

**EAST AYRSHIRE COUNCIL**

**GOVERNANCE & SCRUTINY – 29 AUGUST 2008**

**RISK MANAGEMENT STRATEGY 2008**

**Report by Executive Head of Finance and Asset Management**

**1 PURPOSE OF REPORT**

1.1 To present for consideration and approval an updated Risk Management Strategy.

**2 BACKGROUND**

2.1 The Corporate Governance Committee of 23 November 2006 considered and agreed a Risk Management Strategy the purpose of which was to ensure the identification of key risks facing the Council, and a methodology for containing these within accepted levels of tolerance. The Strategy is subject to regular review to take account of new developments and best practice and the attached updated document is presented for consideration and approval.

**3 ACTION PLAN**

3.1 The following action plan was included in the strategy approved in November 2006 and all actions have been achieved.

ACTION	RESPONSIBILITY	ACHIEVED
Promote the effective utilisation of the new electronic risk management system in the embedding of a risk management culture.	Executive Head of Finance and Asset Management	YES
Re-tendering of the insurance portfolio including options with regard to the level of self insurance.	Executive Head of Finance and Asset Management	YES
Ensure an effective risk management partnership is established with the new insurance provided.	Executive Head of Finance and Asset Management	YES
Maximise the benefits and opportunities arising from the establishment of the Risk Management Centre	Executive Head of Finance and Asset Management	YES

## **4 STRATEGY**

- 4.1 Although the strategy has been updated as part of the regular review to ensure we continue to follow best practice there is no change to the fundamental principle that risk management should be integrated into the daily activities of the organisation allowing the council to minimise risks and maximise opportunities.
- 4.2 The document defines risk management outlining roles and responsibilities, the reporting framework, the methodology in place and upcoming challenges.

## **5. FINANCIAL/LEGAL/POLICY IMPLICATIONS**

- 5.1 None arising directly from this report.

## **6 RECOMMENDATIONS**

It is recommended that Members:

- 6.1 approve the updated Risk Management Strategy; and
- 6.2 otherwise note the contents of this report

**Alex McPhee**

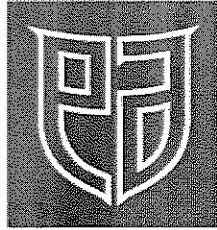
Executive Head of Finance and Asset Management

DH/JB  
13 August 2008

## **LIST OF BACKGROUND PAPERS**

**Nil**

For further information in any matter contained within this report please contact, David Hunter, Risk Manager. Telephone (01563) 576435.



**East Ayrshire**  
COUNCIL

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**RISK MANAGEMENT STRATEGY 2008/2009**

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## 1. INTRODUCTION

1.1 2007/2008 was a successful year for East Ayrshire Council in the field of Risk Management insofar as our Risk Management initiatives were officially recognised through our winning the European Strategic Risk Management Award for the “Best risk management approach in the Public Sector 2008”. The judges for the competition included many of the leading academics and practitioners from both the Public and Private Sector, working in a variety of different industries throughout Europe. The judges acknowledged that we had met all of our key targets, but the following observations were of particular significance:-

- Our approach to Risk Management has been developing consistently since 1998, to the extent that Risk Management is embedded in the culture of the organisation.
- Each year we have demonstrated continuous improvements in our Risk Management practices.
- The opening of our National Security Industry compliant Risk Management centre was recognised as “best practice” and the culmination of a strategy to improve the protection of the Council’s Assets and equally to promote Community Safety.
- The Council’s promotion of and commitment to install Fire Suppression systems in all major projects, to protect both property and life, was recognised as an excellent initiative. The spin off benefit for the Council will be that it will in future years be a more attractive risk to the Insurance Market and will be able to control the market price more readily than others
- The Council’s Risk Management Guide and Risk Register System were recognised as excellent risk management initiatives, helping to spread the understanding of risk management throughout the Council. The fact that we had taken the innovative step to develop our own IT supported Risk Register system was also considered “ground breaking” and positive.
- The “proof” that Risk Management works is how the insurance companies underwrite the risk. Again the judges were impressed by our insurance marketing submission and our different approach to the exercise whereby the Council promoted itself in terms of the considerable efforts made to improve Risk Management. The significant premium reductions achieved, were due to the fact that the underwriter recognised (a) significant investment in Risk Management (b) an excellent Risk Management Strategy, (c) market leading Risk management initiatives and (d) most important of all an improving claims history.

