

# THE BOARD OF MANAGEMENT OF UHI NORTH WEST AND HEBRIDES

RENEWAL REPORT 2025 / 2026

## Introduction

As it is approaching your renewal date, we are taking the opportunity of reviewing your insurance requirements, and hope that the contents of this report will be helpful in pulling together your programme for the forthcoming year.

Our objective when commencing an exercise like this is to ensure that we yet again put forward for your consideration the most cost-effective and appropriate insurance programme.

As your existing broker, we feel that we possess a good knowledge of your business and its requirements in terms of your insurance and risk management needs, and this is a factor you also need to consider in terms of the relationship with your existing

insurers and the renewal terms that they are offering as well. Your current insurers were selected 12 months ago as they were the most appropriate at that time, and there is every chance that this could still be the case now.

However, the market and your situation can change over a 12 month period, so terms provided by alternative insurers also need to be considered carefully.

In this way, you are able to consider all the options available in the market, and we look forward to continuing to work with you to ensure that your business is adequately and cost effectively covered going forward.



## Basis of Cover

We act on an “advised” basis which means we will be making a personal recommendation of a specific insurance policy(ies) based on the information you have given us around your particular requirements and circumstances.

When acting on an “advised” basis, we act as Agent of the Customer (that is to say we represent the customer) in order to select appropriate cover(s) from different insurance markets.

A link to our Terms of Business Agreement (TOBA) will be in our accompanying email. Please read this carefully, as we will provide our service in line with this.

## Duty of Fair Presentation

When you answer questions or agree with assumptions during the quotation process, you must disclose material facts or circumstances about the risk(s) you want to insure.

A material fact or circumstance is something that would influence the judgement of an insurer in deciding whether or not to insure the risk.

This is known as a “duty of fair presentation” and includes disclosing the following:

Information that you, your firm’s senior management, or anyone responsible for arranging your insurance knows, or should know in relation to your business; and

Information that would be revealed by a reasonable search of information available to you or by making enquiries and could include information held within your business or by someone else (such as your insurance broker).

Remember that if you fail to meet this duty, it could mean that the policy is void, or that the insurer is not liable to pay all or part of your claim(s).

Examples of material facts or circumstances include the following (please note these have been provided as examples only and this list is not exhaustive):

- Being declared bankrupt, participating in an Individual voluntary Arrangement (IVA) or protected deed of trust in Scotland or making a compromise arrangement with creditors.
- Other policies in place cover the same risk.
- Previous claims or incidents which may have led to a claim but for which you did not actually submit a claim.
- Any caution, charge or conviction of a criminal offence for you or any director/business partner/trustee.
- Any motor convictions or disqualifications by any director/business partner/trustee or any driver of a company vehicle in respect of a motor insurance application.
- The organisation, directors, partners or trustees having been prosecuted or received a prohibition or improvement notice for failure to comply with any Health & Safety, Welfare or Environmental Protection legislation.
- Being declined cover by other insurers or having special terms imposed.
- Changes to your business activities
- Changes to the Police response to alarm signals.

Please remember that if any of your details, material facts or circumstances change during the policy period, you must notify us immediately.

## Adequacy of amounts Insured

One of the most common causes of disputes when it comes to making a claim is the adequacy of the values that clients have selected to be insured for. It is a client’s responsibility to decide on the costs of replacing/repairing buildings, contents or stock and it is important that these values are regularly considered. If, when a claim occurs, the value is insufficient it can make a considerable difference to the amount that is paid by Insurers.

We therefore strongly recommend that you review the realistic costs of the replacement / repair of property, the length of time it may take for your business to regain its trading position after a loss, and the indemnity limits of your liability exposures.

### **Companies and Activities**

The renewals/quotations covered by this Summary have been sought from various insurers in the name of the companies detailed below and based on the business activities stated.

Some of the companies mentioned below may be dormant, however, they are included as it is a statutory requirement that any limited company holds Employers Liability Insurance.

### **Warranties and Policy Conditions**

Where specific warranties apply, they must be complied with strictly, and in full. Any breach could result in the policy being voided by the Insurer. Equally certain conditions which are not warranties can have a bearing on the operation of cover.

Refer Appendix A in this document for further information.

### **Your Requirements**

We have assessed the information about your business circumstances that you have provided to us to help identify your requirements and make recommendation(s).

We have based our understanding of your requirements on this information for the policies detailed within the body of this report.

### **Our Recommendation**

Under each policy we have made a recommendation of placement with the Insurers advised based on the information that you have previously shared with us, and your requirements to purchase the suite of policies contained within this report. Each policy has relevant information on the price, extent of cover and policy benefits provided by the insurer we are recommending. Where we make our recommendation, we believe the cover(s) provided are the most suitable from the insurer(s) that we have approached based on the information you have provided.

The levels of cover are summarised within the content of this report or included as associated documentation such as your quotation schedule, statement of fact or summary of cover. Please ensure you read this report and any enclosures carefully to confirm that the cover meets with your requirements, paying particular attention to exclusions, warranties, conditions, excesses and limits.

If you require any changes to be made or information corrected, please advise and contact us as soon as possible, as failure to do so could mean that your insurance is voided or may lead to the insurer not paying all of your claim.

### Companies Insured

**The Board of Management of UHI, North West and Hebrides trading as UHI North, West and Hebrides**

### Business Description

**Higher and Further Education Institution and delivery of Research through the Environmental Research Institute and Equine Flexi Learning Centres including the provision of golfing lessons to members of the public for fee.**

### IMPORTANT NOTICE REGARDING BUSINESS DESCRIPTION & COMPANIES INSURED

It is important that you advise any alterations to the preceding description of business, or indeed of any aspect which may increase the original risk including acquisitions or disposals, adoption or cessation of processes or systems.

Insurers have assessed and accepted the risks at the quoted premium on the basis of information given. Any variations of those details, if not advised to them, could result in an uninsured loss.

### Insurer Security

At Gallagher, we carefully review the financial strength of insurers to ensure they are stable and reliable. Our recommendations are based on thorough assessments, giving you confidence in your coverage

## Insurance Programme Review

Class of Insurance	Premium 2024/25	Premium 2025/26
Commercial Combined	£60,115.98	£62,057.08
Drones	£2,145.90	£2,144.62
Equine Public Liability	£3,010.50	£5,377.40
Professional Indemnity	£2,500.00	£2,500.00
Group Personal Accident & Travel	£2,364.00	£2,401.38
Motor Trade	£1,000.00	£1,000.00
Motor Fleet	£20,170.00	£14,185.00
Marine	£2,650.00	£2,782.50
Engineering Inspection	£10,155.29	£11,302.11
Engineering Insurance - Biomass	£100.00	£100.00
<b>Sub-Total</b>	<b>£104,311.67</b>	<b>£103,850.09</b>
<b>Insurance Premium Tax (IPT)</b>	£11,286.77	£11,105.76
<b>VAT</b>	£2,051.06	£2,260.42
<b>Insurer Fee</b>	£64.03	£64.02
<b>Broker Fee</b>	£8,500.00	£9,000.00
<b>Business Continuity Workshop</b>	N/A	£750.00
<b>Total</b>	<b>£126,213.52</b>	<b>£127,030.29</b>

