities or service delivery.

Outsourced Services

Detailed below are the services / functions outsourced in the last 10 years. Date as to when also included:

- Park Leisure Centre – August 2018

In respect of the above outsourced service / function authority has accepted responsibility / Liability for claims until 2021

Inourced Services

Detailed below are the services / functions insourced in the last 10 years. Date as to when also included:

- Revenue and Benefits - October 2018

Partnerships, Joint Ventures and Shared Service Arrangements

The Authority has confirmed they have no key partnerships and affinity arrangements or organisations and partnerships where the Authority provides committee representation

Budget Challenges

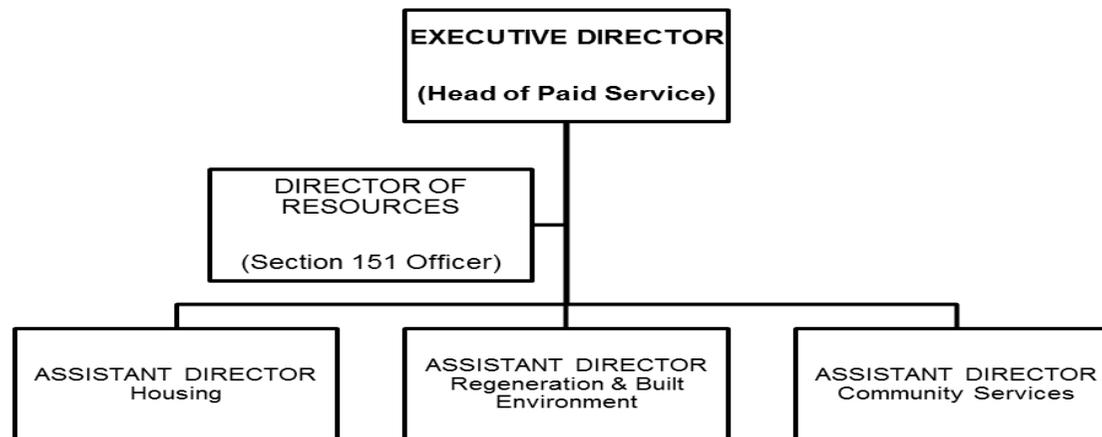
The Council manages the impacts of austerity through a planned Budget Strategy with Medium Term Financial Plan projections. Since 2010 the Council has reduced its core budget by £7.7m and aims to sustain that reduction through 2019-2020 and onwards. The Budget Strategy proposals continue in 2019-2020, bringing the Council to a funding position which matches the current projections from Central Government; the Council's revenue budgets do not rely on the use of financial reserves for 2019-2020. The service proposals within the Budget Strategy have all been actioned during 2018-2019 and there are no mergers, asset transfers, shared service projects, outsourcing or insourcing projects planned or in train at this time.

Structure of the Authority

The Full Council comprises 36 elected Councillors and is responsible for taking all decisions, but to make this manageable it gives four committees covering planning, licensing, audit, and finance and policy responsibility to carry out most of its functions.

By law the authority is responsible for delivering housing services, planning and building control, environmental health and licensing services, refuse collection, street cleansing and waste collection services to the public. In addition the authority chooses to deliver leisure, economic development and regeneration services. All services are supported by finance, IT, HR, legal and other central support functions.

The management structure of the authority comprises 2 Directors and 3 Assistant Directors who are responsible for delivery of all local services; these officers are collectively the authority's Management Board:



See BBC Directorate Service Areas – attached document 2

The Executive Director is the key management leader, responsible for overseeing the administration, programs and strategic plan of the Council.

Director of Resources is responsible for:

- Proper administration of the Council's financial affairs.
- The preparation of the Authority's Statement of Accounts in accordance with proper practices as set out in the CIPFA/LAASAC Code of Practice on Local Authority Accounting in the UK.

Financial Information

Budget Figures	General Fund	Housing Revenue Account
Total for Last Financial Period (2017/18)	£10,218,747	(£2,050,281)
Total for Current Financial Period (2018/19)	£10,520,140	(£2,243,630)
Total for Forthcoming Financial Period (2019/20)	£10,343,330	(£2,404,740)

Directorate Budget Split / Allocation

BBC Net Revenue Budgets 2018-2019 2019-2020 – attached document 3

Staffing / Wageroll for the Forthcoming Period

Category	Estimated Annual Wages and salaries for forthcoming annual period	Number of people in this category
All Council Employees	£7,911,710	283
Council Members	£122,470	36
Consorts	0	0
Volunteers	0	0

Historic Information

Year	Wages and Salaries	Number of Employees
Last Year - 9	£7,840,654	306
Last Year - 8	£7,699,385	291
Last Year - 7	£6,507,377	259
Last Year - 6	£5,734,736	244
Last Year - 5	£5,562,120	252
Last Year - 4	£5,848,033	250
Last Year - 3	£5,942,940	248
Last Year - 2	£6,040,945	253
Last Year - 1	£6,263,538	255
Last Year	£6,970,980	254

Strategic Risk Management Information

Detailed below are areas of the Authority's Risk Management Strategy which includes which supporting documents have been supplied:

Areas to cover include;

- **Key Responsibilities**

Please see attached in Document 4 the Authorities H&S Policy Statement & Management Arrangements

- **Structure of Risk Management Delivery / Budget and Personnel:**

The Authority has included their Risk Management Policy which has included details of the management and personnel. Please see Document 5

- **Risk Registers**

The Borough Council has provided their Corporate Risk Register detailed within Document 6

- **Fraud Policy**

The Authority has provided the Anti-Fraud & Corruptions Strategy & Whistleblowing Policy in the attached document 7 & 3

Project Work with Insurers

The Authority has had training in a number of areas including inspections and reporting / recording of information. Below is a list of staff and member training over the past 2 years:-

- Fire Risk Assessment
- First Aid & Refresher Courses
- Emergency First Aid & Refresher Courses
- E-Learning – Manual Handling/Working at Height/Accident Prevention & Reporting
- Dealing with Aggression & Violence
- Asbestos Awareness
- Fire Wardens

- **ALARM participation**

The Council are members of ALARM and attend local/national events.

- **Prior Achievements / Success Stories**

The Authority covers "Risk" aspect within the meeting of the below groups.

- Active Health & Safety Group,
- Management Board & Control of Contractors Group
- Comprising Senior Managers,
- Councillors and Union Safety Reps

- **Activities over a minimum of the last three years**

1. Bob's Business E-Learning Programmes - this is a portal used to undertake internal Training
2. Monthly Team Meetings – HSE matters is an agenda item at each meeting.
3. Accidents/Near misses Reporting – All accidents or near misses are reported to the HSE person who records on the system and discusses with the relevant meeting.
4. Whole Employee Annual Health & Safety Seminar

- **Claims Management**

The client does not undertake in-house claims handling

Current Insurance Programme

Risks to be insured:

LOT No.	Class of Business	Current Insurer	Renewal Date
1	Property comprising Material Damage including Industrial and Commercial properties, Business Interruption, Contract Works, Money, Computers, Specified All Risks & Motor Fleet	Travelers	1 st October
2	Casualty comprising Employers Liability, Public & Products Liability, Libel and Slander, Officials Indemnity, Land Charges, Public Health Act cover, Professional Indemnity and Fidelity Guarantee	Zurich Municipal	
3	Group Personal Accident and Travel		

The following pages outline the current programme structure and the options the Authority would like to consider.

Historical Deductibles

We have included details of the historic deductibles and Aggregates to assist claims analysis calculations, summary details are provided below: -

Year	Lot 1			Lot 2			
	General Properties Deductible	Housing Properties Deductible	Commercial/Industrial Properties Deductible	Employers Liability Deductible	Public Liability Deductible	Officials Indemnity Deductible	Motor Deductible (Accidental Damage, Fire, Theft & Windscreen)
2018	£1,000 each and every loss each and every premises	£1,000 each and every loss each and every premises	£1,000 each and every loss each and every premises	£10,000 any one claim	£20,000 each and every claim	£1,000 each and every Event	£250 per vehicle
2017	£1,000 each and every loss each and every premises	£1,000 each and every loss each and every premises	£1,000 each and every loss each and every premises	£10,000 any one claim	£20,000 each and every claim	£1,000 each and every Event	£250 per vehicle
2016	£1,000 each and every loss each and every premises	£1,000 each and every loss each and every premises	£1,000 each and every loss each and every premises	£10,000 any one claim	£20,000 each and every claim	£1,000 each and every Event	£250 per vehicle
2015	£1,000 each and every loss each and every premises	£1,000 each and every loss each and every premises	£1,000 each and every loss each and every premises	£10,000 any one claim	£20,000 each and every claim	£1,000 each and every Event	£250 per vehicle
2014	£1,000 each and every loss each and every premises	£1,000 each and every loss each and every premises	£1,000 each and every loss each and every premises	£10,000 any one claim	£20,000 each and every claim	£1,000 each and every Event	£250 per vehicle

2013	£1,000 each and every loss each and every premises	£1,000 each and every loss each and every premises	£1,000 each and every loss each and every premises	£10,000 any one claim	£20,000 each and every claim	£1,000 each and every Event	£250 per vehicle
2012	£1,000 each and every loss each and every premises	£1,000 each and every loss each and every premises	£1,000 each and every loss each and every premises	£10,000 any one claim	£20,000 each and every claim	£1,000 each and every Event	£250 per vehicle
2011	£1,000 each and every loss each and every premises	£1,000 each and every loss each and every premises	£1,000 each and every loss each and every premises	£10,000 any one claim	£20,000 each and every claim	£1,000 each and every Event	£250 per vehicle
2010	£1,000 each and every loss each and every premises	£1,000 each and every loss each and every premises	£1,000 each and every loss each and every premises	£10,000 any one claim	£20,000 each and every claim	£1,000 each and every Event	£250 per vehicle
2009	£1,000 each and every loss each and every premises	£1,000 each and every loss each and every premises	£1,000 each and every loss each and every premises	£10,000 any one claim	£20,000 each and every claim	£1,000 each and every Event	£250 per vehicle

Property Risk Management Information

- Emergency Procedures - BBC Business Continuity Plan – attached document 9

- Flood Management - No Flood Areas

- Housing Management

The Council has the following procedure in place:

- HRA Fire Risk Assessment Procedure,
- HRA Gas Servicing & Maintenance Procedure,
- HRA Asset Management Strategy

If a copy of the above is require of the above, these can be sent on request.

- Fire Risk Assessments - See attached documents BBC Corporate Procedure Fire Safety and HRA Fire Risk Assessment Procedure – attached documents 10 & 11

- Waste Management - As per Statutory Duty

- Caretaking Arrangement / Supported Housing BBC Housing non-Domestic Assessments Arrangements Procedures – attached document 12

- Out of Hours Security and Emergency Response

The Authority uses a third party; First Call Ltd, Cavendish House, Lakhpur Court, Staffordshire Technology Park, Stafford. ST18 0FX

- Gas Safety - BBC Gas Safety Policy and HRA Gas Servicing & maintenance procedure, HRA Radon Gas Procedure – attached documents 13, 14, 19

- General Building Repair and Maintenance - BBC Remedial Repairs Procedures – attached document 15

- Contractor Management - BBC Construction Works Forms – attached document 16
BBC Capital Projects procedure & role allocation - attached document 17

LOT 1 – Property Award Criteria

Each Tender Response will be evaluated as detailed below.