This accolade brings not only recognition but also pressure to maintain the high standards we have set and the challenge of striving for further improvement.

1.2 Whilst risk management is part of normal day to day activities for all managers and staff, best practice in this area recommended by CIPFA, and Audit Scotland, the Council’s External Auditors, indicates that there should be a formal framework for managing risk. This is designed to ensure that the process of risk identification and mitigation is as comprehensive as possible and is an integral part of the Council’s corporate governance arrangements.

1.3 The Council recognises that risk management is part of normal day-to-day activities for all managers and employees and actively promotes the positive role that it plays in service delivery and improvement and consequently, in the achievement of its key strategic objectives. As such the Council’s ethos, demonstrated through action is one of being ‘risk aware’, with good risk assessment in place and continuous review and improvement as part of our embedded management arrangements. Risk

Management is equally concerned with identifying “opportunity” and it is important that it retains a positive identity, within the Council.

- 1.4** Risk Management is accepted as an essential requirement of daily strategic and operational management. The Council recognises the importance of being in a position to support its decisions and plans by ensuring that the risks have been clearly thought out and appropriately addressed or tolerated.
- 1.5** Since 1998 the Council has followed the guidance and suggested strategy for operational risk management contained in the CIPFA publication “Shorten the Odds” and indeed the arrangements which are in place and the results achieved have attracted very favourable comment from a number of organisations including Zurich, the Council’s insurers. The Shorten the Odds guidance on developing a strategic approach to managing risk states that the strategy should:
  - clearly identify objectives, roles and responsibilities for managing risk;
  - improve co-ordination of risk management activity throughout the Council;
  - reduce duplication between departments in managing overlapping risks;
  - provide opportunities for shared learning on risk management;
  - offer a framework for allocating resources to identified priority risk areas;
  - reinforce the importance of effective risk management as part of the every day work of Council employees.
- 1.6** This document updates and replaces the Council’s Risk Management Strategy 2006 and will be subject to regular review.

## 2. DEFINITION

2.1 The society of Local Authority Chief Executives (SOLACE) has defined Risk Management as;

*“The management of integrated or holistic business risks in a manner consistent with the virtues of economy, efficiency and effectiveness. In essence it is about making the most of opportunities (making the right decisions) and about achieving objectives once those decisions are made. This is achieved through;*

- *Controlling risks*
- *Transferring risks*
- *Living with risks”*

2.2 This definition highlights the need for risk management to be integrated into normal business processes and to be concerned with the whole range of risks faced by the Council not just the traditional areas of insurance risk and asset protection. Emerging risks such as those created by contractual terms/conditions must be identified and controlled through proper consideration/training via the Departmental Risk Management Group structure.

2.3 It also makes clear that risk management is not necessarily a negative concept but rather a positive opportunity. For example there may be considerable risks in making changes to deliver services in an innovative and more efficient way. Identifying and managing these risks effectively will make a positive contribution to service improvement. Risk considerations should therefore form an integral part of the Council’s business planning processes.

## 3. ROLES AND RESPONSIBILITIES

The key roles and responsibilities of stakeholders within the Risk Management Structure are as follows:

3.1 **Cabinet** is responsible for ensuring the adequacy and effectiveness of the Council’s systems, processes and documentation identified within the Local Code of Corporate Governance, including risk management activity and arrangements.

3.2 **Governance and Scrutiny Committee** has specific responsibility for ensuring the existence of and compliance with, an appropriate Corporate Risk Management Strategy.