### NOTES:

- Summary:** As you'll see from the above table, the overall increase for insurance period 2025/26 is £816.77 / 0.65%. This increase is predominantly down to organic growth.
- Commercial Combined:** We're pleased to confirm that in line with the college's current Long Term Agreement, the Commercial Combined rates remain unaltered.
- Business Continuity Testing:** Revising and enhancing Business Continuity Management (BCM) arrangements is crucial for promptly and effectively recovering from major disruptions. Although numerous College's have a Business Continuity Plan (BCP, it is imperative to consistently evaluate, practice and assess the plan to fully establish its suitability. Testing of the plan is essential for identifying vulnerabilities, validating its efficacy, and improving communication and co-ordination. As Gallagher are one of the world's largest insurance brokerage, risk management and consulting firms, as part of our approach, we have a specialist team able to apply a consistent method for running table top exercises with the

College senior leadership teams, focusing on realistic scenarios that might disrupt normal College operations.

Please refer to the Business Continuity Testing risk page of this report for full details.

4. Engineering Inspection: Additional items have been inspected meaning that an additional premium is payable of £261.40 plus VAT. In addition to Exceptional Billing charges of £221.25 plus VAT.
5. Claims Assistance provision continues via our Gallagher Business Assist policy. Further details are available in the body of our report.
6. Payment: Premium payable last year in full
7. Tax: Insurance Premium Tax (IPT) is 12.0% and VAT at 20% (Engineering Inspection only).

# CLASS OF INSURANCES



**Gallagher**

Insurance | Risk Management | Consulting



<b>Class of Insurance</b>	Commercial Combined
<b>Insurer</b>	Aviva
<b>2024/25 Premium</b>	£60,115.98 + IPT
<b>2025/26 Premium</b>	<b>£62,057.08 + IPT</b>

Rates are unaltered due to the existing Long-Term Agreement (LTA) which remains in place until 2026 with the further option to extend this by 2 years.

Renewal has been based on sums insured / estimates provided in the pre-renewal questionnaire, however, there is still information awaited from the college, so renewal has been based on existing values where updates have not been provided.

It is essential that a further review is undertaken to confirm there are to be no other changes, please refer to page

#### Changes since last year's renewal:

Cover	2024-2025	2025-2026	Organic Growth / Percentage Change
Buildings	£109,280,319	<b>£113,214,411</b>	<b>+3.60%</b>
Machinery, Plant and Contents	£15,693,924	<b>£16,340,405</b>	<b>+4.12%</b>
Shipping Containers	£45,000	<b>£46,620</b>	<b>+3.60%</b>
Watercraft including Sunspeed boat	£135,695	<b>£140,580</b>	<b>+3.60%</b>
Business All Risks ( Handheld Scanner/Scanner & Apple Pro Tablet )	£73,430	<b>£74,000</b>	<b>+0.78%</b>
Business Interruption Revenue	£74,000,000	<b>£74,250,000</b>	<b>+0.34%</b>
Turnover	£24,567,000	<b>£24,730,000</b>	<b>+0.66%</b>
Wages	£17,500,000	<b>£19,800,000</b>	<b>+13.14%</b>
Staff Numbers	352	<b>380</b>	<b>+7.95%</b>

#### Commercial Legal Expenses Extension

This extension forms part of your Commercial Combined Policy, the insurer providing this cover being DAS Legal Expenses Insurance Company Ltd. DAS were acquired by the ARAG Group although they continued under the DAS trading style. From 1<sup>st</sup> January 2025 DAS Legal Expenses Insurance Company Ltd have formally changed their name to ARAG Legal Expenses Insurance Company and as such, your documentation will reflect this change.

#### Low Claim Rebate

The current Loss Ratio is 56% meaning that at the time of writing the college do not qualify for a Low Claims Rebate.

## Risk Improvements

Following Aviva's survey at the Environmental Research Institute & Burghfield House Hotel, several mandatory actions were identified. A comprehensive outline of all outstanding mandatory risk improvements, along with the insurers' comments, is available in the insurers' reports. Additional copies are included with our report. Below is a summary of the actions and their respective completion deadlines.

### Environmental Research Institute

- Servicing & Maintenance of Muffle Furnace – Deadline 28th August 2025
- Intruder Alarm, Documents – Signalling Public Switched Telephone Network (PSTN) Switch off – Deadline 28th August 2025

### Burghfield House Hotel

- Hotwork Operations – Deadline 30<sup>th</sup> November 2025
- Fixed Electrical Installation Inspection – Deadline 30<sup>th</sup> November 2025
- Documents for Review – Structural Report for telecoms mast on the tower & Last Fire Risk Assessment

## Outstanding Information

Since certain sections of the Pre-Renewal Questionnaire are still incomplete, insurers require responses to the following questions before proceeding with the renewal.

- Please provide up to date FTE Student Numbers
- Could you please provide a breakdown of the £24,730,000 revenue figure by location?
- Wick College - In our pre-renewal discussions, it was mentioned that a local builder is now taking over the location with coverage already limited to restricted perils and a £10,000 excess. Do you require coverage for this site £1,080,251, including its contents at £10,360?

Additional Risk Information	Response / Comments
What checks are carried out to make sure the course tutor is competent and suitably qualified to teach a particular lesson, especially when students will be using machinery (wood working, engineering, vehicle maintenance, catering etc)?	
What supervision levels are in place when manual activities are being undertaken?	
How is the level of supervision requirements assessed as the nature of the manual activities becomes more high risk?	
What procedures do you have in place to audit particular departments from a health and safety perspective?	
What precautions are taken if a supply tutor is used in a class where manual activities take place?	

Additional Risk Information	Response / Comments
What training do course tutors receive in identifying when a risk assessment would be required for an activity and how to carry out suitable and sufficient risk assessments?	
If a student is involved in activities away from college as part of their course what documentation is completed and how is this audited/checked?	
If students are involved in extracurricular activities, are risk assessments completed and how is this audited to make sure this always happens?	
What procedures are in place to make sure a course is suitable for a SEN student before and after enrolment?	
How are the needs of a SEN student communicated to the course tutor?	
If adjustments for a SEN student need to be carried out, how are these adjustments recorded and reviewed?	
What procedures are in place to make sure IEP's (individual educational plans) or EHCP's (Education, Health and Care Plans) are being followed?	
Sometimes the needs of a student (physical/mental) will change during the year. How is this managed by course tutors?	

### Remote Operating Vehicle Training

To enable insurers to provide coverage, they will need the updates outlined below to fully understand the details of the course.

