



Insurances Policy

Policy Reference:		G18	
Effective date:	January 2025	Review date:	January 2028
Approved by P&PRG:	September 2024	Approved by BoM:	December 2024
Owner:	Michaela Loughlin	Job Title:	Head of Compliance & Improvement
To be issued to: (check as needed)			
<input checked="" type="checkbox"/> Board of Management <input type="checkbox"/> All Staff <input checked="" type="checkbox"/> ET/SLT <input checked="" type="checkbox"/> Head Office Managers <input type="checkbox"/> Head Office Staff <input type="checkbox"/> Finance <input type="checkbox"/> Housing <input checked="" type="checkbox"/> Asset <input type="checkbox"/> ICT <input checked="" type="checkbox"/> H&S		<input type="checkbox"/> OD <input checked="" type="checkbox"/> Compliance <input type="checkbox"/> All Care & Support <input checked="" type="checkbox"/> C&S Managers (RM, OM, CSM) <input type="checkbox"/> C&S Staff <input type="checkbox"/> Contractors <input type="checkbox"/> Agency Staff <input type="checkbox"/> Unite the Union <input type="checkbox"/> Employee Voices Group <input type="checkbox"/> Other: _____	
Method of Delivery: (check as needed)			
<input checked="" type="checkbox"/> Learn Pro <input checked="" type="checkbox"/> Board Portal <input type="checkbox"/> Line Manager to Share (e.g. Agencies)		<input type="checkbox"/> Policy Owner to Notify (e.g. Contractors) <input type="checkbox"/> Other: _____	
Stakeholder Consultation Completed (check as needed)			
<input checked="" type="checkbox"/> Board of Management <input type="checkbox"/> All Staff <input checked="" type="checkbox"/> ET/SLT <input checked="" type="checkbox"/> Head Office Managers <input type="checkbox"/> Head Office Staff <input type="checkbox"/> Finance <input type="checkbox"/> Housing <input type="checkbox"/> Asset <input type="checkbox"/> ICT <input checked="" type="checkbox"/> H&S		<input type="checkbox"/> OD <input checked="" type="checkbox"/> Compliance <input type="checkbox"/> All Care & Support <input checked="" type="checkbox"/> C&S Managers (RM, OM, CSM) <input type="checkbox"/> C&S Staff <input type="checkbox"/> Contractors <input type="checkbox"/> Agency Staff <input type="checkbox"/> Unite the Union <input type="checkbox"/> Employee Voices Group <input type="checkbox"/> Other: _____	

Version Control

Date	Owner	Version	Reason for Change
March 2024	Michaela Loughlin	2.0	Cyclical review

Summary of Changes

Section	Change
All	Changed to new policy template
All	Head of Quality & Compliance changed to Head of Compliance & Improvement
All	ARK changed to Ark
8.0	Insurance Claims Awareness session added under Learning & Development requirements
13.2	Lessons learned process developed and implemented under the monitoring and review section which identifies associated risks within the CRR
7 (d)	Added -full cover operates on unoccupied buildings where the rebuild cost does not exceed £500,000 – any unoccupied in excess of this value should be referred to Brokers for referral too insurers;

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1.0 Arks Values

Arks values are true to the core purpose of the organisation and the services we deliver. They determine our behaviours towards one another and what we should expect in our relationships with one another. Working within the following values will guide and help us deliver our vision and mission of Ark being an organisation where everyone is equal:

Trust

We have confidence in our people to deliver excellent services and trust in them to do so. We will develop trusting and honest relationships and our customers will feel assured that they can rely on us to deliver.

Respect

We treat everyone fairly and we listen. We are respectful of each person with whom we come into contact and expect our people to respond professionally and treat others as they would wish to be treated.

Understanding

We will operate with empathy and compassion and approach each situation with an open mind. We will question and challenge to ensure we achieve the right outcomes for customers and our people.

Equality

We believe everyone is equal and expect our people to create positive experiences where everyone feels valued and included.

Integrity

We will do the right thing and take responsibility for our actions. We will work together to uphold the highest standards of behaviour and practice.

2.0 Purpose

This policy and its associated procedure G18a explain Ark's Insurance renewal and claims process.

3.0 Policy Statement

This policy describes our arrangements for ensuring that Ark has the appropriate types and levels of insurance cover for the range of activities we are involved in.

4.0 Scope

This policy applies across all of the Ark group and the associated procedure provides examples of the types of claims which may be made.

5.0 Legal/Regulatory Framework

This policy complies with the Scottish Housing Regulator's Standard 4 relating to Ark's Board of Management basing decisions on good quality information and advice and identifying and mitigating risks to the organisation's purpose and is supported by the Insurance Claims Procedure ref: G18a.

6.0 Responsibilities

6.1 Board of Management

Ark's Board of Management is responsible for consideration and approval of this policy, and for ensuring that where relevant its decisions are taken in accordance with relevant legislation, training and guidance.