3.3 **Chief Executive and Corporate Management Team (CMT)** provides a forum for the review of strategic business risks that could impact on the delivery of the key corporate objectives of the Council. This ensures that risks are considered across traditional departmental boundaries, allowing clear corporate and cross cutting decisions to be reached.

**3.4 Departmental Management Teams (DMT)** assist Executive Directors/ Heads of Service in being able to identify, record and manage operational risks that impact on service delivery and planning and provide early identification of strategic risks with subsequent reporting to the Corporate Management Team as appropriate. Such reviews shall be undertaken on a quarterly basis and it is essential that the content of the register reflects the “true risk position” and that the review exercise does not simply become a “tick box” exercise. The reviews should equally identify the risk of “missed opportunities” to make improvements.

Executive Directors/ Heads of Service will formally review their Departmental Risk Register on a quarterly basis in order to:-

- Agree/challenge/update the content.
- Ensure the Departmental Risk Management Group is made aware of any required alterations or emerging risks for consideration/discussion.
- Ensure that the recorded risks are a current reflection of the overall risk status of the department.
- Identify opportunities for further improvement.

**3.5 Corporate Risk Advisory Group (CRAG)** acts as a focus for all Council risk groups. This group is tasked with reporting routinely to the Corporate Management Team and should provide a report to the CMT on an annual basis, summarising risk management achievements/weaknesses/and opportunities. It has the responsibility of ensuring that common risks are addressed collectively rather than in isolation and for identifying and promoting emerging risks.

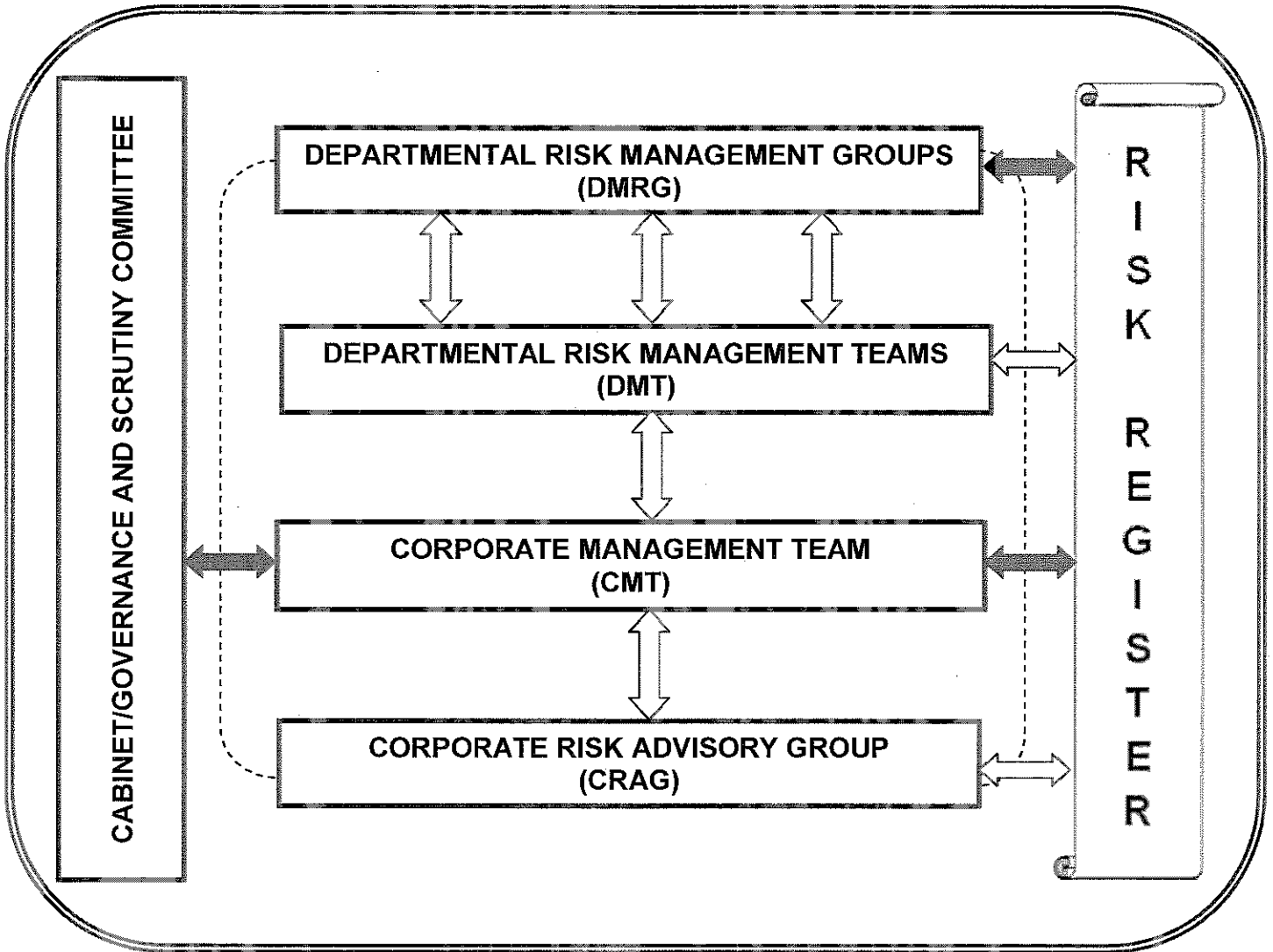
**3.6 Departmental Risk Management Groups (DRMG)** monitor operational risks and their impact on service delivery and planning. The Corporate Risk Advisory Group then provides a forum to identify and share best practice across the Council. It is critical at this operational level that the Risk Register Review is a dynamic process to ensure that opportunities are maximised. It is essential that the Lead Officer in each Group takes responsibility for ensuring that the Risk Register detail is updated and it is a requirement that the updated risk register report is sent out with the minute of the last DRMG meeting, which will allow officers sufficient time in between meetings to reflect on the need to make further changes or to add/delete risks.

