



Ministry
of Defence

Ministry of Defence
Main Building
Whitehall
London SW1A 2HB
United Kingdom

Ref: FOI2020/00235

E-mail:
SPODJEP-ClaimsGeneral@mod.gov.uk

31 January 2020

Dear [REDACTED]

Thank you for your email of 8 January requesting the following information:

"Q1 Who are MOD's current liability insurers to cover them against personal injury?"

Q2 Who were the MOD's liability insurers to cover them during the period August 1990 - May 1991?"

"Q3 Were Lloyds the underwriters of the policies?"

I am treating your correspondence as a request for information under the Freedom of Information Act 2000 (FOIA).

A search for the information has now been completed within the Ministry of Defence, and I can confirm that information in scope of your request is held.

A1 The Ministry of Defence (MOD) does not purchase commercial insurance policies to cover risks arising from Core Defence business activities, but accepts its own risks and acts as its own insurer. MOD manages any claims for compensation brought against the Department on the basis of its legal liability, and where MOD has a proven legal liability, compensation is paid. The MOD contracts out the handling of Employer's Liability and Third Party Motor claims to a claims management company, Topmark Claims Management Ltd. Other categories of claim, such as Public Liability for example, are dealt with by the MOD's in-house claims management team.

A2 MOD records of previous claims administrators only go back as far as July 1996 where Royal and Sun Alliance were appointed to manage Service Personnel Employer's Liability claims on behalf of the MOD.

A3 MOD bears the risk for compensation claims arising and acts as its own insurer in respect of compensation claims for personal injury.

If you are not satisfied with this response or you wish to complain about any aspect of the handling of your request, then you should contact us in the first instance at the address above. If informal resolution is not possible and you are still dissatisfied then you may apply for an independent internal review by contacting the Information Rights Compliance team, Ground Floor, MOD Main Building, Whitehall, SW1A 2HB (e-mail CIO-FOI-IR@mod.uk). Please note that any request for an internal review must be made within 40 working days of the date on which the attempt to reach informal resolution has come to an end.

If you remain dissatisfied following an internal review, you may take your complaint to the Information Commissioner under the provisions of Section 50 of the Freedom of Information Act. Please note that the Information Commissioner will not normally investigate your case until the MOD internal review process has been completed. Further details of the role and powers of the Information Commissioner can be found on the Commissioner's website, <http://www.ico.org.uk>.

Yours sincerely,

Common Law & Policy Team