- Can you provide details of what the Remote Operating Vehicle Training covers?
- As this is being delivered by a third-party company that specialises in training in offshore training on rigs, this involves practical and theory. Insurers would need to understand the activities on the practical elements. Is this all carried out on campus or is there an element of training away? If so where and is any of this offshore?
- Is there simulator training? If so whether is this carried out? Who is responsible for insuring the simulator?

### Quotation Documents

Renewal is offered by Aviva based upon the Quotation documents accompanying this Renewal Report which include:

- Renewal Quotation Policy Schedule
- Statement of Fact
- Important Information Notice
- Notice to Policyholder
- Policy Wording

Please check those documents to ensure the quotation offered meets with your requirements and let us know immediately if there are any inaccuracies contained therein, or any changes are appropriate.

### Subjectivities

1. No material changes in the risk, No significant deterioration in claims and No change in legislation or legal practice, reinsurance or insurance industry practice.
2. Completion of the outstanding risk improvement as outlined and within the agreed timescales
3. Completion of the liability questions - as outlined above
4. Split in revenue by location
5. Hair & Beauty Questionnaire
6. Business Interruption Questionnaire
7. Full details of any successful bid/contract prior to any work commencing. As a starting point, we will need the below information:
  - a. Location of works (including post code)
  - b. Building name
  - c. Full description of works
  - d. Gantt chart (if available)
  - e. Contract value (inclusive of VAT)
  - f. Contractor Name
  - g. Contractor insurance details
  - h. Start date
  - i. Completion date
  - j. Confirmation of if the works are insured via the contractor or by the college
  - k. If under JCT, which insurance option has been chosen- A, B or C? Or if Minor Works, which option?
  - l. Are hot works being carried out? Please provide full details if so.
  - m. Any other information you feel is relevant

**We recommend renewal of this policy with Aviva.**

<b>Class of Insurance</b>	Drones
<b>Insurer</b>	Coverdrone (Starr International (Europe) Ltd and Travellers)
<b>2024/25 Premium</b>	£2,145.90 + IPT + Coverdrone Policy Fee £24.03
<b>2025/26 Premium</b>	<b>£2,144.62 + IPT+ Coverdrone Policy Fee £24.02</b>

This policy offers coverage for public liability and property damage in relation to airborne equipment operated by the college, as specified in the tables below.

Cover	2025-2026
Airborne Equipment Sum Insured	£56,250*
Ground Equipment	£500
Public /Products / Aviation Liability Limit of Indemnity	£2,000,000
Excess	£100

*\*It is important to accurately assess the value of the college's drones as this will have an impact on the overall premium.*

Make	Model	Value
DJI	Air 2S	<b>£56,250</b>
DJI	Phantom 4 RTK	
DJI	Phantom 4 Pro V2.0 UAV	
Tetra	TD-7 water landing UAV incl Sensors	
Aibotix	X6 UAV	

### Important Information

Liability coverage applies where the college is legally liable for damages caused by an **occurrence** arising from the **insured's** business operations.

The policy would allow for all unnamed operators/pilots to be insured, provided the operator performs a legal flight. Insurers don't go into the specifics of what training/rules apply, as these vary depending on the type of drone, usage, country, etc. It is the responsibility of the policyholder to be aware of and ensure compliance with the relevant rules. In some cases, in the lowest category, all that is required is an operator ID and Flyer ID, both of which can be obtained online at <https://register-drones.caa.co.uk/drone-code/getting-flyer-id>. This would allow the authorised person to meet the '**Authorised Operator**' conditions.

Please note, the definition of an **'Authorised Operator'** under the policy:

1. A person who is properly trained, qualified, and holds all required certifications.
2. A person operating under test conditions in the presence of a qualified examiner.
3. A person practicing flights on their own before taking their test flight.

For further guidance, there are registered training centres in the UK that will give you this advice. Coverdrone advise that a good training centre is <https://www.heliguys.com/>.

Coverdrone are the British Insurance Brokers Association (BIBA) recommended market for drone cover. The policy is underwritten by Coverdrone on behalf of STARR International (Europe) Limited and Travelers.

### Quotation Documents

Renewal is offered by Coverdrone based upon the Quotation documents accompanying this Renewal Report which include:

- Statement of Fact – This contains assumptions made regarding the use of the Drone and upon which the quote is based
- Quotation Schedule
- Policy Summary
- Policy Wording

Please check those documents to ensure the quotation offered meets with your requirements and let us know immediately if there are any inaccuracies contained therein, or any changes are appropriate.

**We recommend renewal of this Coverdrone policy.**

<b>Class of Insurance</b>	Equine Public Liability
<b>Insurer</b>	Hiscox via Shearwater
<b>2024/25 Premium</b>	£3,010.50 + IPT + £40 Policy Fee
<b>2025/26 Premium</b>	£5,377.40 + IPT + £40 Policy Fee

Your existing policy provides a Public Liability **£10,000,000** limit of indemnity in respect of the college's Equestrian courses. This provides protection for your legal liability for personal injury or third party property damage.

This year's Equine Liability pricing has been carefully structured to incorporate the college's Equine Flexi Scheme arrangements. This year's pricing reflects the unique aspects and requirements of the scheme, ensuring comprehensive coverage tailored to the college's specific needs. It is crucial that any additional venues or instructors that participate in the scheme are advised as and when they occur. This will allow us to make necessary adjustments to the coverage and ensure that all aspects of the program are adequately protected.

Cover	2024-2025	2025-2026
Maximum Number of Horses on the premises	18	18
Number of Tuition Horses	8	8
Number of Horses Owned / On Loan to you	N/A	N/A
Number of Livery Horses	0	0
Number of Stud	N/A	N/A
Number of Shows	Up to 5	Up to 5
Equine Flexi Scheme	2024-2025	2025-2026
Number of Venues	20	20
Number of Instructors	20	20
Maximum Number of Hours per week	Up to 10	Up to 10

Please note it is the college's responsibility to ensure the Shearwater Statement of Fact, which is the basis of the renewal, is correct. Should any of the information be incorrect or require updating please contact us as soon as possible. Failing to provide accurate information could result in the cancellation of your policy, additional terms and conditions being applied and/or a claim not being paid.

### Quotation Documents

Renewal is offered by Hiscox via Brown & Brown and is based upon the Quotation documents accompanying this Renewal Report which include:

- Statement of Fact
- Quotation Schedule
- Policy Summary
- Policy Wording

Please check those documents to ensure the quotation offered meets with your requirements and let us know immediately if there are any inaccuracies contained therein, or any changes are appropriate.

### Subjectivities

Confirmation that the Statement of Fact remains correct and that there have been no further participants to the Equine Flexi Scheme.

**We recommend renewal of this policy with Shearwater / Brown & Brown.**



Class of Insurance	Professional Indemnity
Insurer	Aviva
2024/25 Premium	£2,500.00 + IPT
2025/26 Premium	<b>£2,500.00 + IPT</b>

Your existing cover is based on a **£5,000,000** limit of indemnity. The policy provides protection to the college in respect of allegations of failure to educate cover.