- Stage 1 - Validity and Completeness of Submission to ensure the Tender Response is compliant.

Validity: This is to ensure that all Tender Responses received are valid in accordance with the Instructions for Tendering.

Completeness: A complete Tender Response shall include all documents required in accordance with the Instructions for Tendering. Incomplete Tender Responses may result in your Tender Response being excluded

Capability – this is to ensure that the Bidders / Insurers can meet the minimum requirements required of this procurement process. Failure to pass this stage will mean the tender response will not be evaluated.

This stage includes:

Insurer Rating / Financial security check

ALL INSURERS MUST BE AT LEAST “A-” RATED BY STANDARD AND POOR’S (OR EQUIVALENT) AND/OR APPROVED BY THE JLT MARKET SECURITY COMMITTEE, OTHERWISE THEIR SUBMISSION WILL BE AUTOMATICALLY REJECTED. Please note if the rating of the Insurer drops below the acceptable minimum standard during the life of the contract, the Authority can make alternative arrangements at their own discretion.

The Authority may obtain financial information through credit checks concerning the Bidders / Insurers. The Authority reserves the right to request further financial information from the Tenderer after the submission deadline.

Satisfactory completion and return of contents of **Appendix 1**

- Stage 2 - Detailed Consideration of Tender Responses to determine the Most Economically Advantageous Tender (MEAT) to the Authority in terms of price and quality. In accordance with Section 5 of the Public Contracts Regulations 2015, we have set out below the criteria and weightings for the award criteria.
- Stage 3 - Contract Award / Acceptance of Tender

The Authority reserves the right to request additional information which may be necessary to assist in the evaluation of Tender Responses and any such information must be provided in writing within a maximum period of **three working days** of receipt of a written request.

Stage 2 - Detailed Consideration of Tender Responses

The award criteria are set out in the following pages. They comprise both Financial (price) and Non-Financial (policy cover, claims service and added value and innovation) criteria.

Criteria	Weighting
<p>Price for Insurance cover</p> <p>Maximum points will be awarded to the lowest priced Bidder / Insurer taking into account any Long Term Agreement discounts. A formula will be used to adjust the scores of all remaining Bidders / Insurers to reflect the percentage difference in prices</p>	55%
<p>Assessment of Policy Cover</p> <p>Marks will be awarded for Bidders / Insurers able to offer cover as per the cover requested in the ITT. Reductions will be made for areas where the Bidder / Insurer is unable to meet the full requirements of the ITT and / or onerous policy conditions and exclusions are applicable</p> <p>If there are serious omissions in the policy cover the tender response will be rejected. An example of this might be if there is no cover provided for storm or flood.</p> <p>All Bidders / Insurers are required to include a document which compares the cover they are offering against the cover being requested within the ITT</p>	30%
<p>Claims Service</p> <p>This will be evaluated against the criteria shown within this Invitation to Tender. Scores will be adjusted to take into account the difference between the services offered and those requested together with the quality of claims and the claims management data available.</p>	10%
<p>Added Value and Innovation</p>	5%

Each of the four Criteria detailed above will be scored as follows

The Maximum points available for the whole Lot is 1000

Price for insurance cover

The maximum points available for this section is 550 this will be allocated as shown below

Evaluation Methodology	Points available
<p>Lowest price bidder.</p> <p>Maximum points will be awarded to the lowest price Bidder / Insurer. A formula will be used to adjust the scores of all remaining Bidders / Insurers to reflect the percentage difference in price. For each 1% higher the premium is than the lowest price quoted 5 points will be deducted</p>	550

Assessment of Policy Cover

The maximum points available for this section is 300 this will be allocated as shown below

Evaluation Methodology	Points available
<p>Insurance Cover offered</p> <p>A tender that meets the requirements of the ITT will be awarded 300 points</p> <p>Reductions will be made for areas where the bidder / insurer is unable to meet the full requirements of the ITT or additional restrictive terms, conditions, exclusions or endorsements are imposed.</p> <p>The value of the points deducted will be based upon the potential financial impact on the Authority.</p> <p>The points will be reduced in multiples of 10 for minor differences i.e. one minor difference would result in a 10 point reduction. More significant differences would result in point reductions of 20 to 50 points, an example of this but not limited to is the excess being applied per property rather than per event.</p> <p>Please remember if there are serious omissions in the policy cover the tender response will be rejected. An example of this might be if there is no cover or an unacceptable inner limit provided for storm or flood.</p>	300

Claims Service

The maximum points available for this section is 100 this will be allocated as shown below

Evaluation Methodology	Points available
<p>The Authority expects all claims will be handled in a prompt professional manner.</p> <p>Claims Service</p> <p>A tender response that meets the requirements of the ITT will be awarded 100 points</p> <p>Reductions will be made for areas where the bidder / insurer is unable to meet the full requirements of the ITT.</p> <p>The value of the points deducted will be based upon the potential service impact on the Authority.</p> <p>The points will be reduced in multiples of 10 i.e. one minor difference would result in a 10 point reduction. An example could be response times on new claims being longer than requested. A more significant difference would result in point reductions of 20 to 50 points. This might be that Loss Adjusters on large claims are not available within 24 hours or monthly claim listing reports are not available.</p>	<p>100</p>

Added Value and Innovation

The maximum points available for this section is 50 this will be available where the ITT requirements have been exceeded and those extra items are of interest/value to the Authority.

Evaluation Methodology	Points available
<p>Added Value</p> <p>Up to 50 points are available for items that improve the quality of the service/product requested. These improvement/benefits must be of interest/value to the Authority examples could include:</p> <ul style="list-style-type: none"> • Rate Guarantees • Low claims rebates • Cover enhancements • Risk Management Services • Training <p>Points would be awarded to reflect the value provided by improvement / benefit.</p>	<p>50</p>

LOT 1 – Property Insurance (excluding Broker Services)

This Lot incorporates the following classes of business:

- Material Damage
 - General
 - Housing
 - Commercial & Industrial Properties

- Business Interruption
 - Gross Revenue
 - Additional Expenditure
 - Loss of Rent

- Contract Works
- Money
- Computers
- Specified All risks

Please note

Terrorism Insurance via Pool Re is not required. The Authority has this cover placed elsewhere

Current Policy Limit of Liability

The current policy contains a limit of liability of £100,000,000 in the aggregate in respect of all claims under the Property Damage, Business Interruption, Computer All Risks section and contract works arising from one event

Aggregate

Housing:

As per the Deductibles stated within the Housing subject to an Aggregate Deductible Limit of £50,000 of which the first amount of £100 of every such Deductible shall not contribute to nor rank to the exhaustion of the Aggregate Deductible Limit and thereafter upon exhaustion of such Aggregate Deductible Limit £nil

General, Commercial, Business Interruption, Contract Works, Computers & Money

As per the Deductibles stated within each insurance line subject to an Aggregate Deductible Limit of £50,000 and thereafter upon exhaustion of such Aggregate Deductible Limit £nil

Low Claims Rebate Clause:

This clause is to apply to the whole of this lot:

Rebate payable:

10% if the earned loss ratio is less than 10%

5% if the earned loss ratio is between 10% and 25%

Definition of buildings to include

Buildings shall mean buildings including:

- Landlords' fixtures and fittings;
- Oil tanks, outbuildings, extensions, annexes, exterior swimming pools, canopies, fixed signs and gangways
- Walls, gates and fences;
- Drains, sewers, piping, ducting, cables, wires and associated control gear and accessories on the premises and extending to the public mains
- Adjoining and specifically associated yards, car parks, roads, pavements and forecourts all constructed of solid materials
- Foundations

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

General Properties

Property Description

General Properties including contents, fixtures and fittings, machinery, lifts etc. Please note that the Council's portfolio includes a diverse range of properties including offices, stores, depots, pavilions and public toilets.

Cover Required

- ▲ Fire
- ▲ Lightning
- ▲ Explosion
- ▲ Aircraft and other aerial devices
- ▲ Riot and civil commotion
- ▲ Malicious damage
- ▲ Earthquake
- ▲ Storm
- ▲ Flood
- ▲ Escape of water
- ▲ Impact by any vehicle / animal not belonging to or under the control of the Insured

Declared Value

Item	Property to be insured	Declared Value
1	General Properties	£89,225,780
2	Rent	£128,580

Basis of Sums Insured

To include Day One (15%) basis - Non Adjustable

Deductible

£1,000 each and every loss each and every premises

Aggregate

Applying to all Sections of Lot 1 unless otherwise stated

Basis of claims settlement

Reinstatement basis of settlement

Property Schedule

Please refer to contents of BBC Municipal Buildings - attached schedule 1 and the Underwriting information below.

Underwriting Information

- The current excess is on a per property basis.
- The Sum Insured has calculated using the UK BCIS Mean Value, including Select Alternative Location Adjustments & Additions. Valuations include debris removal.
- The Council operates a rolling programme of valuations. The majority of assets were revalued January to March 2019.
- The council has provided summary of the Listed Buildings within document 18 for
- Property Management and Security Arrangements is handled by the council's In-House Technical Support Unit Team
- Maintenance Procedures

The council has the following procedures in place. They have included within this Tender on the attached documents 10, 13, 15, and 20

- Corporate Procedure Fire Safety;
- Gas Safety;
- Remedial Repairs;
- Corporate Procedure Maintenance of Electrical, Gas & Water Services Electrical
- There are no properties with sprinkler systems
- The council have a number of vacant premises – see Schedule 2 for full list applicable
- The properties do not include any bridges, harbour walls, piers or tunnels

Claims Experience

Date of Preparation:	8th May 2019
Source of Information:	Travelers
Date of Last Claim:	From CCE

Please see contents of Appendix 4.1 / 2 for full Claims information

Housing Properties

Property Insured

The Sum Insured comprises the following Private dwelling houses, bungalows, maisonettes and flats; and associated garages including those within high-rise properties

Cover Required

- ▲ Fire
- ▲ Lightning
- ▲ Explosion
- ▲ Aircraft and other aerial devices
- ▲ Riot and civil commotion
- ▲ Malicious damage
- ▲ Earthquake
- ▲ Subterranean Fire
- ▲ Storm
- ▲ Flood
- ▲ Escape of water
- ▲ Impact by any vehicle / animal not belonging to or under the control of the Insured

Declared Value

Property to be Insured	Declared Value
Dwellings	£231,620,230
Shops	£4,220,460
Office	£72,950
Community Centres	£1,959,680
Garages x 504	£3,150,000
TOTAL	£241,023,320

Basis of Sums Insured

To include Day One (15%) basis - Non Adjustable

Deductible

£1,000 each and every loss each and every premises

Aggregate

Applying to all Sections of Lot 1 unless otherwise stated

Property Schedule

Please refer to contents of Housing Properties – attached schedule 3 and the Underwriting information below.

Basis of claims settlement

Reinstatement basis of settlement

Underwriting Information

- The Sum Insured has calculated using the UK BCIS Mean Value, including Select Alternative Location Adjustments & Additions. Valuations include debris removal.
- Split per property type can be found within the property schedule 3
- The client has confirmed there are no high rise premise
- Confirmation of no historical disposals of LSVT or PFI
- Maintenance Procedures

The council has the following procedures in place. Full procedures are available on request.

