

Lot 3 Casualty - Quality

Insurer	Social Value 100 marks	Cover Restrictions 75 marks	Policy Wordings Included?	Commit to rating review?	Policy Enhancements 75 marks	Added Value and Innovation 50 Marks	Total Score - MAX 300
Insurer 1	<p>Employees paid London Living Wage</p> <p>Community support projects, including underwriting team offering two days of specific volunteering as determined by you</p> <p>Mentoring young people</p> <p>Graduates will attend 3 educational open days to talk to pupils in Members schools to talk about insurance</p> <p>Equality and diversity training and wellbeing training undertaken by all staff</p> <p>Graduate programme</p> <p>Gambian Handball team</p>	<p>All extensions requested are included however:</p> <p>Public Health contingent only</p> <p>Blanket PI subject to completion of Prop Forms</p> <p>Communicable disease (full exclusion) and cyber exclusions (market standard)</p> <p>AON Noted - EL Asbestos cover limited to GBP5M</p>	YES	YES	<p>EL, PL, PI - court attendance included</p> <p>Corporate manslaughter - full policy limit (no limit requested so not an enhancement)</p> <p>OI data protection, consumer protection and food safety - higher limit offered</p> <p>PI - legal representation increased from GBP10K to GBP50K</p> <p>Automatic acquisitions</p> <p>Damage to reputation</p>	<p>Fire safety management assessment</p> <p>Accident investigation process review (18 days)</p> <p>High rise living review (16 days)</p>	
Insurer 1 Scores	60	30			45	30	165
Insurer 2	<p><i>Response not in response document and word count disregarded.</i></p> <p>- General VFM</p> <p>- Using local suppliers where possible</p> <p>- Community based activities</p> <p>- Premiums4Good</p> <p>- Acting in a socially responsible manner</p> <p>Working with local schools - art competition</p> <p>2 days to attend schools and colleges to discuss careers in insurance and risk management</p> <p>Lot 3 only - QBE Foundation, Annual company charity</p> <p>Green and sustainable and Healthy workplace statement included.</p>	<p>As per tender spec.</p> <p>NOTE - Kingston and Islington - PI quotation not included as no specific services requested - however blanket cover should have been offered.</p> <p>AON Noted - Communicable disease - increased deductible for care home and domiciliary care. Full cover otherwise given.</p>	YES	YES	<p>Bespoke PS wording (as expected)</p> <p>Asbestos EL - full limit</p> <p>No punitive/exemplary damages exclusion</p> <p>Terrorism - full limit for EL</p> <p>Bartoline cover included</p> <p>Full EIL available at additional cost</p> <p>Blanket PI included subject to specific notifiable services</p> <p>No index linking ASL/excess</p> <p>Flexible claim handling</p> <p>Clash coverage - only 1 excess applied if both EL and PL</p> <p>No pandemic exclusion</p>	<p>20 days risk consultancy per authority for the LTA (4 per year)</p> <p>Risk profiling, claims trend and leakage analysis and risk control guidance documents.</p>	
Insurer 2 Scores	40	30			75	40	185
Insurer 3	<p>Borough specific projects including Mind Haringey and Momentum in Croydon. Other specific charities mentioned include:</p> <p>The Soup Kitchen</p> <p>The Diana Awards</p> <p>Ashford Place</p> <p>KEEN London</p> <p>Ovacome</p> <p>Rosie's Rainbow Funds</p> <p>In addition, staff volunteering (3 days per year).</p> <p>Office in Croydon employing local people.</p> <p>Apprenticeship scheme.</p> <p>Good response BUT does not offer something which benefits ALL ILC members.</p>	<p>Motor contingent liability is NOT provided under the property policy (but is included in ZM Motor). Private duties not covered.</p> <p>Waiver of subrogation is not included as standard but we are happy to provide it on a case by case basis.</p> <p>Spec mostly met - BUT waiver of subrogation is a concern.</p> <p>Not mentioned on tender response doc but noted by Aon within quotations:</p> <p>PI - Completion of EWS1 Forms NOT included (Camden)</p> <p>PI is not included in LTA</p>	PARTIAL	YES	<p>Damage to reputation - limited impact</p> <p>EI cover for teachers for extra curricular - part of normal duties</p> <p>Exemplary and punitive damages included</p> <p>Communicable diseases - named diseases covered only - but for residential and domiciliary care limit of GPB20M included - compare with other bids</p> <p>Damage to underground services - minor impact</p> <p>Nil excess for returning officers - IMPORTANT enhancement</p> <p>Mental Health Act - includes improper detention</p> <p>Servicing and Tesing of vehicles included - Enhancement for Camden</p> <p>Waterborne craft on inland waters included up to 10M - Impact?</p> <p>Wrongful arrest or false imprisonment - Part of spec - no enhancement</p>	<p>Safer schools package included</p> <p><i>Not included on response template: 10,000 risk management allowance (discounting the premium) - states 'we would like to offer the council'. Not clear if this is for each member or in total.</i></p>	
Insurer 3 Scores	60	30			60	10	160