**3.7 All Staff** have a responsibility for identifying opportunities as well as hazards/risks in performing their day to day duties and taking appropriate action to take advantage of opportunities or limit the likelihood and impact of risks.

4. REPORTING FRAMEWORK

4.1 The following diagram illustrates the risk management operational framework and the interrelationship between the stakeholders.

RISK MANAGEMENT STRUCTURE



4.2 Within this framework the key contributions can be summarised as follows:

<b>Elected Members</b>	<ul style="list-style-type: none"> <li>▪ Approve a Risk Management Strategy.</li> <li>▪ Monitor compliance with the strategy.</li> </ul>
<b>Chief Executive</b>	<ul style="list-style-type: none"> <li>▪ Promotes the culture of risk management throughout the organisation.</li> <li>▪ Ensures that corporate and cross-cutting risks are identified and appropriately dealt with.</li> <li>▪ Reports to Cabinet on compliance with the Risk Management Strategy.</li> </ul>
<b>Corporate Management Team</b>	<ul style="list-style-type: none"> <li>▪ Review corporate and cross-cutting risks on a regular basis.</li> <li>▪ Review departmental Risk Management activity on regular basis.</li> </ul>
<b>Departmental Management Teams</b>	<ul style="list-style-type: none"> <li>▪ Identify, record and manage risks on an ongoing basis in line with the Council's Risk Management Strategy.</li> <li>▪ Report on departmental risk management activity on a quarterly basis.</li> </ul>
<b>Corporate Risk Advisory Group</b>	<ul style="list-style-type: none"> <li>▪ Promote best practice and increase awareness of risk management across the council.</li> <li>▪ Report on Operational Risk Management activity to the Corporate Management Team on a regular basis.</li> </ul>
<b>Departmental Risk Management Groups</b>	<ul style="list-style-type: none"> <li>▪ Facilitate risk management through the identification and economic control of risk.</li> <li>▪ Report on risk activity to Departmental Management Teams quarterly.</li> </ul>

4.3 The Corporate Risk Advisory Group and the Departmental Risk Management Groups have been established specifically to promote risk management activity and the composition and terms of reference of these groups are given in Appendices 1 and 2.