- HRA Asset Assessment Management Strategy;
- HRA Communal Area Inspection procedure;
- HRA Domestic Electrical Testing Procedure;
- HRA Gas Servicing Procedure;
- HRA Radon Gas Procedure;
- HRA Fire Risk Assessment;
- HRA Solid Fuel Appliance Procedure;
- HRA Water Testing Procedure

- Void Rates and Policy

The Authority has the HRA Void Management and the HRA Housing Void Property Letting Standards document which can be provided at request

- Decent Homes Compliance

Details can be found within the HRA Asset Management Strategy. This document can be provided if required.

- **Property Maintenance**

The Authority has a maintenance team in place that is responsible for managing the maintenance of the authorities' property. Maintenance works are undertaken by a separate contractor.

Claims Experience

Date of Preparation:	8th May 2019
Source of Information:	Travelers
Date of Last Claim:	From claims listing

Please see contents of Appendix 4.1 / 2 for full Claims information

Commercial and Industrial Properties

Property Description

Retail, Office and Commercial properties the responsibility of the Council, but let for commercial use purposes under contract

Cover Required

- ▲ Fire
- ▲ Lightning
- ▲ Explosion
- ▲ Aircraft and other aerial devices
- ▲ Riot and civil commotion
- ▲ Malicious damage
- ▲ Earthquake
- ▲ Storm
- ▲ Flood
- ▲ Escape of water from any tank, apparatus or pipe excluding Damage caused by water discharged or leaking from any automatic sprinkler installation;

Declared Value

Item	Declared Value	Indemnity Period
Buildings (Schedule 4)	£54,582,950	
Annual Rental Income applicable to Properties listed in appendix schedule 4	£1,263,390	12 months

Basis of Sums Insured

15% Day One basis - Non Adjustable

Basis of claims settlement

Reinstatement basis of settlement

Deductible

£1,000 in respect of all insured perils

Aggregate

Applying to all Sections of Lot 1 unless otherwise stated

Additional Information

There is a wide range of business activities within the occupancy of the Properties. Of course the occupancy is subject to change as new tenants take occupancy. Full details are provided in Appendix BBC Commercial Property Schedule 4

Additional Information

- Full list of commercial properties are located on Schedule 4
- The Sum Insured has calculated using the UK BCIS Mean Value, including Select Alternative Location Adjustments & Additions. Valuations include debris removal
- Property Valuation Programme is on a rolling programme with annual reviews undertaken
- The council have a number of vacant premises – see Schedule 2 for full list applicable
- The council has provided summary of the Listed Buildings within document 18 for ease
- Property Management and Security Arrangements and Maintenance Procedures
The Council has procedure documents which covers the following areas
 - Fire Safety;
 - Gas Safety;
 - Remedial Repairs;
 - Corporate Procedures (Electrical, Gas & Water); Risk Assessments;A copy of these procedures can be provided if required
- There has been no material changes to the Portfolio over the past 5 years

Claims Experience

Date of Preparation:	8th May 2019
Source of Information:	Travelers
Date of Last Claim:	From claims listing

Please see contents of Appendix 4.1 / 2 for full Claims information

Business Interruption - Gross Revenue

Property Description

Specific premises owned or operated by the Insured and included with the insurance of Material Damage and where Revenue is derived from the operation of the facility/premises

Gross Revenue Items

Location	Annual Sum Revenue	Indemnity Period
Forum	£200,000	12 Months
Markets	£235,000	12 Months
Dock Museum	£40,000	12 Months
Cemetery	£180,000	12 Months
Crematorium	£750,000	12 Months
Total	£1,405,000	

Deductible

Nil

Single Deductible to apply across the entire Material Damage and Business Interruption loss

Aggregate

Applying to all Sections of Lot 1 unless otherwise stated

Policy to include

- Accountants charges clause
- £15,000 Loss of metered water & gas (max £75,000 any one period)

Indemnity period 3 months applicable to the below:

- £250,000 Prevention of Access
- £250,000 Failure of Public Utilities Electricity
- £250,000 Failure of Public Utilities Gas
- £250,000 Failure of Public Utilities Telecommunications
- £250,000 Failure of Public Utilities Water
- Infectious Diseases

Additional Information

Please also comment on;

- How the ICOW Sum Insured or loss of revenue limits are calculated:
The fixed period of time x known & expected loss of revenue/income/day, including the cost of providing alternative accommodation & respective infrastructure
- Authority Emergency and Business Continuity Plans
The authority has a BCP and Emergency response plan which can be provided on request.

Claims Experience

Date of Preparation:	8th May 2019
Source of Information:	Travelers
Date of Last Claim:	From claims listing

Please see contents of Appendix 4.1 / 2 for full Claims information

Business Interruption - Increase in Cost of Working

Property Description

Premises as detailed in Property Schedule within Appendix, cover to also include locations when the Council is a tenant however, is not necessarily required to insure the building.

Cover Provided

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

As per the Cover provided under the relevant Property Section

Increase in Cost of Working

Item	Location or Item Description	Annual Sum Insured	Indemnity Period
1	Increased Cost of Working General Properties	£5,000,000	24 Months

Deductible

Nil

Single Deductible to apply across the entire Material Damage and Business Interruption loss

Aggregate

Applying to all Sections of Lot 1 unless otherwise stated

Policy to include

- Accountants charges clause
- £15,000 Loss of metered water & gas (max £75,000 any one period)

Indemnity period 3 months applicable to the below:

- £250,000 Prevention of Access
- £250,000 Failure of Public Utilities Electricity
- £250,000 Failure of Public Utilities Gas
- £250,000 Failure of Public Utilities Telecommunications
- £250,000 Failure of Public Utilities Water
- Infectious Diseases

Additional Information

Please also comment on;

- How the ICOW Sum Insured or loss of revenue limits are calculated:
The fixed period of time x known & expected loss of revenue/income/day, including the cost of providing alternative accommodation & respective infrastructure

- Authority Emergency and Business Continuity Plans
The authority has a BCP and Emergency response plan which can be provided on request.

Claims Experience

Date of Preparation:	8th May 2019
Source of Information:	Travelers
Date of Last Claim:	From CCE

Please see contents of Appendix 4.1 / 2 for full Claims information

Business Interruption - Rent Receivable

Property Description

Specific premises owned / operated / leased / rented out by the Insured and included with the insurance of Material Damage and where Rental income is derived from tenancy agreement.

Cover

See Property Schedules 1 & 4 for full listing per location

Rent Receivable Items

Location	Annual Sum Insured	Indemnity Period
General Properties	£128,580	24 Months
Commercial or Industrial use	£1,263,390	24 months
Total	£1,391,970	

Single Deductible to apply across the entire Material Damage and Business Interruption loss

Deductible

Nil

Single Deductible to apply across the entire Material Damage and Business Interruption loss

Aggregate

Applying to all Sections of Lot 1 unless otherwise stated

Policy to include

- Accountants charges clause
- £15,000 Loss of metered water & gas (max £75,000 any one period)

Indemnity period 3 months applicable to the below:

- £250,000 Prevention of Access
- £250,000 Failure of Public Utilities Electricity
- £250,000 Failure of Public Utilities Gas
- £250,000 Failure of Public Utilities Telecommunications
- £250,000 Failure of Public Utilities Water
- Infectious Diseases

Additional Information

- ICOW Sum Insured or loss of revenue limits are calculated:
BI=TxR. = The fixed period of time x known & expected loss of revenue/income/day, including the cost of providing alternative accommodation & respective infrastructure
- Authority Emergency and Business Continuity Plans
The authority has a BCP and Emergency response plan which can be provided on request.

Claims Experience

Date of Preparation:	8th May 2019
Source of Information:	Travelers
Date of Last Claim:	From CCE

Please see contents of Appendix 4.1 / 2 for full Claims information

Contract Works

Cover Provided

All Risks cover on: -

- ▲ Extensions, additions and alterations to existing buildings for which the Council are responsible to insure.
- ▲ Existing structures during contract works for balance of perils

Limit

Item	Location or Item Description	Estimated Contract Value	Estimated Contract Period
1	Alteration / Repair / Extension of Existing Structures where the Authority has the insurance responsibility	£2,668,500	see details below
2	New Build Projects where the Authority has insurance responsibility	£3,496,060	see details below

Capital projects:

Waterfront Gateway Business Centre Plot 1 Harding Rise –

Contract sum £3,496,060

Construction of new two storey managed business centre – steel frame structure.

Works started March 2018 projected build time 10months

Land was remediated by Cumbria County Council prior to purchase by barrow Borough Council

Rawlinson Street Phase 2 – private sector housing renewal project budget £250,000

External improvements to commercial & residential properties – works yet to be specified

Projected start dates September 2019 6 to 9 months project.

Public sector housing capitalised planned maintenance programme – project budget £2,318.500
ongoing schedule of works comprising:

Rewires	£306,000
Heating & Insulation	£420,000
Bathrooms	£18,000
Kitchens (voids)	£50,000
Window & Door replacements	£200,000
Re-Roofing Houses – Hindpool	£217,500
Re-Roofing Houses/Flats - Greengate	£900,000
Re-Roofing FDIats - Hindpool	£208,000

Coastal protection – project budget £100,000 works yet to be specified

Deductible

£1,000 Each and every other claim

Aggregate

Applying to all Sections of Lot 1 unless otherwise stated

Basis of Claims Settlement

Reinstatement basis of settlement

Basis of Sums Insured

Day One (15%) basis - Non Adjustable

Cover to include

- Property insured to read as follows: - "On works in progress hereinafter referred to as Contracts comprising new buildings in course of erection and alterations and additions to existing buildings including own plan, unfixed goods and materials on, in transit, to or from, adjacent to or temporarily stored away from the site for incorporation therein, all the property of the Insured or for which they are responsible but excluding any temporary buildings, plant, machinery, tools and equipment the property of any Contractor or Sub Contractor or for which they are responsible.
- Additional Interest
- Plans and Documents
- Maintenance (damage occurring after completion of works)
- Offsite storage
- Additional costs of unbuilt works
- Concealed damage
- Removal of debris
- Professional Fees
- Local Authority Requirements
- Subcontract works

Underwriting Information

- The Authority has confirmed there is no Timber construction

For work on existing structures the balance of perils not insured under the Property item are included under this item.