This policy will provide cover for Ofsted Inspector role of college staff if fees are paid to the college.

### Quotation Documents

Renewal is offered by Aviva based upon the Quotation documents accompanying this Renewal Report which include:

- Renewal Quotation Policy Schedule
- Policy Wording

Please check those documents to ensure the quotation offered meets with your requirements and let us know immediately if there are any inaccuracies contained therein, or any changes are appropriate.

**We recommend renewal of this policy with Aviva.**

<b>Class of Insurance</b>	Group Personal Accident & Travel
<b>Insurer</b>	Aviva
<b>2024/25 Premium</b>	£2,364.00 + IPT
<b>2025/26 Premium</b>	<b>£2,401.38 + IPT</b>

Your existing policy cover provides cover for Personal Accident & travel cover, with onsite personal accident cover operative for teaching/support staff, supervisors and governors.

There is no increase to the rate, the nominal pricing difference relates to the Personal Accident section due to the change in staff numbers and under travel due to the changes to the number of days.

Cover	2024-2025	2025-2026
UK	5,200	<b>5,200</b>
Europe	120	<b>120</b>
North America	0	<b>0</b>
Rest of World	30	<b>30</b>

### Quotation Documents

Renewal is offered by Aviva based upon the Quotation documents accompanying this Renewal Report which include:

- Renewal Quotation Policy Schedule
- Policy Wording

Please check those documents to ensure the quotation offered meets with your requirements and let us know immediately if there are any inaccuracies contained therein, or any changes are appropriate.

**We recommend renewal of this policy with Aviva.**

<b>Class of Insurance</b>	Motor Trade
<b>Insurer</b>	Aviva
<b>2024/25 Premium</b>	£1,000.00 + IPT
<b>2025/26 Premium</b>	<b>£1,000.00 + IPT</b>

This policy provides cover for College owned and Customers vehicles, Public Liability Indemnity and a Road Risks extension relative to the College Motor Trade Department vehicle servicing and repairs curriculum activities at the college's premises.

Coverage includes **£50,000** for the college's own vehicles used in the motor trade department. Customers' vehicles are covered **£50,000**, plus there is a **£5,000,000** Public Liability Limit of Indemnity related to your Motor Department activities.

#### Quotation Documents

Renewal is offered by Aviva based upon the Quotation documents accompanying this Renewal Report which include:

- Renewal Quotation Policy Schedule
- Important Information Notice
- Notice to Policyholder
- Statement of Fact
- Policy Wording

Please check those documents to ensure the quotation offered meets with your requirements and let us know immediately if there are any inaccuracies contained therein, or any changes are appropriate.

**We recommend renewal of this policy with Aviva.**

<b>Class of Insurance</b>	Motor Fleet
<b>Insurer</b>	ERS T/a IQUW Syndicate Management Ltd
<b>2024/25 Premium</b>	£20,170.00 + IPT
<b>2025/26 Premium</b>	<b>£24,509.00 + IPT</b>

Renewal terms have been based on the following schedule:

Vehicles	2024-2025 Vehicles	2025-2026 Vehicles	Annual Rate Per Vehicle	Premium
Private Cars	11	19	£611.00	£11,609.00
Minibuses	3	6	£1,049.00	£6,294.00
Commercial Vehicles/Van	7	11	£456.00	£5,016.00
Agricultural Vehicles	3	1	£225.00	£225.00
Unregistered Agricultural Vehicles	2	4	£225.00	£900.00
<b>Total Vehicles</b>	<b>26</b>	<b>41</b>		
Occasional Business Use *	✓	✓		£280.00
Motor Legal Expenses **	✓	✓	£5	£185.00

#### \*Occasional Business Use

Provides contingency cover in respect of unplanned and infrequent Occasional Business Use for staff vehicles should this be required.

#### \*\*Motor Legal Expenses

Provides Legal Expenses in respect of motor and gives you legal cover to re-claim any uninsured expenses following a none fault claim such as your excess.

Following on from the recent steep inflationary pressures, peaking at 10% in 2023, and the continuing impact that this has had on motor repair costs, ERS have applied a 6% premium uplift to the policy. The differential rate for electric vehicles has also been adjusted by 2.5% to reflect the increased repair costs and likelihood of a total loss associated with this category. Additionally, the base excess on the policy is to be increased from £150 to £250, with windscreen excesses unchanged, to assist with these inflationary pressures.

With the general motor insurance market seeing premium increases in excess of 10%, this renewal invite is an excellent result for the college and reflects your continuing positive claims performance.

Category	Registration	Make	Model
Private Car	CP19EBC	FORD	TOURNEO CUSTOM 320 TITANIUM
	FJ74ZTU	Renault Trucks	Renault Trucks
	FJ74ZTV	Renault Trucks	Renault Trucks
	FJ74ZTW	Renault Trucks	Renault Trucks
	HG24YFB	TOYOTA	YARIS HYBRID ICON HSD 114BH
	HG24YFC	TOYOTA	YARIS HYBRID ICON HSD 114BH
	HG24YFF	TOYOTA	YARIS HYBRID ICON HSD 114BH
	HG24YFH	TOYOTA	YARIS HYBRID ICON HSD 114BH
	HG24YFK	TOYOTA	YARIS HYBRID ICON HSD 114BH
	HG24YFM	TOYOTA	YARIS HYBRID ICON HSD 114BH
	HG24YFO	TOYOTA	YARIS HYBRID ICON HSD 114BH
	HG24YFP	TOYOTA	YARIS HYBRID ICON HSD 114BH
	HG24YHN	TOYOTA	YARIS HYBRID ICON HSD 114BH
	MJ70YFB	FORD	TOURNEO CUSTOM 320 SHUTTLE
	SD19XFA	RENAULT	TRAFIC LL29 BUSINESS DCI 12
	SY19FYP	FORD	FIESTA ZETEC ECOBOOST 99BHP
	YP74EWY	FORD	FORD TRANSIT CO
	YS74AXH	FORD	RANGER
	YS74AXN	FORD	RANGER
Minibus	HL19JBV	PEUGEOT	BOXER 440 BACK TO BACK BLUE
	SG70ZHA	RENAULT	KANGOO MAXI LL21 BUSINESS D
	WA17CBX	PEUGEOT	BOXER 440 BACK TO BACK BLUE
	WA66DSX	PEUGEOT	BOXER 440 BACK TO BACK BLUE
	YP74EXA	FORD	TRANSIT
	YP74EXC	FORD	TRANSIT
LCV/Van	CF24VSZ	CITROEN	CITROEN RELAY 3

	CF24VWH	CITROEN	CITROEN RELAY 3
	SB19HTF	CITROEN	RELAY 35 L2H2 BLUEHDI 129BH
	SH19KBX	RENAULT	KANGOO MAXI LL21 BUSINESS E
	SK16APV	CITROEN	RELAY 35 L3H2 ENTERPRISE HD
	SK20DZV	TOYOTA	HILUX ACTIVE SINGLE CAB D-4
	SL67VWD	NISSAN	NAVARA ACENTA+ DOUBLE CAB D
	SP19LBA	FORD	TRANSIT CONNECT 200 L1 BASE
	SX68MXU	TOYOTA	HILUX ACTIVE DOUBLE CAB D-4
	YP74EWA	Ford	Ford Transit Co
	YP74EXB	FORD	TRANSIT
<b>Agricultural</b>	SY71AOS	YAMAHA	0

### Motor Insurance Database

It is noted that a designated member of college personnel undertakes all necessary adjustments to the Motor Insurance Database portal, in line with insurers policy terms and to comply with your legal requirements to do so within 14 days of a vehicle addition/deletion.

