



Homes
England

Date: 20 April 2022

Our Ref: RFI3825

Tel: 0300 1234 500

Email: infogov@homesengland.gov.uk

Making homes happen

By Email Only

Information Governance Team
Homes England
Windsor House – 6th Floor
50 Victoria Street
London
SW1H 0TL

Dear [REDACTED]

RE: Request for Information – RFI3825

Thank you for your request for information which was processed in accordance with the Freedom of Information Act 2000 (FOIA).

You requested the following information:

We are submitting this Freedom of Information request to your Organisation in order to obtain information regarding whether you have any current insurances in force. Please could you therefore respond to the following: -

- Please confirm the name, position and contact details (telephone number and email address) of the person responsible for arranging and administering the Authority's insurances.*
- Which classes of commercial insurance do the Authority currently procure? When are these policies due for renewal?*
- How much does the Authority spend annually on its insurance premium?*
- Please confirm the name of the Authority's current insurance broker/advisor (if applicable).*
- When was the contract for insurance broking services last reviewed/tendered?*
- When will the current contract for insurance brokerage services expire? Is this subject to a potential extension?*

Response

We can confirm that we do hold some of the requested information. We will address each of your questions in turn.

- Please confirm the name, position and contact details (telephone number and email address) of the person responsible for arranging and administering the Authority's insurances.*

Section 40 – Personal information

We have are withholding information on the grounds that it constitutes third party personal data and therefore engages section 40(2) of the FOIA.

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To disclose personal data, such as names, contact details, addresses, email addresses and personal opinions could lead to the identification of third parties and would breach one or more of the data protection principles.

Section 40 is an absolute exemption which means that we do not need to consider the public interest in disclosure. Once it is established that the information is personal data of a third party and release would breach one or more of the data protection principles, then the exemption is engaged.

The full text in the legislation can be found on the following link:

<https://www.legislation.gov.uk/ukpga/2000/36/section/40>

Advice and Assistance

We have a duty to provide advice and assistance in accordance with Section 16 of the FOIA. To comply with this duty we are able to confirm that any correspondence in relation to the organisation's insurance can be directed to our general enquiries team via enquiries@homesengland.gov.uk or 0300 1234 500.

If the correspondence relates to a procurement further information can be found here: [Procurement at Homes England - GOV.UK \(www.gov.uk\)](https://www.gov.uk/guidance/procurement-at-homes-england).

- ***Which classes of commercial insurance do the Authority currently procure? When are these policies due for renewal?***

The commercial insurance policies procured by Homes England are listed below. Their renewal date was 1 April 2022.

Real Estate (Property damage/Business Interruption)

Employers Liability

Public Liability Primary Liability

Public Liability 1st Excess Liability

Public Liability 2nd Excess Liability

Motor Fleet

Group Personal Accident & Travel

Primary Directors & Officers Liability £5m

Excess Directors & Officers Liability £5m

Excess Directors & Officers Liability £10m

Group Life Policy (T&C's)



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- ***How much does the Authority spend annually on its insurance premium?***

For the commercial policies listed above the premium figure for 2021/2022 was £822,839.94

- ***Please confirm the name of the Authority's current insurance broker/advisor (if applicable).***

Lockton Companies LLP, The St Botolph Building, 138 Houndsditch, London EC3A 7AG

- ***When was the contract for insurance broking services last reviewed/tendered?***

The contract commencement date was 02/08/2019.

This contract was via the Crown Commercial Services (CCS) Framework – RM3731 – Insurance Services II, detail of which is available on the following link: [Insurance Services II - CCS \(crowncommercial.gov.uk\)](https://www.crowncommercial.gov.uk/Insurance-Services-II-CCS).

- ***When will the current contract for insurance brokerage services expire? Is this subject to a potential extension?***

The contract end date is 01/08/2022.

The contract does not have an extension clause and there will be a new tender published for this framework.

Right to Appeal

If you are not happy with the information that has been provided or the way in which your request has been handled, you may request an internal review. You can request an internal review by writing to Homes England via the details below, quoting the reference number at the top of this letter.

Email: infogov@homesengland.gov.uk

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Your request for review must be made in writing, explain why you wish to appeal, and be received within 40 working days of the date of this response. Failure to meet this criteria may lead to your request being refused.

Upon receipt, your request for review will be passed to an independent party not involved in your original request. We aim to issue a response within 20 working days.

You may also complain to the Information Commissioner's Office (ICO) however, the Information Commissioner does usually expect the internal review procedure to be exhausted in the first instance.



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The Information Commissioner's details can be found via the following link:

<https://ico.org.uk/>

Please note that the contents of your request and this response are also subject to the Freedom of Information Act 2000. Homes England may be required to disclose your request and our response accordingly.

Yours sincerely,

The Information Governance Team
For Homes England

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