6.2 Executive Team

The Chief Executive is ultimately responsible for ensuring that Ark meets its legal obligations. Ark's Executive Team is responsible for ensuring that this policy is reviewed in accordance with Ark's schedule for review of policies, or sooner if required. The Executive Team is responsible for ensuring that its decisions, and that the decision of officers, are taken in accordance with relevant legislation, regulatory expectations, training and guidance.

6.3 Leadership Team

Ark's Leadership Team is responsible for review of this policy, and for ensuring that relevant measures are put in place in order to implement its requirements.

6.4 Managers

Ark Managers are responsible for the effective implementation of this policy within their area of responsibility. They must also ensure that each member of their staff, through induction and e-learning, is made aware of this policy and participates in relevant training.

6.5 All Staff

All relevant employees are required to be familiar with this policy and any related policies, procedure and guidance as it applies to their job role and responsibilities. Relevant staff will participate in relevant training and comply with the provisions within this policy.

7.0 Insurance

7.1 Insurance cover

We will arrange insurance cover under the following headings:

- a) Employer's liability (including cover for the current range of medical procedures to be carried out by staff);
- b) Public and products liability;
- c) Employment Practices Liability;
- d) Material damage (including damage to all types of properties, extended cover where necessary in relation to vacant properties, full cover operates on unoccupied buildings where the rebuild cost does not exceed £500,000 – any unoccupied in excess of this value should be referred to Brokers for referral to insurers);
- e) Business interruption (covering the range of costs apart from loss of computer services – see (j) below);
- f) Money held at services and in transit;
- g) Abuse (claims against staff which allege abuse of service users);
- h) Commercial Crime Protection;
- i) Directors and Officers liability;
- j) Computer services (covering loss or damage to computer equipment and the business continuity costs resulting from loss of computer services);
- k) Cyber Risks (including losses associated with data liability and network security);
- l) Engineering (covering the Ark property at Stenhouse Drive Edinburgh, the passenger lift at Ark's Southhouse service, the wheelchair access lift at the Priory, and lifting baths/ hoists at various locations);
- m) 'All-risks' insurance to cover proposed construction and re-development building works;
- n) Professional Indemnity to cover legal liability for negligent acts, errors or omissions or negligent breach of duty committed in the provision of Ark's services or advice; and

- o) Treatment Malpractice to cover loss arising from negligent acts, errors or omissions or negligent breach of duty by medical practitioners in relation to Ark's activities; and
- p) Travel to cover employee accident and health insurance whilst travelling as part of their duties.

The levels of cover under each heading are specified in the current insurance policy agreement.

7.2 Period of Cover

Insurance cover will normally be arranged on an annual basis, covering the financial year April to March.

Should cover under any heading be arranged for a period greater than 1 year, the agreement will specify the arrangements for reviewing and if appropriate revising the annual premium under that heading.

7.3 Renewal of Cover

The Head of Compliance & Improvement will initiate a review of the current range and levels of insurance cover each year. Proposals for the insurance cover for the following year will be considered and approved by relevant members of the Leadership Team, following which the Head of Compliance and Improvement will obtain and approve a revised annual premium quotation.

7.4 Notifying Changes Effecting Cover

The policy agreement will specify the arrangements for notifying our insurers of material changes that would affect the level of cover, such as an increase or decrease in the number of properties, or the introduction of new medical procedures to be carried out by staff, etc.

Material changes will be notified to our insurers during the year as required, and/or at the annual review of all insurance headings prior to the renewal of the policy.

The Head of Compliance & Improvement will ensure that internal procedures are in place for material changes to be highlighted and notified to our insurers.

7.5 Submitting Claims

The policy agreement will specify the arrangements for submitting claims for compensation under the various policy headings. These arrangements are covered in G18a- Insurance Claims Procedure that supports this policy.

8.0 Learning & Development Requirements

All relevant employees are required to attend an Insurance Claims Awareness session conducted by Ark's Insurance Broker. These sessions are arranged periodically.

9.0 Related Policies & Procedures

G18a- Insurance Claims Procedure

10.0 Equality Impact Assessment (EIA)

No potential equalities issues have been identified in relation to the development of this policy, and consequently an EIA has not been completed.

11.0 Data Protection Impact Assessment (DPIA)

No potential high risk data protection implications have been identified in relation to the development of this policy and consequently a DPIA has not been completed.

12.0 Monitoring and Review

The Head of Compliance & Improvement will monitor the range of claims made and will report to the Executive Team and Leadership Team on any matters of principle.

12.1 Monitoring

A summary report on current claims will be submitted to the Audit Sub-Committee as part of the Senior Leadership Team's exceptions reporting.

The Head of Compliance & Improvement will monitor claims via a monthly claim report received from Arks Broker and will update Ark's claims lessons learned action tracker identifying associated risks within the Corporate Risk Register.

12.2 Review

The Head of Compliance and Improvement will ensure that our insurance services are renewed through a tendering exercise at regular intervals.

The Head of Compliance and Improvement will ensure that this policy is reviewed by the Board of Management at least every three years in accordance with Ark's policy review Framework.