



## WOLVERHAMPTON CITY COUNCIL

### INSURANCE TENDER FOR LEASEHOLD RIGHT TO BUY BUILDINGS INSURANCE



**Arthur J. Gallagher**  
BUSINESS WITHOUT BARRIERS™

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Closing time and date for completion and return: 12.00pm – 5<sup>th</sup> January 2018

Contract Commencement Date: 1<sup>st</sup> April 2018

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## Introduction

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Arthur J Gallagher has the sole appointment as insurance brokers to Wolverhampton City Council to prepare the Invitation to Tender document for portfolio of properties purchased under Right to Buy Legislation and where the Council remains the Freeholder. This is due to the expiry of the Long Term Agreement signed with the current insurers on 1<sup>st</sup> April 2013.

Tenders are invited for the insurances of the Council as detailed in this tender document for the period commencing the 1<sup>st</sup> April 2018.

Cover will be awarded on the basis of the most economically advantageous terms to the Council, with criteria such as price, administrative service; claims handling service and value added being considered. Details of the contract award criteria are given in Section Two – Contract Award Criteria. For absolute Clarity, the specific Award Criteria for this insurance is detailed immediately after the Insurance Specification.

Requests for additional information and submission of tenders will only be considered (as per the Instructions to Tenderers) via the Councils official Procurement portal:

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

All requests and answers will be circulated to all tenderers by the **21<sup>st</sup> December 2017**, to ensure transparency during the tender process. Requests for additional information after this date will not be considered.

**All tenders are required to be uploaded to the <https://procontract.due-north.com> portal by the 12.00pm on 5<sup>th</sup> January 2018. Tenders received after this time/date will not be considered.**

## Section One - Instructions to Tenderers

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### 1. GENERAL

- 1.1 Tenderers are invited to submit a tender for Insurance Services as detailed in this Specification to The Council and other Customers as described in the tender documents.
- 1.2 The Council is utilising an electronic tendering tool to manage this procurement and communicate with tenderers as outlined in "Clause 6 – Submission of Tenders" of these Instructions to Tenderers.
- 1.3 These instructions are designed to ensure that all tenderers are given equal and fair consideration. It is important therefore that tenderers provide all the information asked for in the format and order specified.
- 1.4 Tenderers should read these instructions carefully before completing the tender documentation. Failure to comply with these requirements for completion and submission of the tender response may result in the rejection of the tender. Tenderers are advised therefore to acquaint themselves fully with the extent and nature of the Services and contractual obligations.
- 1.5 These instructions constitute the Conditions of Tender. Participation in the tender process automatically signals that the Tenderer accepts these Conditions.
- 1.6 The Council is interested to receive tenders demonstrating different or alternative ways of providing the Subject Matter, including optional alternative pricing packages. Nevertheless, tenderers are reminded that the Council is inviting tenderers to provide the Goods and Services which are the subject of the tender document, not some different, even if perhaps partially similar. With that in mind, tenderers must submit a tender to provide all that is asked for in the tender document and in accordance with it.
- 1.7 Tenders must not be qualified and tenderers should not make unauthorised changes to the tender documentation. Tenders must not be accompanied by statements that could be construed as rendering the tender equivocal or placing it on a different footing from other tenders. Nor should tenderers approach the Council during the tender process to suggest alterations in the tender documents. Where a tender does not comply with this paragraph, the Council may reject it or accept it as an unequivocal tender submitted and priced in accordance with the tender documents. The Council's decision as to whether or not any tender is acceptable and how it will treat an unacceptable tender will be final and the Council will not regard itself as under any obligation to consult tenderers on this.
- 1.8 All tender documents must be completed in their entirety. The tenderer who is awarded the Contract will be required to sign documentation:
  - 1.8.1 Where the tenderer is an individual, by that individual,
  - 1.8.2 Where the tenderer is a partnership, by at least two duly authorised partners,
  - 1.8.3 Where the tenderer is a company, by two directors or by a director and the Company Secretary.

- 1.9 If you are a company you must satisfy yourself that carrying out the Contract in the way this Contract is structured will be within your objects and powers and demonstrate this to the Council.
- 1.10 All documentation supplied by the Council shall remain its property and confidential to it and should be returned at the time of tender or upon request. Tenderers may not without the Council's written consent at any time use for their own purposes or disclose to any other person (except as may be required by law) the tender or Contract Documents or any information or material which the Council may make available to tenderers all of which shall remain confidential to the Council.
- 1.11 The Council may reject non-compliant tender responses. Tender responses that are deemed by the Council to be fully compliant will proceed to evaluation.
- 1.12 The Council may elect to withdraw the Tender Opportunity within this Invitation at any time within the Timescales below.

## 2 TIMESCALES

- 2.1 Set out below is the proposed procurement timetable. This is intended as a guide and whilst the Council does not intend to depart from the timetable it reserves the right to do so at any stage.

DATE	STAGE
27 <sup>th</sup> November 2017	Tender to be issued to Tenderers by the Council via Due North Pro-contract Portal
14 <sup>th</sup> December 2017	Deadline for receipt of tenderer enquiries
21 <sup>st</sup> December 2017	Deadline for provision of responses to tenderer enquiries
5 <sup>th</sup> January 2018	Closing date and time for receipt by the Council of Tenderer Responses
January 2018	Evaluation of Tender Responses
2 <sup>nd</sup> March 2018	Intention to Award Letters issued
12 <sup>th</sup> March 2018	Expiry of standstill period
13 <sup>th</sup> March 2018	Contract award to successful supplier. Notification to unsuccessful suppliers
1 <sup>st</sup> April 2018	Commencement Date

The Council reserves the right to cancel the tender process at any point and is not liable for any costs resulting from any cancellation.

### **3 INTENTION TO SUBMIT A TENDER**

- 3.1 Guidance on use of the Proc-contract portal are provided within the portal application itself, and are available following completion of the registration process

### **4 TENDER VALIDITY**

- 4.1 The tender is an unconditional offer and should remain open for acceptance for a period of 90 days or until the contract commencement date. A tender valid for a shorter period may be rejected.

#### **PREPARATION OF TENDERS**

- 4.2 Tenderers are responsible for obtaining and verifying all information necessary for the preparation of tenders. In this regard, tenderers shall make such investigations and take such advice (including professional advice) as is appropriate, regarding the tender process and documentation, without reliance upon the Information Provided.