**Please note, if there are any vehicle alterations that occur between since the details were taken from the MID (based on the above), and the renewal date, the renewal premium may alter. However, the individual vehicle rates will remain as quoted in the table above.**

### Temporary Hire Vehicles

Whilst your motor fleet policy will accommodate insurance cover for temporary additional vehicles which may require insurance cover throughout the policy year, you should retain a record of all temporary hires including type of vehicle and length of hire. Insurers will review the log of hire vehicles and may charge an appropriate monthly/year end adjustment premium for cover provided retrospectively.

### Trailer cover attached or detached

Sections 1 and 2 of your policy document (Liability to others and Loss of or damage to your vehicle) are extended to apply to any trailer which is attached to or detached from your vehicle, provided that the value of the trailer does not exceed £5,000.

If the trailer is detached from your vehicle, cover will only apply if,

- the trailer is fitted with a security device which is in operation when the trailer is not in use; and
- the trailer is securely parked with the brakes on.

Insurers are not liable for the loss of or damage to any contents in or on the trailer.

## Policy Wording Changes 2025

From renewal, cover will be subject to ERS's new policy wording. The principal differences are summarised, but not limited to the following, and these are in line with or better than market practice:

### **Charging cable – Liability** (additional cover)

We will cover your legal liability for death, bodily injury or damage to property arising out of the connection of the insured car to a domestic mains power supply, or a rapid charging unit for the purposes of charging the car. Only whilst it is connected by means of the manufacturer supplied domestic charging cable or the rapid charging unit's standard heavy-duty cable.

### **Electric vehicles – Charging cable** (additional cover)

We will insure your vehicle charging cable against loss or damage caused by:

- Accidental or malicious damage, flood damage or vandalism
- Fire, lightning, self-ignition and explosion; or theft or attempted theft

### **Electric vehicles – leased batteries** (additional cover)

In the event of loss of or damage to the insured vehicle under this section, we may be required to make a payment to the owner of your vehicle's battery, or batteries, if the battery is leased or hired.

### **Agricultural Trailers** (cover reduction to £500,000 & exclusion of passenger carrying trailers)

Where your vehicle is either: an agricultural vehicle, a car or commercial vehicle, we will provide cover for any trailer which is used only for agricultural or forestry purposes (excluding any passenger carrying trailers), and which is owned or controlled by you or for which you are legally responsible, against loss or damage, while it is either attached to, or detached from, your vehicle.

We will not pay any claim arising from the following:

- Loss or damage to any property being carried in or on the trailer
- Loss or damage to any property being loaded onto or unloaded from the trailer
- Loss of or damage to any caravan or trailer carrying liquid fuel unless we agree otherwise

We will only provide this cover if the way you are towing the trailer keeps to the manufacturer's instructions and any relevant law.

The most we will pay under this section will be £500,000.

### **Audio, visual, communication, guidance or tracking equipment** (cover extended to include GPS navigation systems and their Software)

The cover provided by this policy includes loss of, or damage to, permanently fitted audio, visual, communication, guidance or tracking equipment that formed part of your vehicle when it was originally made. We will pay up to £500 for permanently fitted equipment that was not part of your vehicle when it was originally made. We will also provide cover up to £20,000 for accessories and spare parts (including GPS navigation systems and their software) which relate directly to the function of your Agricultural Vehicle. This includes cover whilst they are temporarily removed from the vehicle. The value of this equipment must be included within the value of the vehicle as declared in the schedule.

### **Cancellation** (changed from a Pro-Rata to a Short-Term basis)

Period of cover	Percentage Charged	Percentage of Refund
Up to 1 week	15%	85%
8 days to 1 month	25%	75%
Up to 2 months	30%	70%
Up to 3 months	50%	50%

Up to 4 months	60%	40%
Up to 6 months	75%	25%
Up to 8 months	90%	10%
Over 8 months	Full Annual Premium	Nil

Cancellation refunds are not given where a claim has been made.

### Foreign Use

This endorsement only applies to Minibus type vehicles, the cover for all other vehicle types remains the same.

The Foreign Use section of this policy is superseded and thereby replaced by the terms of this endorsement.

We will provide insurance cover to use your vehicle during the period of insurance:

- in any country which is a member of the EU; and
- in any other countries which have made arrangements to meet the insurance conditions of, and are approved by, the Commission of the European Union.

The cover shown in your schedule will automatically apply, when you travel to a country within the European Union and Andorra, Bosnia and Herzegovina, Iceland, Montenegro, Norway, Serbia, or Switzerland (including Liechtenstein). If you are travelling to any other country and you need the cover shown in the schedule, you must tell us in writing and pay an extra premium for cover (as stated in Foreign Use section).

There is no limit on the number of trips you make in any period of insurance, but each trip must be for no more than 60 days.

The renewal reflects a rating increase of just over 4%, as anticipated, on all vehicles.

### Quotation Documents

Renewal is offered by ERS based upon the Quotation documents accompanying this Renewal Report which include:

- Certificates
- Renewal Invite Schedule
- Notice to Policyholder
- Schedule of Endorsements
- Statement of Fact
- Insurance Product Information Document
- Policy Wording

Please check those documents to ensure the quotation offered meets with your requirements and let us know immediately if there are any inaccuracies contained therein, or any changes are appropriate.

**We recommend renewal of this policy with ERS.**



<b>Class of Insurance</b>	Engineering Inspection & Insurance for Biomass
<b>Insurer</b>	BES
<b>2024/25 Premium</b>	£10,155.29 + VAT, £100 + IPT (Biomass)
<b>2025/26 Premium</b>	<b>£11,302.11 + IPT, £100 + IPT (Biomass)</b>

Inspection of plant items as disclosed to Insurers and outlined in Inspection Plant Schedule accompanying our report.

We recommend that, internally, the college obtain confirmation from your estates teams that all inspections for necessary items and at all premises are embraced by Inspection service providers, and that your Statutory Inspection Certification remains up to date. Please advise us immediately if any additional campus locations and/or items need to be added.

Additional Items picked up by engineers during the policy period may be subject to additional charges, similarly if there were to be fewer plant items inspected then those initially shown on the plant schedule this may result in a refund. These will be picked up by insurers on an end of year declaration separately.