4.4 A risk management good practice guide is available for reference by all staff on the Council intranet site. This will be updated periodically to identify new/emerging risks or where relevant emerging "best practice" to control risk.

## 5. METHODOLOGY

The following key elements are designed to facilitate the embedding of a risk management culture within the Council.

### 5.1 Risk Register

The Council's Risk Register system is the recognised recording system used by the Council through the medium of the Departmental Risk Management Groups to monitor and record all significant risks to the Council. A "significant" risk is one that would be of such importance as to prevent the Council from performing its Statutory functions, its maximising opportunity and or/meeting the challenges presented by Community Planning/Business Planning agendas.

Each risk is assessed separately for its Impact, Consequences, Likelihood and Adequacy of existing control measures before arriving at an overall rating. The Council's methodology utilises a traffic light system to rate "risk" within each of these categories with

**Red** = Major risks exist that could threaten life, property, the reputation of, or Corporate/Departmental aims/objectives of the Council. Urgent action may be considered necessary to improve the risk status to **Amber** or **Green**.

**Amber** = Risks generally under control but some risk improvement actions need to be taken to improve the risk status to **Green**.

**Green** = No major hazards exist that could threaten life, property, the reputation of, or Corporate/Departmental aims/objectives of the Council.

It is accepted that retention of all or some risk may be unavoidable, and may even be considered positive, but it is important that the extent to which risk is retained is known and understood. The register also requires the justification of each rating to be recorded.

Each department will maintain its own register, which will feed into the Corporate Management Team arena as well as the Risk Management Advisory Group. Each risk will require to have an identified "risk owner" who will be responsible for ensuring that the risk details recorded remain up to date and are reviewed as at the stated review date.

"Risk Register Review" is a standard heading in each of the Departmental Risk Management groups, the Risk Management Advisory Group and the Departmental and Corporate Management Teams will routinely review and manage the identified risks to minimise any significant risk exposure.

The Risk Register System by its nature is expected to continue to develop and evolve as Risk Management is further embedded into the organisation. The system in itself will not eliminate any identified threat or ensure that an opportunity is not missed, but by the full participation of members of the CMT/DMT/CRAG and DMRG's at the quarterly review meetings will enable the system to support the business needs.

The Risk Register Guide has been updated to include:-

- A requirement that where relevant an attempt is made to identify/quantify the financial implications should the risk come to fruition or should an opportunity be missed.
- A requirement that the risk records are updated/maintained timeously.
- A requirement to list the major pre-existing control measures
- A requirement to indicate if there are outstanding diary actions.
- A requirement to indicate any links or cross reference to Cabinet Reports, Committee Reports, Insurer Loss Control Reports, Health and Safety Reports or any other linked aspects of risk **including** Community Planning.

## **5.2 Risk Management Challenge Fund**

Resources have been made available both by the council and its insurers to be used through the Risk Management Challenge Fund for risk and loss control improvements. A Challenge Fund of £200,000 is available each year and departments can bid for project funding through their Departmental Risk Management Groups, to reduce identified risks. Each bid must be supported by a Challenge Fund application form identifying the cost/benefit analysis undertaken.

An annual process is in place where the Corporate Risk Advisory Group considers and presents recommendations on the relative priorities being put forward by departments, to CMT.

As well as providing funding for risk management initiatives the operation of this fund is important in encouraging the development of a risk management ethos as the opportunity to bid for funds is available across the Council.

### **5.3 Risk Management Centre**

The Risk Management Centre project was brought into operational use during May 2008 and has the potential to dramatically improve risk management controls across a whole range of topics such as :-

- Community Safety
- Protection of Public Buildings and Assets
- Community Alarms
- Reduced costs of vandalism through proactive CCTV and Alarm monitoring

### **5.4 Business Continuity Planning**

The Council is legally obliged to prepare Business Continuity plans and training has been provided by external consultants to officers throughout the Council. The majority of Section Recovery Plans have now been completed. A Corporate recovery plan has been produced and desktop exercises are undertaken to test systems and procedures, including service plans.

