

17 February 2012

FREEDOM OF INFORMATION ACT 2000 REQUEST REF: 0061-12

Thank you for your request dated 17 January 2012 under the Freedom of Information Act.

You asked that the Foreign and Commonwealth Office (FCO) provide:

Information on how much money the FCO paid out to people working at/linked to the British Embassy in Tripoli, to settle insurance claims after their insurer refused to pay out because of an "acts of hostility" exclusion clause.

This is most likely to apply to claims made after the embassy in Tripoli was shut during unrest in Libya in February 2011.

I am writing to confirm that we have now completed the search for the information you have requested. I apologise for the delay in replying to your request.

Staff working for the FCO are posted to a range of countries where conditions may be very challenging. In some countries, such as Afghanistan and Iraq, they might struggle to find insurance cover. The FCO therefore arranges a worldwide all risks insurance package which is available to all staff so that they can insure the contents of their homes overseas. The contract is let in open competition using the usual government procurement processes. The insurer settles all claims from FCO staff in line with standard insurance practices.

FCO policy also states that all UK staff and their dependants must adequately insure all private cars and motor cycles against third party risks, even when such insurance is not required by local law.

There has only been one time in recent years when the FCO has paid to settle insurance claims and this was in connection with the unique circumstances of Libya. We evacuated 18 UK based staff and 22 dependants from Tripoli in 2011. Staff had to abandon all their personal belongings and vehicles.

The FCO stepped in to take the role of underwriter. The FCO, in agreement with HMT, settled them based on insurance value less fair wear and tear or depreciation (vehicles). The amounts involved for all staff were:

£241,509.17 for personal effects and

£145,815.45 for cars