Tenderers should provide their responses to the questions in the questionnaire in the questionnaire itself rather than simply referring to or inserting one of their documents. If tenderers cannot fit a response into the form at that point, the answer response space can be expanded to accommodate the response. Any supporting documents included with the tender should be clearly cross referenced against the relevant question. If the reference is ambiguous or the Council cannot identify an answer or documents in support of an answer, that will be at the risk of individual tenderers, and is likely to have a detrimental effect on the evaluation of the tender.

### **5 REQUESTS FOR FURTHER INFORMATION**

- 5.1 It is your responsibility to satisfy yourselves about the requirements of the ITT.
- 5.2 The Council will endeavour to answer any query promptly however you should submit your queries at the earliest possible opportunity. All questions must be submitted by **14<sup>th</sup> December 2017**.
- 5.3 The Council has committed to provide responses to such questions via the production of a Tender Question / Clarification Log. All Questions raised by prospective suppliers will be detailed including
- I. the date the question was raised,
  - II. the Councils' response to the question or request
  - III. and the date that this information has been provided

### **6 SUBMISSION OF TENDERS**

- 6.1 All Tender response are to be submitted via the Pro-contract portal on or by **12.00 noon on 5<sup>th</sup> January 2018**

### **7 TENDERERS' RESPONSIBILITIES**

- 7.1 It is the responsibility of the individual tenderer to satisfy himself as to the nature, extent, circumstances and situation of what is required in the tender documents and the meaning and implications of the tender

documentation. The Council will assume that tenderers have satisfied themselves as to everything they might need to know before tendering. The Council will not accept any suggestion subsequently that it should make any allowance or consider any claim based on ignorance or a failure to appreciate the circumstances under which the Subject Matter is to be delivered.

- 7.2 Tenderers shall have no claim whatsoever against the Council in respect of any statement, act or omission by the Council and in particular (but without limitation) the Council shall not make any payments to the successful or any other tenderer save as expressly provided for in the tender documents and (save to the extent set out in the Conditions) no compensation or remuneration shall otherwise be payable by the Council to the successful tenderer in respect of the Subject Matter by reason of the scope of the Subject Matter being different from that envisaged by the tenderer or by reason of any of the information within the tender documents including the invitation and information for tendering (or in response to any written enquiries or other information supplied within the course of this tendering process) or otherwise.

## **8. MONITORING**

- 8.1 The Council intends to monitor the successful Contractor's performance of the Contract and will require the Contractor to provide management information and other data and attend business reviews and other meetings. The Contractor should also note that the Council will expect the Contractor to take responsibility for delivering the Subject Matter to the Customer's full satisfaction on the Contractor's initiative irrespective of whether any particular activity has been monitored or not. The Council expects the Contractor to be able to demonstrate this in accordance with the Contract.
- 8.2 The Underwriting and General Policy Service standards for this contract are shown within the Performance Specification
- 8.3 The Claims Service standards for this contract are shown Performance Specification



## **Section Two – Approach to Contract Award Criteria**

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### **Insurance Contract Award Criteria**

The Council will award their contract(s) on the basis of the Most Economically Advantageous Tender with weighting of 70% for Price and 30% for Quality criteria. The process for evaluating insurance tenders is set out below.

It should be noted that the Council will make the contract award on the basis of the option which produces the highest overall score against the example contract award criteria set out below.

#### **Price**

For all Lots, marks will be awarded in respect of price criteria.

Please note that all ancillary costs associated with your bid will be included within the price evaluation. Therefore if there are pricing differentials between a “Direct Dealing” basis and the costs of using additional providers, including but not limited to insurance broker services, the costs of such additional providers will be incorporated in to the total pricing for such bidders.

#### **Total cost of Option**

The Council will consider the cost of premium, IPT, the cost of losses within deductibles, cost of claims handling (if priced separately), proposals for Low Claims Rebates and terms for payment when selecting insurers.

The Council will consider entering into a long term agreement or contract with insurers. The basic requirement is for insurers to quote on the basis of a three year long term agreement with the option for extending for a further two years.

In the event that a LTA is agreed, the Insurer must give the Council at least 120-days’ notice in advance of the renewal date if the Insurer intends to breach the agreement. If the Insurer fails to comply with this notice period then the Insurer will be bound to offer renewal for one year at the current rates, terms and conditions.

The best overall quotation for each Lot will be awarded maximum marks and all other tenders will be awarded a proportion of those marks in direct proportion to the best overall quotation.

## **Quality and Service Standards**

The Quality and Service Standards weighting for each Lot has been broken down as follows.

### ***Sub Criteria***

#### ***Cover***

The Council will give consideration to the range of cover offered, policy conditions, warranties, exclusions, extensions and limitations of cover. The Council are flexible and will consider quotations on different basis but insurers must clearly indicate any aspect of their quotation which does not comply with the specification of cover set out in the tender document.

#### ***Service Delivery***

The Council will rely upon method statements from insurers to indicate how the service will be provided. Insurers are required to provide sufficient detail to enable the service to be evaluated and in particular to confirm their service standards, quality measures and KPIs that apply to this service.

Bidders must be able to demonstrate their expertise in providing services to this Council and indeed similar Organisations (no qualification re Public Sector/Private Sector). Applicants should provide details of the service team, the resources to be allocated to the Council and location for where the team is based.

#### ***Claims Handling***

The Council will rely upon method statements from insurers/claims handlers to indicate how the claims service will be provided. Insurers/Claims handlers are required to provide sufficient detail to enable the claims service to be evaluated and in particular to confirm their service standards, quality measures and KPIs that apply to this service.

Claims handlers must be able to demonstrate their expertise in providing claims handling services (no qualification re Public Sector/Private Sector). Applicants should provide details of the service team, the resources to be allocated to the Council and location where the team is based.

Please note that the provision of services direct to Leaseholders (as clearly specified in the Claims Performance Specification) is a mandatory requirement. The Council is not resourced to administer such services on behalf of the Insurance Company.

#### ***Range of Services***

The Council will give consideration to the inclusion of services from a single provider such as additional claims reduction and loss control services included within the premiums quoted and to the provision of any additional services at specified daily rates.

For each of the Quality and Service Standard criteria, the proposal/method statements will be allocated a mark of between 0 and 5 in accordance with the relative merits of the bid. Tenders should include reference to work undertaken with current or previous clients to help them reduce their overall insurance premiums or how tenderers would work with Wolverhampton City Council to reduce its overall self and external insurance costs.