### **5.5 Committee Reporting of Risk Implications**

Strategic decision making must include a full consideration of the associated risk factors and therefore the risk management methodology developed by the Council (contained in the Risk Register System User's Guide) must be used when officers are reporting to committees to ensure that consideration of risk is undertaken and highlighted within reports where necessary. By completing a review of the Risk Register Input form, against the objectives of the report, officers will be prompted to identify any strengths, weaknesses, opportunities, and threats, arising from the recommendations contained therein.

### **5.6 Performance Templates**

The Performance templates completed by Executive Directors will include confirmation of the date of the last review of the departmental risk register and a note of any actions on the register not completed by the previously agreed date.

### **5.7 Annual Statements of Assurance**

The Annual Statements of Assurance from Executive Directors and Heads of Service as well as covering the effective operation of risk management will indicate any actions taken to further consolidate their corporate governance arrangements. This will include any risk management initiatives.

## 6. KEY CHALLENGES

6.1 The following opportunities have been identified to further advance risk management.

Challenge	Responsibility	Review
To continue to Promote the effective utilisation of the new electronic risk management system in the embedding of a risk management culture. To expand the recording/use of "Risk Management" implications in committee reporting to evidence that risk/opportunity has been considered and to inform the decision making process.	Executive Head of Finance and Asset Management/ Head of Democratic Process	June 2009
To develop a Risk Management Web Page – to provide easily accessible Risk Management information.	Risk Manager	June 2009
Continue to develop an effective risk management partnership is established with the current insurance providers.	Executive Head of Finance and Asset Management	June 2009
Continue to investigate and maximise the benefits and opportunities arising from the establishment of the Risk Management Centre.	Executive Director of Neighbourhood Services	June 2009
To reduce the frequency and costs of motor vehicle claims and to promote Road Safety in the Community.	Motor Fleet Sub- Group	June 2009
To support current procedural guidance to Lone Workers/Workers at Risk including the use of available tracking technology and to investigate opportunities arising from the RMC.	Lone Workers Working Group	December 2008
To establish a strong working relationship between Asset Management and Risk Management to minimise risk exposures arising from Property Management and Maintenance issues.	Risk Manager	June 2009
To provide Risk Management Training to the Cabinet and to elected Members.	Risk Manager	October 08

## 7. INSURANCE

The successful re-tendering of the Council's insurance portfolio was undertaken during September 2007. The savings produced were substantive proof of the value of pro-active Risk Management. Not only this but the Council has managed to retain the same levels of policy excess that it secured in 1999, which are amongst the lowest in the Public Sector in Scotland.

The marketing exercise demonstrated that the insurance market capacity is very limited and at best is restricted to only a handful of insurers. This is a concern and is likely in the longer term to result in increased insurance costs and higher policy excess levels. Part of the longer term strategy introduced by the Council in 1998 was to have less reliance upon a diminishing Insurance Market and to be able to control the "total cost of risk" when the market price is inflated, by assuming higher levels of policy excess. The Council can afford to take higher self insurance levels in the knowledge that risk controls have improved dramatically over the years, culminating in the creation of the "Risk Management Centre".

The Council is positioned now to be far less affected by the cyclical nature of the insurance market and has secured a deal with its current providers that will allow us to increase/decrease policy excess levels to suit the prevailing market conditions and our risk agenda.

The longevity of the current deal is 5 years from 30/09/07, but the Council must maintain and continue to develop its evolving Risk Management culture to ensure that Risk Management theory and practice are truly embedded in the organisation.

A summary of the principal insurance covers is attached.