Claims Experience

Date of Preparation:	8th May 2019
Source of Information:	Travelers
Date of Last Claim:	From CCE

Please see contents of Appendix 4.1 / 2 for full Claims information

Money

Cover Required

Loss of, or damage to, money by any cause, anywhere in the U.K, Channel Islands, and Isle of Man

Limits of Liability

Item	Description	Limit any One Loss
1	Loss of Non-Negotiable Money in the situations specified in items 2(a), 2(b), 2(c)(i), 2(c)(ii)	£1,000
2 (a)	Loss of other Money in transit in the custody of Employees, or in transit by registered post, or in Bank Night Safe	£18,000
2 (b)	Loss of other Money in transit in the custody or control of a security company or similar organisation	£20,000
2 (c)	(i) Loss of other Money in the Premises, in the custody of or under the actual supervision of Employees	£10,000
	(i) Loss of other Money in the Premises, in locked safes or strongrooms	£10,000
	(iii) Loss of Money in Unspecified Safes	£0
	(iv) Loss of Money in the Premises outside Business Hours but not in locked Safe	£1,570
	(v) In the private dwelling of the Insured or of any other persons to whom money is entrusted	£0
	(vi) On contract or exhibition sites	£0
3	(i) Pre-authenticated Cheques	£0
	(ii) Crossed cheques in ordinary Post	£0
Money and Robbery - Personal Accident Assault Benefits		
(a)	Death	£50,000
(b)	disablement - Loss of one or more Limbs or Eyes	£50,000
(c)	Permanent Total Disablement other than by Loss of Limb or Eye from usual occupation	£50,000
(d)	Temporary Total Disablement from usual occupation for a maximum of 104 weeks not necessarily consecutive	£5,000
	Clothing and Personal Effects	£100

Location	Loss of Money in Premises in Locked Safe/Strongroom	Estimated Annual Cash/Cheques Carrying by employees
Cemetery/Crematorium	2,000.00	40,000
Car Parking Services	20,000.00	20,000
Dock Museum	550.00	0
Forum	2,000.00	2,000
Dog Kennels	300.00	0
Central Housing Office	350.00	0
TOTAL	25,200.00	62,000

Deductible

£500 each and every Event other than in respect of Personal Accident and Assault

Policy to Include

- Contingent cover for money carried by security companies when their insurance fails to respond and/or recovery from the security company is restricted or impossible.
- Losses by employees discovered within 30 working days.
- Definition of employee to include Voluntary workers
- Damage to safes or strong rooms which usually contain money – caused by theft or attempted theft thereat
- Damage to bags or other containers used for the carrying of money

Definition of Money

The definition of Money extends to include with Insured's agreement

- 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.
- Non-negotiable Money shall mean crossed cheques, crossed banker's or giro draft crossed money order, crossed postal orders and premium saving bonds.

Underwriting Information

- Estimated annual cash carryings by own employees £164,000
- Estimated Annual Carryings all by security company - £1,700,000
- The security company accepts Liability for loss of money in its care, custody or control
- Safe List – see Schedule 5 for list of safes

- Security information for target location(s)
 Two Security Company Collection premises - Town Hall and Dock Museum
 Security Plus Collection Company. On a Wednesday and Friday the Security Co rings to let us know he is outside and we let him into the cash office where he scans all the bags of coin + the grey bag with the banking sheet in; he gives a receipt for the coin and we file it. He also scans the grey bag with the cash bags in + all the bags of cheques and also gives a receipt for the cash and cheques from out of the safe.
- There is some cash seized by the police and the funds may be taken to the council to hold within their safe. The cash is counted within 3 days and banked. Prior to banking the cash, the money will be stored within a Locked Safe or strong room. All count amounts is recorded by the council

Claims Experience

Date of Preparation:	8th May 2019
Source of Information:	Travelers
Date of Last Claim:	From CCE

Please see contents of Appendix 4.1 / 2 for full Claims information

Computers

Cover Required

"All Risks" of physical loss or damage including losses from breakdown not recoverable from maintenance contracts, and malicious/accidental loss, distortion, corruption, misuse, contamination or erasure of programmes &/or information.

Reinstatement of Data - Costs of reinstating proprietary software or information following loss of or damage to data carrying materials or accidental loss, distortion or erasure of programs or information.

Increase Cost of Working Additional Expenditure - Additional expenditure necessarily and reasonable incurred as a result of an insured loss, accidental failure or fluctuation in the public supply of electricity, accidental failure of telecommunications equipment, breakdown or denial of access

Sum insured

Item	Property	Sum Insured	Cover required
1	Computer Equipment and Software at Insured Premises	£404,723.52	Accident. Fire Perils. Residual Breakdown
2	Portable Equipment	£74,860	Accident. Fire Perils. Residual Breakdown
	Additional Cost of Working - 12 month Indemnity period	£500,000	Accident. Fire Perils. Residual Breakdown Denial of Access. Failure of Electricity Supply. Failure of Telecommunications. Erasure.

Limit of Liability

£50,000,000

Territorial Limits

Item 1 - Council Premises only

Items 2 - Great Britain Northern Ireland the Isle of Man or Channel Islands, including whilst in transit

Deductible in respect of each and every Event

£100

Property schedule:

A full Schedule of IT Equipment showing make and model locations and values

Computer Equipment – attached schedule 7

Aggregate

Applying to all Sections of Lot 1 unless otherwise stated

Policy to include

- £5,000 Accountants' Fees
- £25,000 Additional Lease Charges
- Automatic reinstatement of sum insured following loss.
- £500,000 Capital Additions & Acquisitions
- £5,000 Debris removal costs
- European Union and Public Authority Requirements (Excluding Undamaged Property)
- £5,000 Incompatibility of Computer Records
- £5,000 Investigation costs
- Mitigation of Impending Loss
- £5,000 Recharging of Gas Cylinders
- Reinstatement as new basis

Additional Information

- The council has confirmed they have a Maintenance Agreements are in force
- In respect of Fire and Security protections at main IT centres, the authority has a Corporate Procedure Fire Safety Policy which can be provided on request
- There have been no changes in data security for your computer systems, including firewall, anti-virus measures and back-up procedures that have occurred in the last year.
- The Authority has a Data Back-up Overview and continuity plan document which can be supplied if required.

In respect of the computer software, the authority confirmed that the software assets are not physically held on premise. Access to the install media for most software packages that the council procures is via the Microsoft Volume Licensing Service Center (VLSC). This gives access to enable the download of software products and licence keys. Microsoft licensing information is maintained via this portal.

Software for Back Office Application Systems such as Oracle is also available to download from vendor's software portals.

In such an event as a local major disaster, the software assets would not be affected.

- Barrow Borough Council has maintenance agreements in place for physical IT Assets. These agreements are in line with our Information Technology Infrastructure Standards
- Detail of Fire and Security protection at Main IT centres.

The Physical security controls of the IT data rooms are in line with the physical security of the main premises. Access to the It data rooms is on a most restrictive basis and a separate access control list is maintained.

- Details of changes in IT security for computer systems in the last year.

There have been no major changes to any Information Security products or applications in the last year. The IT security policy is currently under review. We undertake independent CREST

approved services annually for an IT Health Check; this includes all external and internal penetration testing and vulnerability scanning.

Claims Experience

Date of Preparation:	24th April 2019
Source of Information:	Zurich Municipal
Date of Last Claim:	From CCE

Specified All Risks Cover

Property to be insured

Various items as specified below

Cover Provided

Fire, Lightning, Explosion, Aircraft, Earthquake, Riot and civil Commotion, Malicious Damage, Theft or Attempted Theft, Escape of water from any sprinkler system, Escape of Oil, Breakage or Collapse of radio and TV receiving aerials, Impact by any road vehicle or animal, Storm and Flood, Escape of Water, Subsidence (Including Sink Holes), Accidental Breakage of Glass and Sanitary Ware, Accidental Damage

Territorial Limits

- United Kingdom (A)

Limits of Indemnity

Item	Location	Description	Sum Insured (£)	Territorial Limits
1	Dock Museum	Museum Collections	560,000.00	A
2	Dock Museum	Ships Models	1,046,100.00	A
3	Dock Museum	9 Coins Furness Hoard	21,340.00	A
4	Dock Museum	4 Ingots Arm Ring	1,075.00	A
5	Dock Museum	Vickers Photographic Archive	20,000.00	A
6	Dock Museum	Exhibition Cover	37,500.00	A
7	Town Hall	Historical Silver	16,500.00	A
8	Civic Regalia	Civic Regalia	50,000.00	A
9	Town Hall	Stained glass	50,000.00	A
10	Forum	Exhibition Cover	50,000.00	A
11	Crematorium	Books of Remembrance	88,000.00	A
12	Street Lighting	Christmas Decorations	30,000.00	A
13	Various locations	Copier Equipment - 23	65,000.00	A

Deductible

£500 each and every Event

Dock collections Secured in Premises at Barrow BC Dock Museum, but occasionally will be covered 'Nail to Nail' for exhibition cover e.g. Royal Albert Museum, London

Policy to include

Contents temporarily removed from buildings

Claims Experience

Date of Preparation:	8 th May 2019
Source of Information:	Travelers
Date of Last Claim:	From CCE

Please see Appendix 2 for full Claims information

Property Extensions

The following extensions are to apply to the Property sections unless otherwise specified:

Principal Extensions

- Alarm re-setting expenses
- Alternative Accommodation
- Architects' Surveyors' Legal and Other Fees
- Automatic Reinstatement of the Sum Insured
- Capital Additions – 15% of sum insured or £10,000,000 whichever is the less
- Cover for Walls, Gates, Fences, Paths, Roads, Yards, Car Parks, Street Furniture, Outside Buildings, Annexes, Pipes, Sewer Pipes, Gutters, Cables and Meters, including those underground, landlords' fixtures and fittings all specified within the sum insured.
- Debris Removal and Stock Debris Removal Costs
- Drain and Gutter Clearance
- Fire Extinguishing Expenses
- Glass and sanitary ware
- Interests
- Inadvertent Omission to Insure
- Landscaped gardens / grounds
- Locks and Keys and Key Safes
- Loss Reduction, Minimisation and Prevention Expenses
- Members, Employees, Pupils, Visitors and customer personal affects up to £500 per person
- Metered Utilities
- Non-invalidation Clause
- Professional Fees
- Prevention of Access
- Records & Documents
- Removal of Debris
- Temporary Removal
- Temporary Repairs
- £25,000 Trace and Access (£100,000 in the aggregate)
- Tenants Improvements and property in the open where included in the sum insured
- Theft Damage to Buildings
- £100,000 Theft of Building Parts
- European Union and Public Authorities Clause (including Undamaged Property)
- Workman
- 72 Hour Clause

LOT 2 – Liability Insurance (excluding Broker Services)

This Lot incorporates the following classes of business:

- Employers Liability
- Public Liability (including Libel and Slander)
- Officials Indemnity (including Land charges and Public Health Act)
- Professional Indemnity

LOT 2 – Liability Award Criteria

Each Tender submission will be evaluated as detailed below.

- Stage 1 - Validity and Completeness of Submission to ensure the Tender is compliant.
 Validity: This is to ensure that all Tenders received are valid in accordance with the Instructions for Tendering.

 Completeness: A complete Tender shall include all documents required in accordance with the Instructions for Tendering. Incomplete submissions may result in your submission being excluded
- Stage 2 - Financial security check
ALL INSURERS MUST BE AT LEAST “A-” RATED BY STANDARD AND POOR’S (OR EQUIVALENT) AND/OR APPROVED BY THE JLT MARKET SECURITY COMMITTEE, OTHERWISE THEIR SUBMISSION WILL BE AUTOMATICALLY REJECTED. Please note if the rating of the Insurer drops below the acceptable minimum standard during the life of the contract, the Authority can make alternative arrangements at their own discretion.
- Stage 3 - Detailed Consideration of Tenders to determine the Most Economically Advantageous Tender (MEAT) to the Council in terms of price and quality. In accordance with Section 5 of the Public Contracts Regulations 2015, we have set out below the criteria and weightings for the award criteria.
- Stage 4 - Contract Award / Acceptance of Tender.

The Authority reserves the right to request additional information which may be necessary to assist in the evaluation of Tenders and any such information must be provided in writing within a maximum period of **three working days** of receipt of a written request.

Stage 3 - Detailed Consideration of Tenders

The award criteria are set out in the following pages. They comprise both Financial (price) and Non-Financial (policy cover, claims service and ease of administration) criteria.