## Scoring Assessment

The scoring assessment to be used is as below:

Standard of Response	Score
Exceptional standard of response supported by robust evidence, with detailed plans and methodologies. Demonstrates clearly and convincingly how all the Council's requirements in the area being evaluated will be delivered in accordance with the contract documents so as to deliver the works/services in an excellent way	5
Very good standard of response supported by a very good level of credible and detailed evidence, with detailed plans and methodologies. Demonstrates how all the Council's requirements in the area being evaluated will be delivered in accordance with the contract documents so as to deliver the works/services very well	4
Good standard of response supported by a good level of comprehensive evidence showing full understanding of the requirements with plans and methodologies. Gives the Council confidence the requirements of the Specification will be met.	3
Basic response that achieves reasonable standards in most respects but unsatisfactory in others and/or has a number of omissions. Gives the Council concerns around the Bidder's ability to meet some of the Specification requirements.	2
Inadequate response that is unsatisfactory and/or has significant omissions. Gives the Council many concerns about the Bidder's ability to provide the services in accordance with the requirements of the Specification.	1
Very poor response. Insufficient information provided. Gives the Council very low confidence/serious concerns in the Bidder's ability to provide the services in accordance with the Specification.	0

If a response to a quality question is scored 0 then it may be deemed that the tender submission as a whole is not acceptable.

The bullet list below shows how the scores of 0 – 5 (above) equate to the relevant weighting for the written submission:  
In order to assess the "qualitative aspects of each Bid/Lot the Authority has set out Cover, Service and Claims Handling Requirements. Each Bid will be assessed and scored using the Table below in terms of how it meets the particular requirements of each Lot.

- A Score of 5 will obtain the Maximum Percentage for the specific sub-criteria.
- A Score of 4 will receive 80% of the Percentage available for the specific sub-criteria
- A Score of 3 will receive 60% of the Percentage available for the specific sub-criteria
- A Score of 2 will receive 40% of the Percentage available for the specific sub-criteria
- A Score of 1 will receive 20% of the Percentage available for the specific sub-criteria
- A Score of 0 will receive 0% of the Percentage available for the specific sub-criteria

## Section Three – Information about the Council

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### General Information

<b>INSURED:</b>	Wolverhampton City Council and the Leaseholders of the City of Wolverhampton
<b>REGISTERED OFFICE:</b>	Civic Centre St Peters Square Wolverhampton WV1 1RL
<b>WEBSITE:</b>	<a href="http://www.wolverhampton.gov.uk">www.wolverhampton.gov.uk</a>
<b>BUSINESS DESCRIPTION:</b>	Local Authority – Wolverhampton City Council
<b>NEW CONTRACT START DATE:</b>	1 <sup>st</sup> April 2018
<b>LONG TERM AGREEMENT:</b>	3 Years with the option to extend for a further 2 years.
<b>QUESTIONS AND ANSWERS DEADLINE</b>	17.00 hours 14 <sup>th</sup> December 2017 – last date for submission of questions 17.00 hours 21 <sup>st</sup> December 2017 – date upon which all questions will be responded to
<b>TENDER SUBMISSION DEADLINE:</b>	12 noon on 5 <sup>th</sup> January 2018

## Profile of Wolverhampton City Council

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**Wolverhampton** is a city and metropolitan borough in the West Midlands and lies northwest of its large near-neighbour Birmingham and forms the largest part of the West Midlands conurbation. To the north and west lies the Staffordshire and Shropshire countryside.

The city lies upon the Midlands Plateau and there are no major rivers within the city.

Wolverhampton city centre forms the main focal point for the road network within the north western part of the West Midlands conurbation and out to the rural hinterland of Staffordshire and Shropshire. The road network within the boundaries of the city council area is entirely maintained by Wolverhampton City Council.

Wolverhampton is near to several motorways with four being located within 7 miles of the city centre. The first to be constructed in the area was the M6 which opened in sections between 1966 and 1970 and connects the city with the north-west of England including Liverpool and Manchester, Scotland as well as Birmingham and Coventry to the east and London via the M1. Together with the M5, which opened in the area in 1970 and links the city with the south-west of England and London via the M40, the two motorways form a north-south bypass for the city.

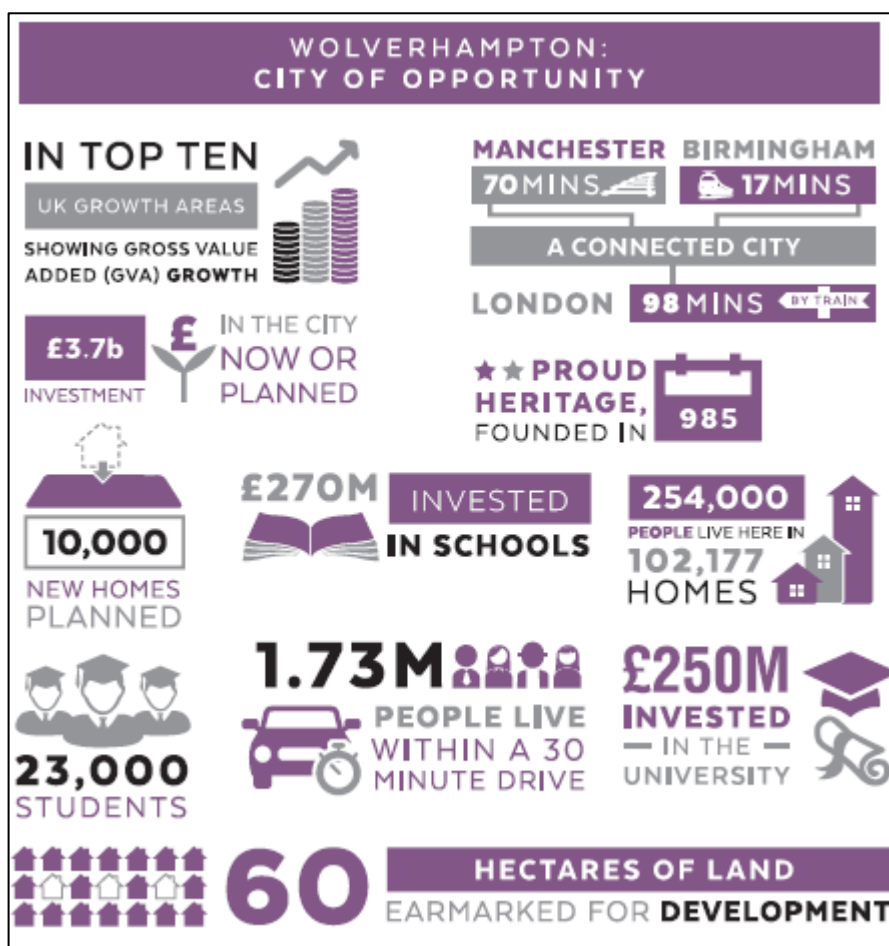


The City is rightly proud of the transformational change underway – across a number of different services – and recently submitted to a Local Government Association Peer Review. This is a rare opportunity for the Council to demonstrate the changes it has been making and hopefully for the LGA to both recognise and publicise the positive impact these plans will have on Wolverhampton and the surrounding region. The next few pages capture perfectly the changes that are underway and the positive outlook which all Wulfunians can rightly have at this time.

