**Insurance levels in Wiltshire Council**

Within Wiltshire Council the insurance section use the following as a guide for levels of insurance required from suppliers:-

Public liability - £5m

Employers liability - £5m

Professional indemnity - £2m

While it is viewed that these levels are appropriate for the majority of contracts placed by the council, for lower value procurements, a more flexible risk based approach may be more appropriate. In particular, this will encourage more SMEs and third sector organisations to carry our services for the council.

The proposal is that for procurements less than £250,000, staff involved in procurement exercises should consider if these levels of insurance are appropriate for that particular contract. If is felt that these be levels could be reduced then this decision **must** be documented. During this process, it is possible that you seek advice either from the insurance or risk management sections.

It should be noted that not having these insurance requirements should not preclude any suppliers from taking part in any procurement process. However, it is the duty of the person leading the procurement to ensure that the adequate level of insurance is in place prior to contract award.