Criteria	Weighting
Price for Insurance cover Maximum points will be awarded to the lowest priced bidder taking into account any Long Term Agreement discounts. A formula will be used to adjust the scores of all remaining bidders to reflect the percentage difference in prices	55%

<p>Assessment of Policy Cover</p> <p>Marks will be awarded for insurers able to offer cover as per the specification. Reductions will be made for areas where the insurer is unable to meet the full requirements of the specification and / or onerous policy conditions and exclusions are applicable</p> <p>If there are serious omissions in the policy cover no points will be awarded and the tender will be rejected. An example of this might be if there is no cover provided land charges</p> <p>All bidders are required to include a document which compares the cover they are offering against the cover being requested within this specification</p>	30%
<p>Claims Service</p> <p>This will be evaluated against the criteria shown within this Tender Document. Scores will be adjusted to take into account the difference between the services offered and those requested together with the quality of claims handling measured by (service specification) and the management data available.</p>	10%
<p>Added Value and Innovation</p>	5%

Each of the four Criteria detailed above will be scored as follows

The Maximum points available for the whole Lot is 1000

Price for insurance cover

The maximum points available for this section is 550 this will be allocated as shown below

Evaluation Methodology	Points available
<p>Lowest price bidder.</p> <p>Maximum points will be awarded to the lowest price bidder A formula will be used to adjust the scores of all remaining bidders to reflect the percentage difference in price. For each 1% higher the premium is than the lowest price quoted 5.5 points will be deducted</p>	550

Assessment of Policy Cover

The maximum points available for this section is 300 this will be allocated as shown below

Evaluation Methodology	Points available
<p>Insurance Cover offered</p> <p>A tender that meets the requirements of the ITT will be awarded 300 points Reductions will be made for areas where the insurer is unable to meet the full requirements of the specification or additional restrictive terms, conditions, exclusions or endorsements are imposed.</p> <p>The value of the points deducted will be based upon the potential impact on the Authority.</p>	300

The points will be reduced in multiples of 10 for minor differences i.e. one minor difference would result in a 10 point reduction. More significant differences would result a point reductions of 50 to 100 points

Please remember if there are serious omissions in the policy cover the tender will be rejected. An example for this might be if there is no cover provided for land charges.

Claims Service

The maximum points available for this section is 100 this will be allocated as shown below

Evaluation Methodology	Points available
<p>Claims Service</p> <p>A tender that meets the requirements of the ITT will be awarded 100 points</p> <p>Reductions will be made for areas where the insurer is unable to meet the full requirements of the specification</p> <p>The value of the points deducted will be based upon the potential service impact on the Authority.</p> <p>The points will be reduced in multiples of 5 i.e. one minor difference would result in a 5 point reduction. An example could be response times on issuing settlement cheques being 1 day longer than requested. More significant differences would result in a point reduction of 10 to 50 points. This might be that the absence of Large loss claims handling capability</p>	<p>100</p>

Added Value and Innovation

The maximum points available for this section is 50 this will be available where the specification requirements have been exceeded and those extra items are of interest/value to the Authority.

Evaluation Methodology	Points available
<p>Under this section 50 points are available</p> <p>Added Value</p> <p>Up to 100 points are available for items that improve the quality of the service/product requested. These improvement/benefits must be of interest/value to the Authority examples could include:</p> <ul style="list-style-type: none"> • Cover enhancements • Risk Management • Training Services and support • Systems and administration • Points would be awarded to reflect the value provided by improvement/benefit. 	<p>50</p>

Combined Liability – Current Programme

Limits of Indemnity

Cover	Indemnity Limit
Employers Liability	£20,000,000
Public Liability	£20,000,000
Officials Indemnity	£1,000,000
Libel & Slander	£2,000,000
Public Health Act	£1,000,000
Professional Indemnity	£5,000,000

Current Deductibles

Cover	Current Deductible
Employers Liability	£10,000 one claim or series of claims arising from any one cause
Public Liability	£5,000 one claim or series of claims arising from any one cause
Officials Indemnity	£1,000 each and every claim
Land Charges	£1,000 each and every claim
Public Health Act	£1,000 each and every claim
Professional Indemnity	£1,000 each and every claim

Please note that the Deductibles are not to be index linked. A deduction will be made under the Cover Award Criteria Score if this is not confirmed.

Alternative Quotations

£30,000,000 in respect of Employers Liability and Public Liability, with appropriate Aggregate Stop Limit

Annual Aggregate

£175,000 in respect of all claims during any one period of insurance

An Aggregate Applies to all sections above. The Insured would prefer that these are not index linked over the Contract Period

Claims Handling

Ground up claims handling is required

Additional Information

- In respect of H&SE prosecutions or enforcement notices against the Authority - Legionella Outbreak 2002. The Council and Individual Officer found guilty and both received a criminal fine
- There has been no prior releases or spills of contaminants or pollutions
- If there are no circumstances where Authority employees provide Medical Services beyond the administration of prescribed drugs, medicines or treatments
- If there are no circumstances where Authority employees are involved with asbestos removal
- Use of volunteers - The council has Fire Marshalls for Theatre Events. They assist with evacuation procedures. 200 events during year with 2 volunteers per event = 400.

Employers Liability

Cover Required

Indemnity in respect of all sums which the Insured may become legally liable to pay as damages and claimants costs and expenses in respect of injury, including death, illness and disease caused during the period of insurance to any employee arising out of and in the course of employment by the Insured in the business within the geographical limits. Including all costs and expenses:-

- in defending any claim for damages
- for representing at any coroner's inquest or fatal inquiry or court of summary jurisdiction in respect of any occurrence
- in defending any proceedings in respect of any act or omission or alleged breach of statutory regulations causing or relating to the event

Location

Anywhere in the British Isles and elsewhere in the world in connection with temporary visits by Employees and normally resident in and travelling from the British Isles.

Limit of indemnity

£20,000,000 any one claim inclusive of costs, unlimited during the Period of Insurance

Deductible

£10,000 any one claim

Annual Aggregate Required

Yes across entire Lot 2

ERN (Employer Reference Number)

783/A751

Claims Handling

Claims handling will be required below the deductible

To be included in cover/extensions

- Indemnity in respect of liability assumed by contract or agreement.
- Indemnity to any principal with whom the insured have entered into a contract.
- Indemnity to the committee of any sports or social club.
- Asbestos cover – limit of indemnity minimum of £5,000,000
- At the insured's request, indemnity to any official or employee.
- Cover for legal expenses incurred in connection with prosecutions brought under the Health and Safety at Work Act, Data Protection Act and Food Safety Act.

- Unsatisfied Court Judgements Clause
- £500 for costs incurred in Court attendance
- Damage to Reputation (£50,000 in excess of £1,000,000 of the costs of any one claim or series of claims)
- Corporate Manslaughter Act

Definition of Activities

Activities are deemed to include the provision of sports and social clubs, welfare facilities, first aid services. Ownership and Maintenance of Premises

Definition of Employees to Include

- Any person under a contract of service or apprenticeship
- Labour masters, labour only sub-contractors or persons supplied by them
- Self-employed persons
- Persons under work experience schemes
- Any person hired or borrowed by the Insured
- Elected members or any co-opted member of any committee or sub-committee
- Officers/Members appointed to outside bodies
- Voluntary workers
- Returning Officer/Deputy Returning Officer (Acting) or Local, Parliamentary and European seconded from other Referenda
- Persons seconded from other Local Authorities including Shared services where The Customer is the employer
- The local registrar of land charges during the course of their duties
-

Wageroll Figures (Insurance Periods)

<i>Year</i>	<i>Wage and Salaries</i>	<i>Number of employees</i>
<i>2009/2010</i>	6,970,980	254
<i>2010/2011</i>	6,263,538	255
<i>2011/2012</i>	6,040,945	253
<i>2012/2013</i>	5,942,940	248
<i>2013/2014</i>	5,848,033	250
<i>2014/2015</i>	5,562,120	252
<i>2015/2016</i>	5,734,736	244
<i>2016/2017</i>	6,507,377	259
<i>2017/2018</i>	7,699,385	291
<i>2018/2019</i>	7,840,654	306

Category	Estimated Annual Wages and salaries for forthcoming annual period	Number of people in this category
All Council Employees	£7,911,719	283
Council Members	£122,470	36
Consorts	0	0
Volunteers	0	0

5 Highest Concentrations of Employees

Details of Address including Postcode	Number of Employees
Town Hall, Duke Street, Barrow-in-Furness, LA14 2LD	212
Forum, Duke Street, Barrow-in-Furness, LA14 1HH	55
Dock Museum, Walney Road, Barrow-in-Furness, LA14 2PW	8
Cemetery/Crematorium, Devonshire Road, Barrow-in-Furness, LA14 5PD	5
Kennels, The Promenade, Barrow-in-Furness, LA14 3RW	3

Claims Experience

Date of Preparation:	Claims Listings as at 17 th April 2019 Confirmed claims experience as at 30 th May 2019
Source of Information:	Zurich Municipal
Date of Last Claim:	29 th September 2015

Please see Appendix 2 for full Claims information

Claims Handling

Claims handling will/will not be required below the deductible

Public/Products Liability

Cover required Public Liability

Indemnity in respect of all sums which the Insured may become legally liable to pay as damages and claimants costs and expenses for:-

- Accidental bodily injury, illness or disease to any other person (other than employees whilst in the course of their duties) including death
- Accidental loss of or damage to third party property
- Accidental damage to personal effects including motor vehicles and their contents belonging to any member, employee or visitor including contents which are not owned, leased, hired or rented by the Insured
- Arising out of the usual activities of the Authority and resulting from events occurring during the period of insurance; including additional costs and expenses in:-
 - Defending claims
 - Representation at any coroners' inquest or fatal inquiry or court of summary jurisdiction in respect of any occurrence
 - Caused by the carrying out of the Council's activities including nuisance, trespass, and interference with any easement, right of air, light, water or way, the sale or supply of products, unlawful detainment resulting from events occurring during the period of insurance.
 - Third Party Hirers cover where no other cover is already in existence

Required indemnity limits

£20,000,000 any one occurrence unlimited in the period of insurance other than that the limit applies in the aggregate in any one period of insurance in respect of pollution and contamination claims or liability for Products and terrorism

£5,000,000 Terrorism

Cover Required Libel and Slander

Indemnity in respect of legal liability to pay damages for

- Libels appearing in any publications normal in the Authority's business.
- Slanders in oral utterances made in the discharge of official duties by members/Employees and Coroners
- Breach of copyright

For claims first made against the Authority and notified during the period of insurance

- Slanders committed by any Employee/Member and Coroners of the Council arising out of and in the course of:-
- The discharge of Council duties

- In the case of Members on official business at meetings of the Council or of its committees or sub-committees upon any occasion when the Member is specifically authorised to represent the Council.
- Infringement of trademarks, registered design, copyright or patent right.

Limit of Indemnity Libel and Slander

£2,000,000 in the aggregate for all claims in any one period of insurance including costs

Location

British Isles but extended to Worldwide (excluding United States of America, Canada and any territory within the jurisdiction for products supplied) for temporary official visits abroad by officials, employees or Members.