### The City of Wolverhampton

The City of Wolverhampton is home to over 250,000 people and remains the only city in the Black Country. It is proud of its cultural diversity, with 35.5% of residents coming from Black, Asian and minority ethnic groups and has an economy which is growing at above the national level.

In January 2016 the Wolverhampton City Council launched Vision 2030. This provides the long-term road map for how we can secure a sustainable, successful future for the next generation of Wulfrunians. This can only be achieved by working closely with partners and sectors from across the City and the Council has a central role in co-ordinating that strategy to ensure it benefits all. On the next page you'll see some of the stand-out figures for the City:



### Corporate – Confident, Capable Council

While Vision 2030 provides a road-map for the City as a whole, the Council's priorities are determined by the Corporate Plan. This document summarises the core aims of the Council's Directorates and ensures that they are outcomes focused for the people, businesses and stakeholders of Wolverhampton.

This briefing has been created in-line with the Corporate Plan, to highlight key priorities and what services are doing to meet them. What is particularly important to note is that none of these services work in isolation, and that it is through strong Corporate Governance that all services work closely with one another. This is evidenced through regular meetings amongst senior managers, partnership boards and the understanding of the cross-cutting nature of the Council's services.

The Council has faced significant funding cuts from Central Government and through careful and considered planning has made budget reductions of £175 million in six years, with a further £54.6 million to be found by 2019/20 on top of £37 million previously agreed. This has seen the number of employees reduce from 6,240 in 2012 to 4,429 in 2016, but at the same time the Council has been more pro-active in engaging with partners, stakeholders and communities to improve service outcomes for all. Whilst these cuts have to be made, the Council is ensuring it invests in the future of the city, its people and its employees. Through maximising the use of ICT and ensuring services are encouraged to invest in the right areas, the Council has ensured it is not managing decline, but planning for the future. Some of the key responsibilities and achievements of the Corporate Directorate are listed below:

C3 Transformation Programme – The Council's C3 (Confident, Capable Council) Transformation Programme is made up of seven strands. These are prominent in all transformation and improvement works across the Council but are monitored centrally through strong Corporate Governance:

- ▲ FutureCustomer

- ▲ FutureMoney
- ▲ FuturePerformance
- ▲ FuturePeople
- ▲ FuturePractice
- ▲ FutureSpace
- ▲ FutureWorks

The aim of the programme is to ensure that the Council makes the most effective and efficient use of its people, process and resources to serve the people of the City of Wolverhampton. The strands feed in to all areas of the Council and seek to aid in the transformation of service delivery.

### **Review of Progress Report**

David Smith, Managing Director of Promodo, conducted a review of the Wolverhampton City Council in March 2016, with a particular focus on:

- ▲ Progress since the 2014 Corporate Peer Review in the implementation of its recommendations
- ▲ The Council's vision and corporate planning
- ▲ Electoral Services
- ▲ Recommendations that could assist in the Council's improvement agenda

The Council has been on an impressive journey of improvement. Since the last LGA Corporate Peer Challenge in 2014 it has recovered from a precarious financial position, made a rapid transformation into a 'Confident, Capable Council', and set out a clear vision and agenda for the future.' The progress is recognised and respected by a range of stakeholders, including staff and partners, and has helped significantly enhance the Council's reputation. The extent and pace of transformation is notable and has rightly been recognised by external reviews and awards. The Summary report to Cabinet is attached in Appendix 5.

The report praised the strong political and managerial leadership in enabling the Council to address the development of the West Midlands Combined Authority and its devolution deal. It also highlighted the successful work with partners and partnerships in embedding itself in the rest of the organisation. The innovation in the regeneration of city assets and the Council's commitment to invest in economic development projects to enable and facilitate growth that has fostered an increasingly outward looking approach and improved partnering arrangements was also commended.

It was highlighted that the Council was growing in confidence about how to engage with its citizens and had made and enacted some difficult decisions such as the removal of the street warden service, the closure of homes for the elderly, but had achieved the outcomes in a managed way. There was praise for the focus on the customer and the PRIDE set of behaviours in ensuring all Council services and employees were working as one to meet the Confident, Capable Council aspect of the Corporate Plan. It also praised the City Vision document as providing a bold and clear set of priorities for the future.

### **Recognition**

Recently, the Council's programme was recognised by being awarded runner-up in the Council of the Year category of the MJ Awards. Additionally, the Council were successful in the following

- ▲ Local Authority of the Year
- ▲ Senior Leadership Team of the Year
- ▲ Excellence in Governance and Scrutiny
- ▲ Most Improved Council

## **Wolverhampton homes**

Lesley Roberts, the Chief Executive of Wolverhampton Homes, the organisation responsible for managing the leasehold properties, was Chief Executive of the Year at the 24Housing 2016 Awards

Lesley made the shortlist with seven other chief executives from housing organisations across the country and was named chief executive of the year at the ceremony in Coventry last night.

A true housing professional, Lesley was inspired to pursue a career in housing after seeing the film 'Cathy Come Home'. She has worked in social housing for over 30 years, and has managed every aspect of housing services, ranging from policy and research to operational and strategic management

## **Developing employees**

The Council has seen its workforce reduce by 29% since 2010 as it becomes leaner and more efficient. There has been a greater focus on attracting talent and providing opportunities for young people as the Council seeks new ideas and ways of working. The apprenticeship scheme is providing 121 opportunities over the next two years and since signing up to the National Graduate Development Programme in 2013 the Council has supported 13 graduates.