**COMPOSITION: -**

The following Officers:-

- Chairs of the departmental risk management groups:
  - Neighbourhood Services RMG
  - Educational Services RMG
  - Social Services RMG
  - Corporate Support RMG
  - Finance and Asset Management RMG
- Executive Head of Finance and Asset Management
- Exchequer Manager / Risk Manager / Health & Safety Manager / Emergency Planning Officer / Legal representative
- The following Agencies should be invited to be represented:-
  - Strathclyde Police; Strathclyde Fire & Rescue
- any other officers the group may choose to invite from time to time.

**TERMS OF REFERENCE: -**

- To review and monitor on a continuous basis risk management performance across the Council, to ensure the sharing of best practice and dissemination of risk management information.
- To ensure a consistent and cross cutting approach is taken to manage and control risks that have been identified as impacting on the overall operation of the Council. Including the formation of focus groups where considered necessary to consider specific risk issues.
- To recommend to the Corporate Management Team the annual programme in respect of the Risk Management Challenge Fund. To monitor and report on the progress of projects on an ongoing basis.
- To monitor the content of the risk register system and ensure its effective operation. It has to be a dynamic document which provides an accurate and true picture of the ever changing risks and opportunities facing an organisation of our size.
- To support the development of Risk Management within East Ayrshire Council and advise the corporate management team as appropriate.

**Meetings: -**

The Group will meet at least quarterly.

The following risk management groups have been established:

- Neighbourhood Services RMG
- Educational Services RMG
- Social Services RMG
- Corporate Support RMG
- Finance and Asset Management RMG

**Composition:** -

- The group should comprise an appropriate cross section of officers who can adequately represent the services provided across the department
- The group should request support from the council's Risk Manager and other specialist officers who can provide advice as the group considers appropriate.

**Terms of Reference:** -

- To review and monitor on a continuous basis risk management performance across the Department, to ensure the sharing of best practice and dissemination of risk management information.
- To interact with the Departmental Management Team in the management of key threats and opportunities for Risk Improvement.
- To identify and analyse all risks affecting the department's operations and update the corporate risk register.
- To provide a forum for the discussion of such risks.
- To support Corporate Risk Management initiatives as appropriate.
- The chair of each Group will represent the Department on the Corporate Risk Advisory Group (GRAG)
- To submit recommendations to the Corporate Risk Advisory Group for the annual Management Challenge Fund programme. To monitor and report on the progress of approved projects on an ongoing basis.

**Meetings :** -

The Group should meet at least quarterly.

Policy Section	Insured Events	Excess	Cover Limit/Sums Insured
<b>Property Insurance</b> Buildings Machinery/plant Contents	Fire, lightning, aircraft, explosion, storm, tempest flood, burst pipes, riot civil commotion and malicious damage, earthquake impact damage & terrorism.	£25,000 each & every fire loss educational premises, capped at £125,000 any one policy year. £250 each & every loss due to storm tempest flood burst pipes malicious damage own vehicle impact damage. In respect of housing stock the excess reduces to £100 except malicious damage which is £250 As Property for fire damage only.	Housing: £1,273,000,000 General Properties: £333,185,000 Education Properties: £199,402,000 Contents of Furnished Flats short stay: £320,230 Contents Furnished Tenancy: £281,000 Buildings leased to others for Commercial Industrial Purposes: £21,445,561 Annual Rent thereon: £641,100 Indemnity Period 12 months Buildings Sprinkler Protected: £26,522,900 Contents therein: £990,413 Motor Vehicle Accumulation £500,000
<b>Business Interruption</b>	As Property		On Gross Revenue £6,367,000 24 months Indemnity Period On Increased Costs of Working: £10,000,000 On Continuing Rent: £34,200 Lugar Canteen - 36 months.
<b>Theft Insurance</b>	Theft following forcible and violent entry to or exit from lockfast premises	£500 each and every loss	£79,880,050 First Loss Sum Insured Inner limits - Wines spirits cigarettes Palace Theatre £10,000 and elsewhere £5,000
<b>"All Risks Insurance"</b>	"All Risks" of Loss or Damage to insured property.	£250 each and every loss, generally	Including the "collection" held by museums: £41,664,207