As there have been additional items have been inspected during the year than initially declared last year, resulting in an end-of-year declaration **additional premium of £261.40 + VAT**. Details of these changes are included in the Excel document included with this report. Additionally, there is an exceptional billing **additional charge of £221.25 + VAT**. BES charges £100 per hour for any client-specific administrative or wait time exceeding 20 minutes. They also charge for PNA Revisits, which are additional visits conducted within the contract term following a Plant Not Available visit. Details of each occasion when a PNA1 report was issued and a subsequent visit was arranged can be found in the Excel document titled "24-25 - EIC000526542 - Exceptional Billing." A PNA revisit is charged at £120 per hour within 28 days and £100 per hour after 28 days.

We would also remind you that where an item is marked as plant not available, the onus is on the college to contact the service provider to reschedule an appointment to arrange for the items to be inspected before they become overdue. If an item does become overdue, it is our understanding that it should be put out of service until it can be inspected. Although we understand that this could impact greatly on the college, this is not just an issue from an insurance point of view, this would have greater implications with the HSE should items continue to be used and an incident occurs due to a safety issue.

### Quotation Documents

Renewal is offered by BES based upon the Quotation documents accompanying this Renewal Report which include:

- Inspection Quotation
- Inspection Plant Schedule
- Engineering Inspection Terms and Conditions
- Term End Notification
- Exceptional Bill Notification

Please check those documents to ensure the quotation offered meets with your requirements and let us know immediately if there are any inaccuracies contained therein, or any changes are appropriate.

**We recommend renewal of this policy with BES.**

<b>Class of Insurance</b>	Marine
<b>Insurer</b>	RSA
<b>2024/25 Premium</b>	£2,650.00 + IPT
<b>2025/26 Premium</b>	<b>£2,782.50 + IPT</b>

Renewal has been based on the following information below. Please review this and ensure it meets with your requirements for the forthcoming period. If the college have any additional boats which are to be included please advise the details so they can be added to the existing policy

<b>Cover</b>	<b>Material Damage All Risks</b> - Whilst ashore or afloat, being lifted out or launched in transit by road, rail, air or car ferry. Theft Cover. Underwater Damage Cover, Passenger Liability & Salvage Cover/Wreck Recovery
<b>Make &amp; Type of Vessel – WHC</b>	Levanto Mallaig – The Rib
<b>Make &amp; Type of Vessel – OHC</b>	Colaisde A'Chaisteil – Sunspeed
<b>Use - WHC</b>	University Use for Research & Teaching
<b>Use - OHC</b>	Training Students enrolled at the college
<b>Hull Machinery Gear &amp; Equipment Value - WHC</b>	£42,500
<b>Hull Machinery Gear &amp; Equipment Value - LCC</b>	£21,200
<b>Ancillary Trailer for Levanto</b>	£1,500
<b>Navigational Limits</b>	British Isles and waters of the British Isles
<b>Third Party Liability</b>	£3,000,000
<b>Policy Excess</b>	£1,000

### Quotation Documents

Renewal is offered by BES based upon the Quotation documents accompanying this Renewal Report which include:

- Inspection Plant Schedule
- Notice to Policyholder

Please check those documents to ensure the quotation offered meets with your requirements and let us know immediately if there are any inaccuracies contained therein, or any changes are appropriate.

**We therefore recommend renewal of this policy with RSA**

<b>Class</b>	Business Continuity Management (BCM)
<b>Product</b>	Gallagher Risk Management
<b>2025/26 Premium</b>	£750.00 (insurance premium tax not applicable)

## Business Continuity and Further Education

Effective Business Continuity Management (BCM) arrangements are invaluable for swiftly and efficiently recovering from significant disruptions. While many College's have a BCP, it's essential to regularly test, exercise, and review the plan to understand and maximise its value. Testing the plan is vital for identifying weaknesses, validating effectiveness, and enhancing communication and coordination. It also helps in training employees, boosting confidence, improving response and recovery time, meeting governance and compliance requirements, and driving continuous improvement.

## The Gallagher Approach

Gallagher's specialist team has created a consistent method for running tabletop exercises with Colleges senior leadership teams. These exercises focus on various realistic scenarios that might disrupt normal College operations. The aims and benefits of conducting such exercises can be found below:

- **Identify Gaps and Weaknesses:** This process helps uncover areas that may not have been adequately addressed or potential vulnerabilities that need to be rectified before an actual crisis occurs.
- **Validate Effectiveness:** It allows College's to assess whether the BCP can effectively mitigate risks, minimise downtime, and ensure the continuity of time-critical activities.
- **Train Employees:** Testing and exercising the plan helps train employees on their roles and responsibilities during a crisis, ensuring they understand their tasks and can execute them effectively when needed.
- **Build Confidence:** Testing and exercising builds confidence in the BCP and the College's ability to handle crises. Improve response and recovery time: By testing the plan, College's can identify areas where response and recovery time can be improved.
- **Governance and Compliance Requirements:** Testing and exercising are often required by regulatory bodies or industry standards. College's need to demonstrate that they have tested their BCP to comply with these requirements and avoid potential penalties or legal issues.
- **Enhance Communication and Coordination:** It helps identify any communication gaps or breakdowns and allows Colleges to improve their communication strategies during a crisis.
- **Continuous Improvement:** It provides valuable insights and feedback that can be used to refine and enhance the BCP over time, ensuring it remains effective and up-to-date.

## The Gallagher Service

Gallagher's service to help Colleges develop and conduct beneficial BCM exercises is designed to provide a range of scenarios with minimal time and input required from the College. The process involves:

- Initial information request to the College upon acceptance of the exercise. This request will be for the consultant to obtain details of the services and courses provided by the College (whether academic, vocational, or commercial), details of the campus/ building layout, and to obtain sight of the current BCP.
- Thirty-minute telephone/video call with a College representative to agree on a suitable scenario, and to customise relevant elements of that scenario for the College. A 'library' of scenarios are in place that cover infrastructure failures, external issues, people issues, and natural hazards.
- Delivery over a two-hour period of a scenario exercise using the Microsoft Teams platform, enabling College participants to join from multiple locations if necessary. A PowerPoint presentation will drive the scenario through four or five stages (not in real time) and include a number of specific issues and questions to be considered by the College team at each stage. The College will also be provided with a form for participants to complete immediately following the exercise that enables team members to provide feedback to the person responsible for BCM on the positive aspects of business continuity, learning points, and any specific actions required for improvement. The Gallagher consultant will follow upon the exercise session with an email summarising observations from the exercise and any recommendations noted.
- A certificate of completion of such an exercise will be sent to the College confirming that a tabletop validation exercise has been carried out by an appropriately qualified, independent consultant.

If the College believes that an exercise has highlighted the need for further assistance from the Gallagher consultant in improving current BCM arrangements, any additional support will be the topic of further discussions. Our consultants can offer various related services, such as:

- Thorough reviews and gap analyses of existing arrangements.
- Carrying out all stages of the BCM lifecycle, including business impact analysis, risk/threat assessment, and BCP development.
- Tailored training across all subject areas.
- Ongoing consultancy support for in-house programmes.
- More intricate tests and exercises tailored to specific needs, accompanied by comprehensive post-exercise reporting.