Digital Transformation Programme – The Digital Transformation Programme's vision is to fundamentally revolutionise the services delivered to citizens, transforming customer experiences and outcomes by enabling better service delivery through the use of digital technology channels and automation. Thus enabling citizens to engage and transact with the Council at their convenience, in a similar way to how they now engage with banks, travel companies and online shopping. The programme consists of four integrated digital enablement projects with the following high-level deliverables:

- ▲ Customer engagement platform built on Microsoft's Dynamics CRM 2016 platform to enable convenient, intuitive customer digital self-service which supports the council's cost savings initiatives
- ▲ Single view of council data utilising Visionware's Multivue solution to provide a unified view of customer/citizens, businesses and property to enable a joined up approach to service delivery
- ▲ Business intelligence harnessing the power of Qlik's Qlikview dashboarding solution to allow timely provisioning of information that enables the council to make informed decisions and early interventions that will have a positive impact for residents, businesses and Council employees
- ▲ Business change to facilitate the redesign of Council services into digital services and to promote the adoption of the digital services by Council employees and the public of Wolverhampton

Work undertaken by colleagues from the council on the master data management project has been announced as a finalist for their Excellence in Innovation (channel shift) award. Additionally, the Council's eServices Team took home the prize for 'School Security' at the Education Business Awards following their work with the West Midlands Police to reduce the number of break-ins across schools in the city

## **Medium-Term Financial Strategy**

As mentioned above, the Council has managed significant cuts from Central Government and successfully set a balanced budget in 2016/17 without calling on reserves. The MTFS also enables the realisation of the ambition of the Council to invest in the City's future. This is shown by investing in i54, i10, the Council's FutureSpace programme and the Building Schools for the Future programme.



## **WV Active**

The council's Leisure service is continuously transforming and aspiring to offer the City of Wolverhampton's residents a high-quality leisure offer. Investment in facilities and marketing is continually taking place; we offer a commercial approach to managing and developing the service. Membership has continued to grow in 2017; we now have a membership of over 8000 across the three sites. Visits to facilities have increased by over 33% to 1.6 million.

The transformational approach to managing the Council's Leisure Service has received praise from across the sector and won Best Council Services Team at the 2016 MJ Awards. The rebrand to WV Active, investment in facilities and marketing and a commercial approach to managing the service has seen:

### **Place – Stronger Economy**

The Wolverhampton City Council sees its role as providing clear leadership to drive investment and growth. We have developed strong relationships with the business and investment community that allows us to steer growth in a way that will benefit communities. The Council has a big role in marketing the City to investors to attract new businesses and jobs for local people. This has led to some huge successes across the City, notably i10, i54 and the proposed £55 million Westside development which has, and will, greatly enhance the vibrancy of the City. Furthermore, improving the connectivity of the City has been a priority for the Council and this has seen the on-going creation of a £132 million Interchange incorporating a modern Bus, Metro and Train Station and expanded multi-storey car park.

Attracting investment – The Wolverhampton City Council is seeing unprecedented levels of economic development via both public and private investment – worth over £3.7 billion in the next five years. This can already be seen with the new i10 building which the Council financed as the first Grade "A" office space in the City. The refurbishment of the Mander Centre, Bilston Urban Village, i54 and the growth of private businesses across the City demonstrates the continued success of our approach. The i9 development will also complement the city centre architecture and capability when completed

<http://wolverhamptoninterchange.co.uk/interchange-9/>

City of Wolverhampton Council won the Regeneration Award at the Nachural Summer Business Ball & Awards 2017

Skills and Unemployment – Work is on-going to reduce the persistently high levels of unemployment across the city, especially amongst young people. The following are the key city programmes which are part of the Skills and Employment Action Plan 2016/17.

- ▲ Programme 1, the City Work Place: aims to improve the support given to businesses to help them recruit, grow and retain skilled local people, resulting in more jobs and more successful enterprise
- ▲ Programme 2, the City Work Box: aims to create a virtual system that makes it easier for local people to obtain information, advice and guidance, resulting in more local people accessing local employment and progressing in the workplace
- ▲ Programme 3, the Learning City: initially aims to create a dynamic learning environment across the city centre, with strong connections into local communities. This is the first step in putting learning at the heart of our city's overall development

Wolverhampton Workbox – Work is on-going on the development of the Wolverhampton Workbox. The Workbox will be a fully functioning, interactive website which will provide local people, businesses and providers direct access to information, advice on training, employment and job opportunities including apprenticeships. The website will act as a single front door to tailored, customised skills support, and improved access to jobs.

## Wolves@Work (Major DWP/WCC Co-funded programme)

A new partnership is being established between the council and Jobcentre Plus to target much greater numbers into sustained employment. This will place 3000 people into sustained employment in the first three years (2017 – 20) of the programme. A new Business engagement strategy will help us capture information on new jobs and skills demand much more readily and communicate this to local education and training partners. A new Post 16 plan will focus training and apprenticeships on key sector growth areas and tackle the misalignment between training provision and business and industry demand for skills.

In 2015/16 the Council's Economic Inclusion team supported 187 residents into employment. The new initiatives above will see a step change in our approach to supporting local residents into employment and our targets will increase significantly. This will be achieved through new approaches to resourcing (co-funding); a strong drive to understand employer need and ensure this need shapes local training, employment support and workforce development provision.

Employers supported	No of Jobs	Outcome	Number of Wolverhampton Residents into work
Airspace	78	72% Wolves residents (56/78 staff appointed to date)	56
Sunbeam	67	100% roles Wolves residents	67
Slater's Ales	15	14/15 roles wolves residents	14
Ovivo	20	On-going linked with University and College for project manager roles	On-going
Blooms	5	On-going apprenticeships and roles	1 to date but on-going
15 Care companies	90	On going	To be tracked
The Island House	30	Will fully open Sept 2016	On-going
Plastic Bottle Factory	30	Over 25 local residents into work	25
<b>Total</b>			<b>188</b>

WV Living – The Council established WV Living as a private development company in September 2016. The aim is to drive housing growth in the city and unlock regeneration of areas and sites in the City which are not attractive to private development. The company is managed by a board of three directors and has the Council as the sole shareholder. WV Living supports the Black Country Core Strategy for the City of Wolverhampton to build 13,400 new homes between 2006 and 2026. It also supports the Council's key strategic aim of 'Improving the city housing offer'.

WV Living will build around 1000 new homes by 2021. Phase 1 at Danescourt is in progress, with the developer having been appointed and work commencing in the spring 2018. The vast majority will be family homes for market sale but will also include some market rent properties. A quarter of all new homes built will be set aside as affordable council homes. New homes are also being built with tailored modifications to support older people and people with disabilities to live independent lives in their communities.