Policy Section	Insured Events	Excess	Cover Limit/Sums Insured
<b>Contractors "All Risks"</b>	"All Risks" of Loss or Damage to the Contract Works and materials for incorporation therein where, under contract, the council retains responsibility for providing insurance.	£250 Each and Every Loss other than fire damage. £500 Each and Every Theft Loss £1,000 Each and Every Subsidence Loss	Limit Any One Contract £50,000,000 Contracting Turnover £50,000,000
<b>Employers Liability</b>	Legal Liability for accidental death or bodily injury to employees	£500 Each and Every Loss	Indemnity Limit £50,000,000 any one event
<b>Public/Products Liability</b>	Legal Liability for accidental death or bodily injury to third parties or damage to third party property	£500 Each and Every Loss	Indemnity Limit £50,000,000 any one event/ £50,000,000 in the aggregate any one policy year - Products Liability £5,000,000 in respect of Foster Parents Liability. £500,000 any one event
<b>Hired In Plant Insurance Officials Indemnity Insurance</b>	Legal Liability for loss or damage to hired in plant Legal Liability for alleged third party financial loss claims, arising from professional errors or omissions, committed by Council Officers	£500 Each and Every Loss	£2,000,000 any one event/in the aggregate any one period of insurance
<b>Libel &amp; Slander Insurance</b>	Legal Liability for losses arising from alleged slander and/or libel	£1,000 Each and Every Loss	Indemnity Limit £2,000,000 in the aggregate any one policy year.

Policy Section	Insured Events	Excess	Cover Limit/Sums Insured
<b>Public Health Act Insurance</b>	Legal Liability for loss of income or damage to property under the terms of the Public Health Act suffered by any person who has been required to comply with a notice to cease work	£500 Each and Every Loss	Indemnity Limit £5,000,000 in the aggregate any one period of insurance.
<b>Professional Indemnity</b>	Legal liability for third party financial losses arising from professional errors/omissions arising from external services provided.	£5,000 Each and Every Loss Asset Improvement Services/Roads £5,000 Each and Every Loss ROADS £1,000 Each and Every Loss H&S	Indemnity Limit £1,000,000 in the aggregate any one period of insurance. Technical Services Indemnity Limit £5,000,000 in the aggregate any one period of insurance. ROADS Indemnity Limit £1,000,000 in the aggregate any one period of insurance. H&S
<b>Motor Vehicle Insurance</b>	Any motor vehicle owned or hired or lent or leased by the Council	£250 each and every Accidental Damage Fire and Theft and Windscreen but capped at £1,000 in respect of multi vehicle losses	Market value at date of loss Comprehensive cover applies
<b>Fidelity Guarantee</b>	Theft of money and or stock by council officers	£10,000 Excess Each & Every Loss	£10,000,000 in the aggregate any one period of insurance
<b>Money Insurance</b>	Loss or damage	n/a	As policy schedule

Policy Section	Insured Events	Excess	Cover Limit/Sums Insured
<b>Computer</b>	All computer equipment	£100 Each and Every Loss other than theft which has an excess of £1,000 each and every loss	Equipment Sum Insured: £7,200,000 computer suite . Other equip: £1,024,000 Reinstatement of Data: £500,000 Increased Costs of Working: £500,000 Laptop outside UK: £2,000
<b>Engineering Insurance</b>	Statutory inspection Explosion/Collapse of Boiler & Pressure plant/ Breakdown of Lifting plant		
<b>Personal Accident/Travel</b>	Accidental death and travel insurance		All Council Officers death and capital sums benefit 5x salary FTE's (pro rata part time officers) Members 5 x Salary
<b>Group Life Assurance</b>	Death	n/a	1x salary EAC Group Life (min £15,000 pro rata for part time officers)

Name	Designation	Tel No
David Hunter	Risk Manager	01563 576435
Caroline Powell	Insurance and Risk Officer	01563 576423
Pamela Flannagan	Insurance and Risk Administrator	01563 576334
Elaine Harrison	Insurance and Risk Administrator	01563 576334