Deductible

£20,000 each and every claim

£1,000 any one claim in respect of Libel and Slander

Annual Aggregate Required

Yes across entire Lot 2

Cover to be included

Indemnity to the insured in respect of liability arising:-

- From official visits abroad by officials and employees normally resident in the British Isles. Indemnity also to be provided for any liability incurred in a personal capacity by the official/employee or any family member travelling with him/her
- Under any agreement or contract entered into with a principal including indemnity to the principal
- From Canteens Sports and Social Clubs and Welfare Organisations provided for the benefit of employees
- From vehicles not owned or provided by the insured when used in connection with their business
- In connection with mechanically propelled plant whilst being used as a tool
- For loss or damage to employees/visitors personal effects or vehicles on their premises
- TUPE Regulations 2006
- From the operation of mechanically propelled vehicles, including loading and unloading other than liability which is required to be insured by RTA legislation or which is insured by a motor policy
- From the provision of advice, designs, formulae, calculations, faulty workmanship, unsuitable materials, errors or omissions when given in a statutory capacity or as part of the Authority's usual duties
- From maintenance and minor building work carried out on premises

- From damage to goods accepted into the Authority's custody (excluding liability arising under contract unless it would have attached anyway) e.g. homeless persons property
- From the acts of contractors
- From temporary hiring out or loan of employees to others.
- From sudden and accidental pollution including clean up and remediation
- From Partnership working
- 12 months discovery period in respect of Libel and Slander claims
- Personal indemnity to Members and Employees at Councils request
- Costs and expenses incurred with the written consent of the Insurer in the defence or compromise of any proceedings for libel or slander
- At the request of the Council, indemnity to Members
- "Publications" for the purposes of this cover to include any notice, agenda, minutes and reports of meetings of the Council, correspondence, other written or recorded matter and statements broadcast on television or radio

Indemnity to:

- Any Officials/Members/Employee
- Young Mayor and his/her panel of young advisors
- Any Principal with whom the insured have entered into a contract
- Elected Members and any co-opted Members of any committee or sub-committee
- Any persons voluntarily assisting the Council
- Officials/Members/Employees appointed to outside bodies
- Council tenants in respect of injury to home help care workers
- Returning Officer & Deputy Returning Officer (Acting) at any Elections or Referenda. Personal Indemnity for Returning Officers to be at Nil Deductible
- Work Experience Placements
- First Aiders
- Indemnity in respect of employees working from home
- Activities of Councillors when acting in an official capacity
- Indemnity to others
- Joint Liabilities
- Legionella
- Personal Liability
 - a) member or Employee or any member of the family of such member or Employee in connection with the business
 - b) Member of sports and social clubs operating in the business while engaged in club activities
- Court Attendance costs - £500 for any member or employee
- Corporate Manslaughter Act
- Data Protection Act
- Defective Premises Act
- £1,000,000 Environmental Clean Up Costs

- £50,000 Damage to reputation in excess of £1,000,000

Cost of Criminal Proceedings rising from:-

- Health and Safety at Work Act
- Consumer Protection Act
- Food Safety Act

Underwriting Information

The Authority approach to risk management is available in a risk management policy which can be provided on request. This policy also applicable to the Leisure centre paths, car parks, walls and fences.

Children's Services / Adult Services / Highways

The Authority is not responsible for the above activities

Legionella

The Authority has a Corporate Procedures Maintenance of Electrical, Gas and Water Services – attached document 20

Prior incidents: Legionella Outbreak 2002

Leisure Services

The Authority has a leisure centre which management service are contracted out

The council has one Leisure premises (Forum Theatre) Owned and Managed by Council. The risk management policy is available on request

In relation to the Authorities parks, playgrounds, cemeteries and open spaces, these are Inspected either by Continental Landscapes (Contractor) who undertake a routine/visual inspection weekly or by ROSPA accredited Staff. The Parks & Playgrounds Manager does a quarterly inspection. ROSPA trained. ROSPA did an annual inspection in 2018.

Asbestos work

There are no works on-going at the present time. All works would be outsourced to a specialist provider.

Flooding:

The Council own and are responsible for Ormsgill Reservoir. We do not have any flood defences but we are responsible for maintaining a number of coastal defences at Roa Island, Walney Island, Dock Museum, Lowsy Point and Askam.

Tree roots

Cover for tree roots is on a claims occurred basis

Procurement

- There have been no changes to your procedures used for the procurement of contracts under the Public Contracts Regulations?
- The council has had no challenge to any contract awarded in the past 5 years
- The Council has a procurement policy setting out the roles, responsibilities and required competencies of those involved in the process
- All staff involved in procurement exercises and in particular those involved in selection and evaluation of bids had adequate instruction and training to ensure understanding of the underlying principles and how these must be applied
- The insurance contract is the only contract to be let under the European UK Procurement Regulations
- The Authority does not undertake Procurement on behalf of, or in joint venture or consortium or in collaborative purchasing agreements with, other bodies.

Health and Social Care Act

The Authority has appointed a senior person responsible for Public Health. The do not have any direct public health services

Claims Experience

Date of Preparation:	As per CCE
Source of Information:	Zurich Municipal
Date of Last Claim:	17 th April 2019

Please see Appendix 2 for full Claims information

Claims Handling

Claims handling will be required below the deductible

Officials Indemnity

Cover Required Officials Indemnity (including Land Charges and Public Health Act)

Legal liability to pay damages claimants costs and financial/loss/compensation for financial loss (other than arising from bodily injury, illness, loss or damage to property) arising from claims first made and notified during the period of insurance resulting from a negligent act, accidental error or accidental omission committed, or alleged to have been committed, by an employee in the pursuit of the business of the Authority.

Indemnity in respect of financial loss, including claimants' costs and expenses and defence costs in respect of claims first made and notified during the period of insurance in respect of errors or omissions or negligent acts omissions by the Authority or its employees in connection with searches of the land register occurring after the retroactive date.

Legal Liability to pay compensation to third parties for accidental errors or omissions or negligent acts committed by the Council in connection with:-

- Information on questions of fact concerning land or buildings in respect of which the Council is required or is empowered to maintain registers or records.
- Replies to questions added to the approved printed form of enquiry and issued at the same time as the certificate of search in the register of Local Land Charges.

Legal Liability to pay compensation to third parties in respect of all sums, including loss of earnings, for any acts for which the Council are negligent under the Public Health Act (Control of Disease) Act 1984

Defence costs where agreed

Retroactive Date

1st October 1993

Location

Anywhere in the British Isles and as described in any extension below

Limit of indemnity

£1,000,000 in the aggregate for all claims made during any one period of insurance

Inner Limit of **£2,000,000** in respect of Land Charges Indemnity

Inner Limit of **£1,000,000** in respect of Public Health Act

Deductible

£1,000 each and every Event

Annual Aggregate

Yes across entire Lot 2

To be included in cover / Extensions

- Public Health Act 1994/1988 - Control of Disease
- Data Protection Act 1984
- £250,000 Consumer Protection Act
- £250,000 Food Safety Act
- Indemnity from the provision of advice, designs, formulae, calculations, faulty workmanship, unsuitable materials, errors or omissions when given in a statutory capacity or in the usual course of Council duties
- Indemnity to Bailiffs acting a contract of service with the Council including bankruptcy of bailiffs
- Indemnity for incidents arising out of the organisation / administration of any election or referenda including costs or re-running elections
- Officials/Members/Employees appointed to outside bodies
- Court attendance costs - £500 each member / employee
- Outside Entity Contingency cover
- Certificates of title

Underwriting Information

- Number of Official Land Searches undertaken over the past 12 months: 1430
- Average fee amount per land charge search: £98

Procurement Procedures

- Qualifications of Authority Procurement team are up to Degree Level and studying CIPS.
- In respect of H&SE prosecutions or enforcement notices against the Authority - Legionella Outbreak 2002. The Council and Individual Officer found guilty and both received a criminal fine.

Claims Experience

Date of Preparation:	As per CCE
Source of Information:	Zurich Municipal
Date of Last Claim:	17th April 2019

Please see Appendix 2 for full Claims information

Fidelity Guarantee / Crime

Cover Description

Indemnity in respect of loss of money, property and or goods belonging to the insured, or held in trust by them or for which they are responsible caused by an act of fraud or dishonesty committed by any person guaranteed during the period of insurance.

Indemnity Limit

Designated Officers as per below:

Officer / Role	Required Limit
Executive Director	£10,000,000
Director of Resources	£10,000,000
Accountancy Service Manager	£10,000,000
Financial Services Manager	£10,000,000

£1,000,000 Limit of Indemnity in respect of the Third Party Computer Fraud Extension

£1,000,000 for all other employees

Territorial Limits

British Isles but including losses resulting from overseas visits

Deductible

£50,000 each and every Event

Alternative Quotation

Please submit terms for full Crime protection

To be included in the policy

- Discovery period (within 2 years of termination of policy/employment).
- Automatic reinstatement of sum insured following loss.
- Auditors fees/claims preparation costs, including:-
 - fees payable to auditors and legal advisers
 - additional costs to the policyholder of their own employees time
 - additional computer usage costs
 - additional stationery costs
- Interlocking clause to provide cover for acts discovered during period of current policy but committed during period of previous policy and outside the discovery period allowed.
- Losses caused by unidentified employees
- Losses arising out of the use of credit/procurement cards by employee
- Definition of insured functions to include:-

- pension trust fund
- sports and social clubs

- Where the loss exceeds the limit of indemnity, any recovery to accrue to the insured's benefit until their uninsured loss is extinguished.
- Employees acting in collusion with non-employees
- Acts committed up to 30 days after termination of employment
- Any exclusion of liability for subsequent claims following discovery of an employee's dishonesty only to apply to future acts of fraud or dishonesty subsequent to the discovery of the first loss.
- Definition of employees to include:-
 - self-employed persons working for the insured or persons hired or borrowed by the insured including contract programmers
 - agency Staff
- Auditors Fees
- Commercial and private goods held in trust
- **Bailiffs**

Underwriting information

- A list of Specified Senior Person including annual wage roll have been provided in appendix Fidelity Guarantee schedule 9
 - The maximum value of cash at any one location is £20,000
 - The Authority has provided detail of existing management controls / systems of check included within the Financial Regulations document 27
- Barrow Borough Council is committed to ensuring a sound financial management framework is in place that is relevant and provides the necessary financial controls to meet the demands of delivering local services.
- The Financial Regulations provide clarity about the financial accountabilities of individuals - Members, the Executive Director and Head of Paid Service, the Monitoring Officer, the Director of Resources and Section 151 Officer, other Heads of Service and staff generally. These Regulations are therefore formally endorsed by the Council as a key part of the Council's Constitution.
- The Financial Regulations provide the overall key control framework to enable Barrow Borough Council to exercise effective financial management and control of its resources and assets. Another key purpose of the Regulations is to support and protect Members and staff in the performance of their duties where financial issues are involved.
- The Authority has confirmed that monthly management reports have been examined for variances against budget forecasts and any such variances investigated – Document 27 provides full details Quarterly budget reporting to Executive Committee and Full Council.

- The Authority uses the principle of dual control and independent validation applied with regard to all payments, including the drawing and signing of cheque and the use of electronic funds transfers, opening new bank accounts, amending approved signatory details or confirmation external auditors audit all operations at least annually. - attached document 27
- Detail of any Pension Fund Administration activities:
The Fund Managers are Cumbria CC and the Administrators are 'Your Pension Service'. Barrow BC involvement is purely from the payroll side – enrolling staff into the scheme, deducting contributions and paying EEE and EER to the Fund.
- The council has confirmed there is no prior internal fraud issues, whether insured or not

Claims Experience

No claims reported under this cover.