## People – Stronger Communities

Shaping futures and changing lives is the Council's vision for stronger communities. We want to enable communities to reach their full potential while ensuring we are able to continue protecting vulnerable children and adults. The Council has sought to engage and work with communities and families early to achieve the best outcomes for the people that need the

services. We have strengthened our partnership working with the Police, NHS and other public sector services as evidenced in the creation of the Multi-Agency Safeguarding Hub (MASH) which was the first in the West Midlands to support vulnerable adults. As highlighted below we've also been transforming our operating models in order to improve outcomes for users, making us more efficient, effective and reducing costs.

Adult Services Transformation – The Wolverhampton City Council is delivering a new Adult Social Care model built around the key principle of Promoting Independence for people with care and support needs. Working closely with key partners and groups, the Council is creating a City which is welcoming to older people; where people with disabilities or mental health needs can live independently with more choice and control and where good quality information is available for service users, their families and carers. The programme comprises a number of individual work-streams including:

- ▲ Enabling younger adults with a disability or mental health issues to live in settings that promote their independence and choice
- ▲ To improve the community offer to promote wellbeing and preventative services
- ▲ Enhance personalisation through shaping practice which supports the individual needs of customers to enable them to be independent
- ▲ Better care technology has provided further tools to enable people to live independently and provide greater reassurances to families
- ▲ Making integration across health and social care a reality in the City of Wolverhampton

One of the most successful initiatives has been around Telecare. The Council aims to provide a further 3,000 people the chance to use Telecare assistive technology over the next year which will increase the numbers of people living independently. The Council has worked in partnership with the West Midlands Fire Service to provide a mobile response for Telecare users and a new range of support packages was launched early in 2016 which has seen more than 500 new users joining the service since April.

Children's Services Transformation – The Transforming Children's Services Programme has been developed in order to provide a single mechanism for oversight and accountability for a range of projects designed to further improve services for children, young people and families. Creating a joined up service has enhanced early intervention and support to enable children to remain with their families where possible. Cross-sector working and early intervention has resulted in the Looked After Children numbers reducing from 810 in 2013 to 626 in January 2017, with an additional eight unaccompanied asylum seeker children.

The Council was also successful in bidding for funding for its HeadStart Programme. HeadStart Wolverhampton is a mental wellbeing and resilience programme focussed on early intervention and prevention for young people aged 10 to 16. In 2016 the Wolverhampton City Council secured £9.5 million of Big Lottery funding to extend its test and pilot stages for a further five years. Stage 3 will build on previous learning and deliver a variety of interventions in schools, communities, through young people engagement and on digital channels.

Many elements of HeadStart are co-produced with Wolverhampton's young people from a range of backgrounds, with their voice and needs being the driving force in all we do. HeadStart is partnership programme with providers from all sectors and agencies working together to deliver projects that have been identified as beneficial to our young people, by our young people. The agreed programme outcomes are to increase mental wellbeing, reduce the onset of diagnosable mental disorders, improve engagement in school and academic attainment, reduce engagement in risky behaviour and improve employability.

OFSTED rated the City council's Children's Services as "Good" in 2017

Public Health – The City of Wolverhampton has a number of underlying indicators which have a particular impact on the life expectancy and health within the City. These include infant mortality, smoking, poor diet, alcohol misuse and a lack of physical activity. As a result, a five-year multi-agency strategy is underway to tackle escalating rates of obesity amongst children and adults in the City, which has already halted the rise of obesity in reception year school children, while a multi-agency alcohol and substance misuse forum was established in 2016 to develop an integrated approach to tackling issues. The Council is also championing more engaging ways to exercise including promotions of free WV Active classes and it also ran the 'Beat the Street' campaign which saw 27,727 people walk 400 million steps or 25x around the Earth.

Safeguarding vulnerable people – The City of Wolverhampton's Multi-Agency Safeguarding Hub for children and young people was established in January 2016 and has since expanded to include adult safeguarding referrals in August 2016. This has seen a co-ordinated and effective response to safeguarding issues which has meant a marked improvement in process and outcomes for those in need. The MASH now handles around 250 to 350 referrals a month and is working on further integrating the children's and adults' components.

## **Education**

Over recent years school standards in Wolverhampton have improved significantly, with 89% of schools now rated as either "good" or "outstanding" by Ofsted, compared to 64% three years ago. Dramatic improvements are also being recorded academically. It is now in-line with the national average and the Council is focused on improving this even further.

The Council has demonstrated its commitment to helping raise school standards, launching new leadership programmes for senior school staff and offering support and challenge where required. Supported by the city's Business Champions, the Council has also invested in a business enterprise programme for schools.

Since September 2012, an additional 2,175 school places have been introduced into the primary school estate to cater for the City's rising pupil demographic. Growing demand coupled with an increasingly autonomous school estate has driven successful partnership working which has ensured a robust strategic response. The Council continues to consider the need for additional school capacity in the short to medium term and is working closely with external partners to maximise the capacity of the existing school estate. By adopting a scientific evidence-based approach to school place planning the Council is well positioned to ensure continued prudent investment in the school estate moving forward. The Building Schools for the Future programme has seen £300 million worth of improvements to schools, creating world-class facilities for primary and secondary school children

## Section Four – Insurance Programme

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## **Leasehold Right to Buy – Buildings Insurance**

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This Section incorporates the following sectional classes of business:

- Leasehold Buildings Insurance
- Property Owners Liability insurance

## Leasehold Right to Buy Properties

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### Property Insured

Houses, flats and maisonettes in private ownership where the Council holds an outstanding mortgage liability, with the Council maintaining responsibility for the arrangement of Buildings Insurance

### Cover Required

- ▲ Fire
- ▲ Lightning
- ▲ Thunderbolt
- ▲ Explosion
- ▲ Aircraft
- ▲ Earthquake,
- ▲ Subterranean Fire
- ▲ Smoke Damage
- ▲ Riot, Civil Commotion
- ▲ Malicious Persons
- ▲ Storm
- ▲ Flood
- ▲ Freezing water in fixed water or fixed heating systems. Water escaping from washing machines, dishwashers, fixed water or fixed heating systems.
- ▲ Oil escaping from a fixed heating system.
- ▲ Theft or attempted theft
- ▲ Falling aerials or satellite receiving equipment, solar panels, wind turbines and security equipment, their fittings or masts
- ▲ Accidental breakage of glass in doors or windows, ceramic hobs, sanitary ware and solar heating panels fixed to and forming part of the building.
- ▲ Accidental damage to drains, pipes, cables, and underground tanks used to provide services to or from the buildings
- ▲ Falling Trees or branches, telegraph poles, pylons or lamp-posts.
- ▲ Impact
- ▲ Subsidence or Ground heave or landslip
- ▲ Accidental Damage
- ▲ Public Liability - £2m Limit of Indemnity