**We recommend the College accept this risk management proposal as part of renewal.**

<b>Class</b>	Claims Management
<b>Product</b>	Gallagher Business Assist
<b>2025/26 Premium</b>	Included within the broker fee

This is a loss presentation service, which is provided by our own in-house Chartered Loss Adjusting Team and provides the following benefits:

- Technical claims support, administration and ease of access to key decision makers.
- Manages meetings with insurers including preparing, presenting, and negotiating claims settlement with insurers.
- Meets your service requirements.

The cost of the annual Business Assist service is £nil to the college and paid as part of your fee to Gallagher.

In the event of a qualifying claim, you will benefit from specialist support and guidance provided by Gallagher's own in-house team of Loss Controllers. They are all Associates of the Chartered Institute of Loss Adjusters, as a minimum qualification, and highly experienced in dealing with major or complex losses.

These specialists:

- Represent the client's best interests
- Provide immediate advice on what to do straight after the incident has happened, including site visits as appropriate
- Advise the client on their options and entitlements under the terms of their policy
- Attend meetings with the insurer and their appointed loss adjusters/agents to present the claim in the most appropriate light
- Provide specialist help on valuing, preparing, presenting and progressing the claim for the best chance of a speedy and successful outcome
- Advise on documentation and supporting evidence required to progress the claim
- Advise the client on how to avoid breaching their claims related policy conditions and steer them around common pitfalls and obstacles
- Negotiate interim payments on the client's behalf
- Challenge insurers and their representatives, when required, regarding interpretations that limit or reduce the policy cover

**This service is for property and business interruption claims estimated to be over £10,000. This replaces the previous Lorega service.**

### **Service Requirements and Exclusions**

- Excludes claims in respect of personal injury, liability, marine, aviation, motor, personal property or injury or, civil proceedings and any claim outside mainland UK other than Isle of Man and Channel Islands.
- In the event of a qualifying claim, your intention to utilise these services must be notified to us as soon as possible after the event. This however does not replace your obligations to notify your insurer/s of the Property/Business Interruption claim in question within any notification conditions set out in their policy or associated documentation.

# POLICY CONDITIONS



The following policy Conditions apply.

**To All Sections of Aviva Combined policy:**

Claims Procedures; Subjectivities; Reasonable Precautions and Maintenance of Property

- **Property Cover**

Change of Occupancy; Protections; Cooking Equipment; Premises Inspection; Unoccupied Premises, Open Sided Buildings and Buildings of Lightweight Construction - Insured Perils are reduced to Fire, Aircraft, Explosion, Riot, Malicious Damage, Impact only.

Unmanned Aircraft Insurers will not cover the unmanned aircraft Tetra UV Drone and Camera Equipment whilst in use

Open Sided Buildings and Buildings of Lightweight Construction Insured Perils are reduced to Fire, Aircraft, Explosion, Riot, Malicious Damage and Impact only

Unmanned Aircraft

Aviva will not cover the unmanned aircraft Tetra UV Drone and Camera Equipment whilst in use

- **Computer Cover**

Access and Passwords; Data Backup; Protections – Firewall, Software Updates, Virus or Similar Mechanism and protection against Theft.

Portable Equipment Unattended Vehicle Limit - The maximum insurers will pay in respect of Damage to Portable Equipment arising from theft or attempted theft from an Unattended Vehicle will be £10,000.

- **Money cover**

Medical Evidence; Money in Transit; Records and Key Security

- **Goods in Transit cover**

Reasonable Care

- **Contract Works cover**

Adjustment of Premium; Cessation of Work, Timber Frame Construction

- **Public Liability**

Communicable Diseases Exception and Grant Back Limited to £500,000

Equestrian Activities Excluded

- **Crime cover**

Audit; Bank Account Reconciliation; Cash Balances, Floats and Petty Cash; Cheque Issue; Computer Security; Debtors; Fund Transfer Controls; Money Received and Banking; Payee Account Changes; Payroll; Purchases; References; Social Engineering; Stock Control

**Drone Policy**

Compliance with Air Navigation and Airworthiness Orders and Country Regulations

**Equine policy**

Documented Risk Assessment; Rider Registration Form; Documented Horse Assessment; Staff Induction and Training; Third Party Coaches and Concessionaries

**Motor Trade policy**

Claims Procedures; Subjectivities; Reasonable Precautions and Maintenance of Property; Change of Occupancy; Protections; Fire Extinguishing Appliances; Unoccupied Premises; Vehicles in the Open – Security; Pre-sale Inspection; Use of Heat; Your Duty to Prevent Damage, Additional Theft Excess – Land Rover and Range Rover

***Full wordings can be read in the policy schedules. Policy schedules should be read in conjunction with the policy wordings***



# UNINSURED RISKS



**Gallagher**

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## Uninsured Risks

Here we list some risks/services which we recommend you consider:

Cover	Required	
	Yes	No
<b>Abandonment of Events</b> A contingency which enables events organised by the college such as plays, exhibitions or fetes to insure against financial loss if the event is cancelled through circumstances.		
<b>Contract Works</b> The policy is “all risks” covering the “property” on or adjacent to the site. Policies can be arranged for specific projects or to cover all projects during the period of insurance. Policy extensions available include transit, off-site storage, removal of debris, principal’s clause and professional fees.		
<b>Clause 6.5.1 (21.2.1)</b> This clause is from the Standard Form of Building Contract published by the Joint Contracts Tribunal (JCT). The intention is to insure ‘non-negligent’ collapse of third party or own property not forming part of the works.		
<b>Hired in Plant</b> Policy to cover items hired in under CPA standard contract conditions. In the event of damage or accident policy will also pay continuing hire charges.		
<b>Employment Practice Liability</b> Extends Directors and Officers cover to include protection for the college as an entity against an employment wrongful act, usually an employment tribunal.		
<b>Environmental Impairment Liability</b> Provision of a wider form of pollution liability cover extending beyond your existing cover, which only includes damage arising from a “sudden and accidental occurrence taking place entirely during the policy period”. The wider coverage includes gradual pollution and can also include own site “clean up” costs and statutory clean up costs.		
<b>Engineering Machinery, Plant and Equipment and Renewable Energy (Sudden and Unforeseen Damage)</b> The Machinery cover provided under your existing Engineering Insurance policy provides Sudden and Unforeseen Damage to all Installed Plant or Machinery comprising the building services for which you are responsible,		