Professional Indemnity

Cover Required

Legal liability to pay damages claimants costs and financial/loss/compensation for financial loss (other than arising from bodily injury, illness, loss or damage to property) arising from claims first made and notified during the period of insurance resulting from a negligent act, accidental error or accidental omission committed, or alleged to have been committed, by an employee during the course of their employment in providing professional services as specified in the table below and occurring after the retroactive date in relation to:

- Breach of professional duty arising out of any error occurring or committed in good faith
- Dishonesty arising out of any dishonest or fraudulent act or omission on behalf of any person directly employed by the insured

Limit of Indemnity

£5,000,000 any one claim, and in the Aggregate any one Period of Insurance

Deductible

£1,000 each and every claim

Schedule of services currently insured

Service	Activity	Description of Service	Current Income	Projected Income
Public Protection Services	Food & Licensing	See attached document 28	New Service	£500
Public Protection Services	Safer Food Direct	See attached document 31	New Service	£500
Public Protection Services	Licensing Direct	See attached document 28	New Service	£500
Public Protection Services	Ship Water Sampling	See attached document 30	£1,000 - £2,000	£1,000-£2,000

Service provided: <https://www.barrowbc.gov.uk/residents/public-protection-services/better-business/>

Annual Aggregate Required

Yes across entire Lot 2

Retroactive Date

1st October 2018

Underwriting Information

The council has not purchased this cover previously.

Does the Authority issue any brochures/leaflets/books etc. describing the contract or offering any service or facility?

BBC Licensing Direct Terms and Conditions – attached document 28

BBC Food Hygiene Gain or Retain Leaflet – attached document 29

BBC Ship Water Sampling – attached document 30

BBC Safer Food Direct – attached document 31

BBC Food Safety Appendix 1 Commercial Products – attached document 32

BBC Licensing Direct attached document 33

Legal Services

Service	Activity
All legal services work is undertaken or supervised by a legally qualified employee	Yes
No conveyancing work is undertaken	None
All work is undertaken under a formal written contract with the third party	Yes
No prior Professional Indemnity losses in this area	None

Construction Services -- All Outsourced and questions below confirmed in Contract.

Including engineering, design and construction activities, surveying activities and architecture

Service	Activity
All construction work is undertaken or supervised by a qualified employee	Yes
No work is undertaken on bridges, tunnels, airports, railways, sewage or harbours	None
All work is undertaken under a formal written contract with the third party	Yes
No prior Professional Indemnity losses in this area	None

Valuation Services

Service	Activity
No valuations are undertaken for lending purposes.	None
No single valuation is undertaken which is larger than GBP1,000,000	None
All work is undertaken under a formal written contract with the third party	Yes
No prior Professional Indemnity losses in this area	None

Procurement

There are no prior Professional Indemnity losses in this area

Claims Experience

No claims

Motor Fleet

Vehicles Insured

Vehicles owned and operated by the Authority including vehicles on hire or loan for which the Insured becomes responsible.

Cover Required

Comprehensive cover

Cover to include whilst driving for domestic and pleasure purposes in addition to the business of the insured.

Limits of Indemnity

Death or Bodily Injury	Unlimited
Damage to Third party Property -	£5,000,000 – applicable to any Commercial vehicle
	£50,000,000 – applicable to any car

Deductible

Limit per event

£1,000 applicable to Accidental Damage, Fire, Theft and Windscreen

Each Vehicle

£250 applicable to Accidental Damage, Fire, Theft and Windscreen

Vehicle Numbers

Council Vehicles (leased) **4**

A schedule of vehicle types is shown in attached schedule 10

Motor Extensions

- £5,000,000 Corporate Manslaughter
- Joint Liabilities
- Indemnity to Owner
- Indemnity to Principals
- Indemnity to Personal Representatives
- Foreign Travel
- Movement of third party vehicles
- Occasional Business Use
- Contingent Liability - Vehicles belonging to Members, employees and volunteers
- Service & Repairs
- Hire Purchase Agreements
- Trailers, attached and detached
- Unauthorised use
- Personal Effects - £250

- New for old
- Medical Expenses Limit - £250
- Personal Accident Limit - £10,000
- £1,000 Theft of Keys
- £500 Repairs and Spare parts
- £25,000 Damage to immobile property
- Legal Expenses and uninsured loss recovery

Quotations to include the following

Cover to be provided for:-

- Damage to vehicles resulting from riot or civil commotion in the British Isles and Europe (but excluding Northern Ireland).
- Passengers to be protected in respect of their acts of negligence.
- Liabilities assumed by contract or agreement but excluding liability under any penalty clause or in respect of liquidated damages.
- Driving by unlicensed drivers in circumstances where a licence is not required by law.
- Use authorised by the insured, of vehicles for business purposes other than the insured's own business.
- Liability for loss, damage or injury arising from parking or movement by Insured's employees of vehicles belonging to visitors to their premises.
- Legal liability arising from the use on the insured's business of vehicles not owned or provided by the policyholder including vehicles hired in with drivers.
- Loss or damage to demountable containers whilst attached to any vehicle or trailer, and during the mounting/demounting process.
- Liability for loss, damage or injury caused by disqualified drivers providing insured is unaware of the disqualification.
- Indemnity to be given to any owner of a vehicle used by the insured.
- Cover for removal and destruction of abandoned vehicles.
- Liabilities arising from loading refuse vehicles.
- Provision of a mechanism to update the Motor Insurers Database.

Underwriting Information

- Vehicles are leased with a maintenance agreement in place
- Driver licence checking is in place on an annual basis
- Claims are outsourced and therefore so is the post-accident investigations procedures
- Vehicles do not go airside
- No hire or reward purpose in place
- The vehicles are not used for carriage of hazardous goods or waste material
- The vehicles have trackers

Claims Experience

Date of Preparation:	As per CCE
Source of Information:	Zurich Municipal
Date of Last Claim:	Claims Listings: 17 th April 2019

Please see Appendix 2 for full Claims information

LOT 3 – Group Personal Accident and Travel Insurance (excluding Broker Services)

This Lot incorporates the following classes of business:

- Personal Accident
- Business Travel

LOT 3 – Personal Accident and Travel Award Criteria

Each Tender submission will be evaluated as detailed below.

- Stage 1 - Validity and Completeness of Submission to ensure the Tender is compliant.
 Validity: This is to ensure that all Tenders received are valid in accordance with the Instructions for Tendering.
 Completeness: A complete Tender shall include all documents required in accordance with the Instructions for Tendering. Incomplete submissions may result in your submission being excluded
- Stage 2 - Financial security check
ALL INSURERS MUST BE AT LEAST “A-” RATED BY STANDARD AND POOR’S (OR EQUIVALENT) AND/OR APPROVED BY THE JLT MARKET SECURITY COMMITTEE, OTHERWISE THEIR SUBMISSION WILL BE AUTOMATICALLY REJECTED. Please note if the rating of the Insurer drops below the acceptable minimum standard during the life of the contract, the Authority can make alternative arrangements at their own discretion.
- Stage 3 - Detailed Consideration of Tenders to determine the Most Economically Advantageous Tender (MEAT) to the Council in terms of price and quality. In accordance with Section 5 of the Public Contracts Regulations 2015, we have set out below the criteria and weightings for the award criteria.
- Stage 4 - Contract Award / Acceptance of Tender
-

Please note a Tender that does not satisfy the requirements of a given stage will be rejected.

The Authority reserves the right to request additional information which may be necessary to assist in the evaluation of Tenders and any such information must be provided in writing within a maximum period of **three working days** of receipt of a written request.

Stage 3 - Detailed Consideration of Tenders

The award criteria are set out in the following pages. They comprise both Financial (price) and Non-Financial (policy cover, claims service and ease of administration) criteria.

Criteria	Weighting
Price for Insurance cover Maximum points will be awarded to the lowest priced bidder taking into account any Long Term Agreement discounts. A formula will be used to adjust the scores of all remaining bidders to reflect the percentage difference in prices	55%
Assessment of Policy Cover Marks will be awarded for insurers able to offer cover as per the specification. Reductions will be made for areas where the insurer is unable to meet the full requirements of the specification and / or onerous policy conditions and exclusions are applicable If there are serious omissions in the policy cover no points will be awarded and the tender will be rejected. An example of this might be if there is no cover provided for members. All bidders are required to include a document which compares the cover they are offering against the cover being requested within this specification	30%

<p>Claims Service</p> <p>This will be evaluated against the criteria shown within this Tender Document. Scores will be adjusted to take into account the difference between the services offered and those requested, together with the quality of the claims service and the claims management data available.</p>	10%
<p>Added Value and Innovation</p>	5%

Each of the four Criteria detailed above will be scored as follows

The Maximum points available for the whole Lot is 1000

Price for insurance cover

The maximum points available for this section is 550 this will be allocated as shown below

Evaluation Methodology	Points available
<p>Lowest price bidder.</p> <p>Maximum points will be awarded to the lowest price bidder A formula will be used to adjust the scores of all remaining bidders to reflect the percentage difference in price. For each 1% higher the premium is than the lowest price quoted 5.5 points will be deducted.</p>	550

Assessment of Policy Cover

The maximum points available for this section is 300 this will be allocated as shown below

Evaluation Methodology	Points available
<p>Insurance Cover offered</p> <p>A tender that meets the requirements of the ITT will be awarded 200 points</p> <p>Reductions will be made for areas where the insurer is unable to meet the full requirements of the specification or additional restrictive terms, conditions, exclusions or endorsements are imposed.</p> <p>The value of the points deducted will be based upon the potential financial impact on the Authority.</p> <p>The points will be reduced in multiples of 10 for minor differences i.e. one minor difference would result in a 10 point reduction. More significant differences would result a point reductions of 50 to 100 points, for example there is an unacceptable inner limit for individual employees.</p> <p>Please remember if there are serious omissions in the policy cover the tender will be rejected. An example of this might be if there is no cover or an unacceptable inner limit for provided for members.</p>	300

Claims Service

The maximum points available for this section is 100 this will be allocated as shown below

Evaluation Methodology	Points available
<p>The Authority expects all claims will be handled in a prompt professional manner.</p> <p>Claims Service</p> <p>A tender that meets the requirements of the ITT will be awarded 100 points</p> <p>Reductions will be made for areas where the insurer is unable to meet the full requirements of the specification</p> <p>The value of the points deducted will be based upon the potential service impact on the Authority.</p> <p>The points will be reduced in multiples of 5 i.e. one minor difference would result in a 5 point reduction. An example could be response times on new claims being 1 day longer than requested. A more significant difference would result a point reduction of 10 points. This might be that 24 hour emergency contacts are not available.</p>	<p>100</p>

Added Value and Innovation

The maximum points available for this section is 50 this will be available where the specification requirements have been exceeded and those extra items are of interest/value to the Authority.

Evaluation Methodology	Points available
<p>Under this section 150 points are available</p> <p>Added Value</p> <p>Up to 50 points are available for items that improve the quality of the service/product requested. These improvement/benefits must be of interest/value to the Authority examples could include:</p> <ul style="list-style-type: none"> • Initiatives for traveller Support whilst abroad • Cover enhancements <p>Points would be awarded to reflect the value provided by improvement / benefit.</p>	<p>50</p>

Group Personal Accident and Travel

Cover Required

Accidental Death or Bodily Injury or assault including Terrorism sustained by the Insured Person(s) during the operative time as detailed below.