### Policy Interest

Policies are to be prepared in the joint names of Wolverhampton City Council and the Leaseholders of the city of Wolverhampton

## Sums Insured

Item	Declared Value (£)	Sum Insured (£)
Buildings – please refer to <b>Appendix 1</b>	206,859,085	£237,887,948

## Deductible - each and every Property

- ▲ £100 in respect of Malicious Persons, Storm, Flood, Escape of Water or falling Trees.
- ▲ £1,000 in respect of Subsidence
- ▲ Nil excess in respect of all other perils

## Basis of claims settlement

Reinstatement basis of settlement

## Basis of Sums Insured

Day One (15%) basis - Non Adjustable

## Underwriting Information

- ▲ Fire Risks Assessments are undertaken by Fire Safety Group. The Assessments are undertaken as follows
  - High Rise, deck access blocks and offices – undertaken by Sam Bunch GI Fire E, Dip FMS, Fire Safety Consultant, Jacobs UK Ltd
  - Low risk medium and low rise blocks – undertaken by Ian Rawlings GI Fire E, Wolverhampton Homes

Please see **Appendix 2** for the FRA Procedure

- ▲ Following the Grenfell Tower fire, Wolverhampton Homes are in the process of visiting leaseholders or their sub-tenants in high rise blocks. During this visit they will be shown the Wolverhampton Homes Fire Safety video. At the same time, the Wolverhampton Homes staff will be checking any smoke alarms and also check for any additional fire risks such as hoarding, paraffin heaters etc...
- ▲ There is a plan to undertake such "Leaseholder audits" yearly.
- ▲ The council operates a microsite - <https://www.wolverhamptonhomes.org.uk/leaseholders> where helpful information is provided on risk issues and repairs
- ▲ Management and housekeeping issues are dealt with by service users and Corporate Landlord staff.
- ▲ Fire extinguishers, fire alarms, emergency lights etc. are serviced through a Contractor
- ▲ Under RTB legislation valuations are dated at the time of the application therefore each valuation date will differ. Some will be date back to 1980 whilst some will have been valued this year – the valuation is always market/reinstatement valuation at the time of application – leasehold legislation does not require the council to get updated valuations once a lease has completed. However property values are indexed annually.

## Hi-rise blocks

- ▲ All 36 traditional high rise blocks have complete up to date Fire Risk Assessments. Significant findings are actioned and recorded. FRA's on high rise are completed annually.



- ▲ All statutory cyclical maintenance is completed and monitored by Wolverhampton Homes contracts and compliance team as per Non domestic asset register - (electrical installation, emergency lighting, sprinklers, FFE, Riser, Fire alarms etc.)
- ▲ The Concierge Team carries out and record daily Fire Safety checks to all high rise blocks. Please see **Appendix 3** for the checklist deployed. Every day. Defects/repairs are passed to relevant teams via Northgate – Task Allocation system.
- ▲ All 36 high rise blocks have sprinkler systems covering the ground floor bin room areas.
- ▲ Zero tolerance policy is enforced for all communal areas. No tenants stored items on any communal landings.
- ▲ All properties have 240v mains smoke alarm systems. 8 “Ex” sheltered scheme high rise blocks benefit from L2 Fire alarm systems which extend into the dwellings.
- ▲ All high rise properties have security door control system and CCTV.
- ▲ Wolverhampton Homes works in Partnership with West Midlands Fire Service including data sharing, prevention work with vulnerable tenants etc.

#### Confirmed Claims Experience

<b>Date of Preparation:</b>	13 <sup>th</sup> November 2017
<b>Source of Information:</b>	Ocaso
<b>Date of Last Claim:</b>	18 <sup>th</sup> September 2017

Please refer to **Appendix 4**

## Policy Extensions to include

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- ▲ Loss of Rent
- ▲ Alternative Accommodation including accommodation costs for any pets owned by Leaseholders during period that the property is uninhabitable
- ▲ Defective Premises Act 1972
- ▲ Architects and Surveyors Fees
- ▲ Debris Removal
- ▲ Full cover for Theft and Malicious Damage in respect of sub-let properties
- ▲ Local Authorities requirements
- ▲ Transfer of interest
- ▲ Protection of other interests
- ▲ Replacement locks
- ▲ Trace and access (of leak)
- ▲ Loss of metered water and/or oil – being the property or responsibility of the property owner
- ▲ Damage caused by Emergency Services as a result of concern for safety of the owner or occupiers
- ▲ Legal fees following occupation by squatters

## Performance Specification

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### Sub-criteria 1 – Compliance with the Insurance Specification

The Council has detailed within the preceding Pages of this Insurance Specification, the Technical Cover Specification which is required by the Council. Tenderers are expected to provide for all limits, perils, deductibles, extensions and terms requested in this tender.

### Sub-criteria 2 – Specification for Service Delivery

The Council expects a high level of performance from the provider of this service and tenderers are required to work with the Council to maintain a high quality, professional and efficient service for all aspects of the services and products requested in this tender.

The Insurance provider is asked to provide a proposal on how Service is to be delivered; providing details as below;

- i. Insurance providers are required to provide the Council with written confirmation that the tenderer will indicate whether or not the Long term Agreement (LTA) will be broken at least 120 days prior to each renewal date, together with authenticated loss experience, in a format required by the Council.
- ii. Insurance providers are required to issue policy documentation to the Council within 15 days of the inception date.
- iii. Insurance providers are required to respond to written enquiries within 3 working days. If a comprehensive reply cannot be despatched within this time due to the need for further enquiries, then a holding response must be despatched giving a timescale by which the insurance provider expects to be able to respond fully.
- iv. Insurance providers are required to respond to telephone enquiries within 24 hours. If a response cannot be given within this timescale then an anticipated timescale for responding should be given to the enquirer.
- v. Should the Council suffer a failure of service from the successful insurance provider/insurance providers or service providers and this is not resolved within a reasonable amount of time, The Council can terminate the contract with the insurance provider/insurance providers or service providers with no penalty clause to apply.
- vi. A named underwriting contact will be provided for this Insurance.
- vii. A suitably qualified and experienced team is to be put in place to provide the service specific to this Insurance contract.
- viii. Half Yearly Claims Performance Statistics are required together with relevant commentary on trends and improvements that the Council could make
- ix. All schedules, documentation and communication are expected to be performed by electronic means.
- x. The insurance provider is expected to provide suitable documentation in respect of the policy to allow the Council to present to the leaseholders. This may include key facts or summaries of cover in plain English along with a policy wording. It is also expected those documents to be issued within 15 days of inception / or renewal.
- xi. A bespoke, plain English summary of cover is required for Leaseholders