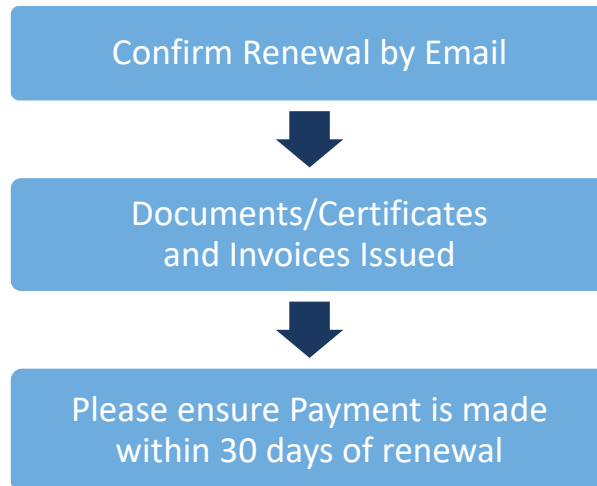
Cover	Required	
	Yes	No
<p>meaning items of Mechanical, Pressure and Electrical Building Services Plant and Machinery including: -</p> <ul style="list-style-type: none"> <li>• Boilers and Pressure Equipment.</li> <li>• Lifts and other lifting equipment (including escalators).</li> <li>• Electrical Equipment including Air Conditioning Equipment, Fans and Motors &amp; Pumps &amp; LEV's.</li> </ul> <p>Cover does not extend to specific items of plant/machinery and/or renewable energy such as:-</p> <ul style="list-style-type: none"> <li>• Electricity generating equipment not used for the sole purpose of standby to the supply of electricity at The Premises including:- <ul style="list-style-type: none"> <li>- Wind Turbines</li> <li>- Solar PV Panels and associated equipment</li> <li>- Battery Energy Storage Systems (BESS)</li> <li>- Ground, Water or Air Source Heat Pumps</li> <li>- Hydro Electric Turbines</li> <li>- Anaerobic Digestion Machinery</li> <li>- Biomass boiler</li> </ul> </li> <li>• Manufacturing machines including Lathes &amp; CNC Machines</li> <li>• Farm or Dairy Machinery</li> <li>• Construction Plant (Excavators, telehandlers, dumpers and the like)</li> <li>• Ground Maintenance / Landscaping Machinery</li> </ul> <p>There are separate covers available under the engineering policy for Renewable Energy and other Machinery, Plant and Equipment. To enable Aviva to consider cover for additional items full details would be required. If the college feel that they may have items that fall outside of the scope of the existing policy cover and would like us to source quotes for additional items, including business interruption cover, please let us know and we can discuss this further with you.</p>		
<p><b>Kidnap &amp; Ransom</b></p> <p>May be required for certain overseas locations.</p> <p>If travelling to the following countries / continents, you may wish to purchase Kidnap &amp; Ransom cover:</p> <ul style="list-style-type: none"> <li>• South America</li> <li>• Central America</li> <li>• Middle East</li> <li>• Africa</li> <li>• Indonesia</li> </ul>		

Cover	Required	
	Yes	No
<p>FYI: Please find below a list of those countries currently excluded under Aviva's travel policy:</p> <ul style="list-style-type: none"> <li>• Afghanistan</li> <li>• Colombia</li> <li>• Mexico</li> <li>• Nigeria</li> <li>• Philippines</li> <li>• Venezuela</li> </ul> <p>For us to provide a quotation, please provide the following:</p> <ul style="list-style-type: none"> <li>• Total number of staff &amp; students travelling</li> <li>• Total number of nights</li> <li>• Travel itinerary</li> <li>• Total assets / revenue</li> <li>• Claims history</li> </ul>		
<p><b>Medical Malpractice / Clinical Trials</b></p> <p>Insures the legal liability of the Insured to pay damages out of claims for negligence brought by third parties in respect of accidental injury or illness arising out of medical malpractice.</p> <p>A non exhaustive list of such activities is noted below. If any of these, or similar medical treatment/diagnosis apply to you please let us know you as you may need a stand alone medical malpractice policy</p> <ul style="list-style-type: none"> <li>• Diagnosis of Injury or other medical conditions</li> <li>• Prescription of treatment, drugs, and/or tests</li> <li>• Care or treatment of a patient – other than first aid</li> <li>• Personal medical or health care advice to individuals in their private capacity</li> </ul> <p><b>NB</b> The <i>college's</i> existing commercial policy, public liability section can include cover for activities of the <i>college</i> nurses* for administering first aid and medicines (include administering medication such as insulin injections, blood pressure tablets, asthma inhalers etc.) where they do so in the absence of a parent. This is called loco parentis cover. Cover would not extend to prescribing medicines other than available over the counter and conducting treatment that would normally be provided by a GP beyond first aid and your <i>insurers will limit</i> their public liability by a Care and Treatment endorsement to £5m.*</p>		
<p><b>Product Recall / Contamination Product Insurance</b></p> <p>Covering the costs associated with a product recall, including the loss of future sales, brand, and reputation. Accidental, alleged, or malicious</p>		

Cover	Required	
	Yes	No
product contamination which could also trigger recall of a product. Please let us know if you would require a quotation.		
<p><b>Terrorism &amp; Sabotage Insurance</b></p> <p>Damage by terrorist action is excluded under your Commercial Combined policy. Buy back options are available and terms can be provided based on a variety of different options.</p> <p>If you wish to discuss the cover available, we would be happy to advise you and obtain some quotations for your consideration.</p>		

## Next Steps

We trust you find our findings and proposition to be of interest. Should you wish to progress and accept our proposal we detail below next steps required: -



If you have any queries, please don't hesitate to come back to us.

- Phone: 0151 601 6320
- Email: [uk.formby.brokers@ajg.com](mailto:uk.formby.brokers@ajg.com)
- Web: [www.ajg.com/uk](http://www.ajg.com/uk)

# EMPLOYMENT PRACTICES LIABILITY CLAIMS

NOTIFICATION REQUIREMENTS



**Gallagher**

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## Guidance of Employment Practice/Tribunal Claims

We have seen a significant increase in the number of employment tribunal claims in recent years and we expect that these will continue to rise.

We have provided you with some guidance notes as to what dictates grounds for notification to the colleges insurers of a possible claim to ensure that you satisfy policy conditions around when to notify incidents.

Aviva, your Employment Practice Liability insurer, have recently updated their stance and advised that an Employment Practice Liability notification should be notified to them at the point when a decision to engage with the ACAS Conciliation service is made.

Insurers appreciate that HR departments follow their own internal policies and procedures when a grievance is raised, and for this reason only ask to be notified once that process has been exhausted, if ACAS Conciliation is then utilized to further a resolution.

### Content of notification

At the point ACAS Conciliation is engaged, your notification to us should typically include the following information:

1. Full name of employee / Complainant / employee
2. Background to the issue including details of any internal investigations and outcomes, grievances, intimations of appeals and claims. Any offers made.
3. Date of awareness of the circumstances i.e., when you first became aware of the grievance
4. Period of time the investigation or allegations span
5. If applicable has the complainant requested an offer of redress
6. Your views on why you consider the set of facts might give rise to a claim
7. Next steps to be taken (if any)

These details should be emailed to your Claims Handler at Gallagher and include the details of the most appropriate contact at the college.