Territorial Limits

Worldwide

Insured Persons

	Description	Operative Time
Category A	Employees	Engaged in the business including journeys and commuting between private residence and place of duty in connection with the business
Category B	Members	Engaged in the business including journeys and commuting between private residence and place of duty in connection with the business; officials service on outside bodies; surgeries and other duties complementary to the business

Basis of Rating

Category	Category of Insured Person	Estimated Number of Employees	Estimated Payroll	Highest Salary
A	Employees	283	£7,911,710	£127,790
B	Members	36	£122,470	

Overall policy limits

Event aggregate limit £25,000,000

Multi – Engined Aeroplane £10,000,000

Other forms of Aerial transport limit £2,500,000

Benefits

	Benefit	Category	
		A	B
1	Accidental death	5 x Annual Salary	£50,000
2	Loss of Limb (one or more and / or loss of eye (one or both	5 x Annual Salary	£50,000
3a	Total Loss of Hearing (in both ears)and or Total loss of Speech	5 x Annual Salary	£50,000
3b	Total Loss of hearing in one ear	25% of 3a	25% of 3a
4	Permanent Total disablement	5 x Annual Salary	£50,000
5	Permanent Partial Disablement	5 x Annual Salary	£50,000
8	Temporary Total Disablement	Nil	£100
9	Temporary Partial Disablement (104 weeks) Defined days: 0 days	Nil	£40

Continental Scale of Permanent Partial Disabilities

	Injury Type	Percentage of Benefit Paid
A	Loss of one or more limbs	100%
B	Loss of sight in one or both eyes	100%
C	Loss of speech	100%
D	Loss of hearing in both ears	100%
E	Loss of intellectual capacity	100%
F	Loss of hearing in one ear	25%
G	Post-Traumatic Stress Disorder	20%
H	Total loss of use of:	
	i) the back or spine below the neck with no damage to the spinal cord	40%
	ii) the neck or cervical spine with no damage to the spinal cord	30%
	iii) a shoulder or elbow	25%
	iv) wrist, hip, knee or ankle	20%
I	Loss of or total loss of use of:	
	i) a thumb	30%
	ii) a forefinger	20%
	iii) any other finger	10%
	iv) a big toe	15%
	v) any other toe	5%
	lower jaw by surgical operation	30%

J	<p>Payment for any Permanent Disabling Injury not noted above will be calculated on a medical assessment by Insurers of the degree of disablement relative to this scale.</p> <p>No account shall be taken of the Insured Person's occupation.</p>
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To be Included in the Policy

Cover to include the following: -

- In respect of Members (CAT B) the operative time is extended to any time but only in respect of bodily injury sustained in an event involving unprovoked assault including explosion or attack by animals
- Urgent expenses following Death – bodily injury that results in death, full payment is to be made on production of an interim death certificate in addition to any amount payable for death under accidental death benefit up to a maximum amount of £1,000 to cover expenses that require urgent payment while the administration of the insured person's estate is being managed
- Rehabilitation Support
- Assault cover to be 24hrs in respect of assault occasioned as a result of the insured persons position with the Council.
- If death/loss of eye(s) loss of limb(s) etc. occurs within 24 months after an accident, there is a valid claim.
- Disappearance to constitute a valid claim (after a reasonable time etc.)
- Bodily injury to include exposure to the elements
- Pregnancy exclusion to be deleted
- Loss of limb(s) to include loss of use
- The definition of loss of eye(s) to include:
 - Loss of effective use of one or both eyes resulting in addition to the Register of Blind Persons on the authority of an Ophthalmic Specialist
 - Vision of 3/60 or worse
- Permanent Total Disablement to mean disablement which has lasted for 12 months and will probably prevent the Insured Person engaging in his/her usual occupation for the remainder of his/her life
- For any non-employees the Permanent Total Disablement is in respect of any occupation
- Automatic extension of cover for up to 12 months for any insured person suffering hi-jack
- War risks exclusion to be restricted to war between the major powers.
- Persons Personal Effects arising during the Operative Time of Cover up to a maximum of £400 where such loss or damage is as a result of the Insured or Insured Person being the victim of robbery or assault.

Item	Benefit Limit
Paraplegia	£75,000
Quadriplegia	£125,000
Funeral Expenses	£10,000
Dependant Child Benefit (per Dependant Child)	£5,000

Retraining Expenses	£15,000
Disability Assistance Expenses	£20,000
Moving Costs	£20,000
Dental Injury Expenses	£500
Facial Scarring (15% of face to £1,500 max £10,000 for 100%)	£1,500 with a max at £10,000
Exposure to the element	
Childcare costs and Domestic employee Expenses (Members & Employees) 26	£500
Damage to Personal Effects	£500
Travel for out-patient expenses (per week. Max £1,000)	£100
Personnel Replacement Expenses (26 weeks)	£25,000
Coma Benefit (per week for 104 weeks)	£375
Hospital Confinement Benefit (per day for 52 weeks)	£375 per week
Dental Expenses	£2,000
Medical Expenses	£20,000
Physiotherapy	£500
Post-Traumatic Stress Disorder – witness of Terrorism (for 13 weeks)	50% of TTD
Hi Jack or Kidnap	

Claims Experience

No claims reported

Travel - Business Travel

Category of Insured Persons/Operative Time/Benefits

Insured Person

Members of the Insured, Employees of the Council, and accompanying spouse and children and spouse and children travelling separately on official business of the Authority outside the United Kingdom

Operative Time

Whilst undertaking an Insured Journey including incidental Holidays, with destinations outside the Insured Person's Country of Permanent Residence or Country of Secondment. Cover shall commence from the time of leaving home or place of employment (whichever occurs last) and continue until arrival back at the residence or at the place of work (whichever occurs first)

Benefits

Section	Description	Benefit
Medical	Medical Expenses	£10,000,000
	Foreign Travel and accommodation Expenses	
	Emergency repatriation Expenses	
	United Kingdom Repatriation Expenses	£10,000
	Domestic Travel Expenses	Unlimited
	Funeral of relative or Associate Expenses	Unlimited
	Search and Rescue Expenses	£50,000
	Premature Childbirth	
	Continuation of Medical Expenses	£25,000
	Foreign Coma Benefit (104 weeks)	£50 per Day
Personal Belongings	Personal Belongings	£5,000
	Personal Belongings – single Article Limit	£2,500
	Personal Belongings delay	£500
	Loss, theft or Delay of Keys	£500
Business Equipment	Business Equipment	£1,500
Money	Money	£5,000
	Cash Limit	£1,000
	Financial Card Misuse	Inc. in Money
	Cheque Misuse	Inc. in Money
	Emergency replacement of passport, visa, travel documents or driving licence	£750
Disruption	Cancellation Expenses	£5,000

	Curtailment Expenses	Inc. above
	Rearrangement Expenses	Inc. above
	Replacement Expenses	Inc. above
	Disruption Expenses	Inc. above
	Travel Delay per 4 hours	£750
Personal Liability	Personal Liability	£2,000,000
Legal Expenses	Legal Expenses	£25,000
Political and Natural disaster evacuation	Evacuation Expenses	£50,000
	Where evacuation not possible - daily benefit for accommodation (total of 14 days)	£150
Hijack Kidnap Ransom and extortion	Kidnap Extortion Consultant Costs	£250,000
Assistance	Support and Assistance in emergency	Unlimited

Deductible

In respect of the first £100 of any damage occurring to Electronic Business Equipment

The maximum journey duration is 6 months

Policy cover to include:-

- Emergency travel expenses including additional accommodation expenses incurred for:
 - Travel and accommodation of friends who must remain with the Insured Person
 - Compassionate Travel Expenses
 - Funeral Expenses
 - Transporting a deceased person to the UK
 - Travel and accommodation expenses of the Insured Person
 - Return to the UK for the funeral of close relative
 - Return to the UK in the event of burglary at the insured person's residence
- Cancellation expenses or additional accommodation/travel expenses in the event of a journey being cancelled or curtailed by reason of:
 - Accident or sickness of the insured person
 - Death injury or illness of a relative or close business colleague

- Quarantine, jury service, subpoena or hi-jacking of the insured person, relative or close business colleague
- Cancellation or curtailment of scheduled public transport services consequent upon strike riot or civil commotion
- Age of Traveller – Limit to be 80
- Promotional Vouchers and Awards
- Expenses incurred to replace an insured person disabled for more than 14 days
- Terrorism cover
- Missed International Connection and Missed Departure
- Baggage/personal effects cover to include:-
 - Replacement basis of settlement
 - General average and salvage
 - Delayed baggage compensation
 - Business samples
- Money cover to include:-
 - Bank and credit cards
 - Travellers cheques, passports, driving licences, green cards, travel tickets and petrol coupons
 - Cover 72 hours prior to departure and subsequent to return

Indicative Travel Pattern

Destination	Number of Trips (including "party" trips)	Total Travel Days
Insured Journeys solely within the UK	200	1/2 day
Europe	0	0
USA	0	0
Rest of World	0	0

Underwriting Information

There are no proposed trips to the following areas:

- Afghanistan
- Israel (West Bank, Gaza and the Occupied Territories only)
- Somalia
- Iraq
- Chechnya

There are no planned trips on non-scheduled Aircraft or Helicopters.

Maximum number of employees likely to travel together

4

Claims Experience

No claims reported

APPENDIX 1 – Compulsory Return Documents

Item / Appendix Reference
Appendix 1.1 – Standard Selection Questionnaire (To be provided by the Council)
Appendix 1.2 – Pricing Schedule

APPENDIX 2 – General / Risk Management Information

Item / Appendix Reference
Document 1 - Medium Term Financial Plan 2019-20 to 2022-2023
Document 2 - Directorate Service Areas
Document 3 - New Revenue Budgets 2018 – 2019 / 20
Document 4 - H&S Policy Statement & Management Arrangements
Document 5 - Risk Management and Personnel
Document 6 - Corporate Risk Register
Document 7 - Anti-Fraud & Corruptions Strategy
Document 8 x
Document 9 - Business Continuity Plan
Document 10 - Corporate Procedure Fire Safety
Document 11 - HRA Fire Risk Assessment Procedure
Document 12 – Non Domestic housing Assets Maintenance procedure
Document 13 - x
Document 14 - x
Document 15 - Remedial Repairs Procedures
Document 16 - Corporate works form
Document 17 - Capital Project procedures and Role allocation
Document 18 – Listed Buildings
Document 19 - x
Document 20 - Corporate Procedures Maintenance of Electrical, Gas and Water Services
Document 21 - x
Document 22 - x
Document 23 - x
Document 24 - x
Document 25 - x
Document 26 - x
Document 27 - Financial Regulations
Document 28 - Licensing Direct Terms
Document 29 - Food Hygiene Gain or Retain Leaflet
Document 30 - Ship Water Sampling
Document 31 - Safe Food direct Terms & conditions

Document 32 - Food Safety Appendix 1 Commercial Products
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Document 33 - BBC Licensing Direct

APPENDIX 3 – Risk Schedules

Item / Appendix Reference
Schedule 1 - Municipal Properties
Schedule 2 - Unoccupied Properties
Schedule 3 - Housing Insurance Valuation
Schedule 4 - Commercial Properties
Schedule 5 - Safe Descriptions and Money limits
Schedule 6 - Money Insurance schedule
Schedule 7 - Computers Insurance cover
Schedule 9 - Fidelity Guarantee – Specified Positions
Schedule 10 - Lease Vehicles

APPENDIX 4 – Claims Experiences

Item / Appendix Reference
Appendix 4.1 – Property claims experience
Document 36 – Claims experience (property claims)
Document 37 – Claims experience (Property Liability claim, Motor / Miscellaneous claims)