### Sub-criteria 3 – Specification for Claims Service Delivery

The insurance provider is asked to provide information on how claims within this LOT will be managed;

- i. The Council expects its insurance provider to manage claims effectively including a track record of providing its customers
  - ▲ With access to a dedicated and experienced team familiar with the administration of such claims
  - ▲ With team with clear referral lines according to complexity of claim
  - ▲ With a claims team which is adequately resourced

- ▲ With a 24/7 service for leaseholders
  - ▲ With access to emergency services on a 24/7 basis
  - ▲ A comprehensive partnership base including Emergency Glass and Water Damage repairs
- ii. Please detail how claims will be handled and the methodology used in reserving and proactively handling each loss from beginning to settlement.
  - iii. The Council does not intend to handle claims under this Policy but does expect a suitable claims provision is made for the direct use of the leaseholders and property owners, including access to glass replacement companies, 24 hour emergency lines. **Such services are mandatory requirements of this tender.** Please detail the claims provision for this within your quotation and how this information is communicated to leaseholders and property owners who may wish to make a claim.
  - iv. Please advise your management/customer information capabilities in respect of claims for this policy including any systems that are used to ensure the Council can monitor claims such as web based reporting systems.

#### **Sub-criteria 4 – Range of Services**

The Council recognises the importance of managing its assets to help sustainability of those assets and also reduce losses and the severity of losses should they occur.

- i. The Council is keen to receive support in management of its Leaseholders including literature and guidance on how Fire and other risks should be managed by Occupiers
- ii. Please detail how you would propose to support the Council in protecting its assets and reducing the likelihood and severity of those losses.

The Council recognises that insurance providers can offer additional services to assist in the performance of this contract and the overall management of risk throughout the organisation.

- iii. Please provide information on specific services that may be available to the Council to support its activities within this Contract including any charges that may apply.
- iv. Please provide any additional information about service / product enhancement that you feel would be appropriate within this Contract. You may wish to suggest alternative ways in which the provision of services and service delivery could be carried out.

## Award Criteria

Price (70%)	
<b>Sub-Criteria - Actual Price</b>	
<p><b>Total cost of Option</b></p> <p>The Council will consider the cost of premium, IPT, the cost of losses within deductibles, cost of claims handling (if priced separately), proposals for Low Claims Rebates, and terms for payment when selecting insurers.</p> <p>The Council will consider entering into a long term agreement or contract with insurers. The basic requirement is for insurers to quote on the basis of a three year long term agreement with the option for extending for a further period of up to 24 months.</p> <p>In the event that a LTA is agreed, the Insurer must give the Council at least 120 days' notice in advance of the renewal date if the Insurer intends to breach the agreement. If the Insurer fails to comply with this notice period then the Insurer will be bound to offer renewal for one year at the current rates, terms and conditions</p> <p>The best overall quotation will be awarded 70% marks and all other tenders will be awarded a proportion of 70% marks in direct proportion to the best overall quotation.</p>	<b>70%</b>
<p><b>Method for calculating Price Score Points</b></p> <p>Lowest Price Submitted</p> <p>_____ X 70% = Percentage Score</p> <p>Tender Price Submitted</p>	

Quality 30%		
<b>1.</b>	<b>Sub-criteria Compliance with Specification</b>	
1.1	<p>The following information will be considered:</p> <ul style="list-style-type: none"> <li>▲ The extent that cover matches/exceeds the requirements of the specification.</li> <li>▲ The principal exclusions and effects of exclusions or conditions.</li> <li>▲ Extent that the terms are provided are based on the limits and deductible levels requested in the tender.</li> </ul>	<b>15%</b>

2	Sub-criteria Service Delivery	
2.1	The Council demands a high level of service with a requirement to agree Service Level Agreement with in-built Key Performance Indicators. The Service Specification is detailed within each Lot. Please provide a Method Statement detailing how your organisation would meet or exceed the Service Specification.	2%

3.	Sub-criteria Claims Handling	
3.1	The Council expects the supplier to be able to provide a competent and expert Claims Handling Service. The Team in place must have the necessary skills and competence to be able to handle effectively the full range and type of claims that will be presented by Leasehold portfolios of this size and with the range of claims generated and in line with the Claims Service Specification. Provide/include within your response, the details of the identities, qualifications and experience of the individual case handlers and management team who will be involved in providing the Claims Handling service including examples of the work they have undertaken for other large residential portfolios	2%
3.2	The council expects the successful provider to be able to deal direct with Leaseholders and to provide a 24/7 service in terms of emergency (Out of Hours) services for water damage and glass breakage claims. This service will be carried out without the intervention or need to involve the Council and the conduct of all claims matters will be handled effectively and professionally with the Leaseholder themselves.	6%
3.3	The Council expects the supplier to have a robust Delivery plan for Claims Handling which meets the Key Performance Indicators required The Plan should detail how the claims will be managed/ handled at all stages in their settlement and how the quality of claims handling will be reviewed, measured and fed back to the Council. Submit a method statement outlining how the claims handling service will be provided and provide details of any established timescales for claims processing.	3%

<b>4.</b>	<b>Sub-Criteria Range of Services</b>	
4.1	<p>The Council is committed to Risk Management and will expect its supplier to support this commitment with expertise, a range of solutions and products including the provision of services which can support the Council support Leaseholders to reduce losses through advice, risk management and indeed through claims analysis</p> <p>Provide details of the provision of specific and bespoke (to this customer and sector) risk management support &amp; explain your approach to dealing with risk areas causing concerns, relevant to a Council of this type.</p>	2%

	<b>Total for Sub Criteria 1,2,3 and 4</b>	<b>30%</b>
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## Invitation to Tender Appendices

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File Attachment Name	Information Contained
<i>Appendix 1</i>	Full Property Listing
<i>Appendix 2</i>	Fire Risk Assessment Procedure
<i>Appendix 3</i>	Fire Safety Inspection checklist
<i>Appendix 4</i>	Insurers Claims Experience (Listings)
<i>Appendix 5</i>	LGP Peer Review



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