



**OFFICIAL DECISION NOTICE PUBLISHED BY
DEMOCRATIC SERVICES ON 31 MARCH 2021**

The Leader of the Council and the Cabinet Member for Environment, Housing and Regeneration have made the following decision today:

1.	<p>THE LEADER OF THE COUNCIL AND THE CABINET MEMBER FOR ENVIRONMENT, HOUSING AND REGENERATION</p> <p>SOCIAL HOUSING TENANTS CONTENTS INSURANCE SCHEME – EXTENSION TO EXISTING CONTRACT</p> <p>DECISION:</p> <p>That the Leader of the Council and the Cabinet Member of Environment, Housing and Regeneration agree to:</p> <ol style="list-style-type: none">1. Extended the existing Tenants Contents Scheme Insurance contract for 2 years from 05 April 2021 at an estimated contract value of £116k (£94k after deduction of commission to the Council); and2. Approved Option 1 - A 30% premium increase, 22% commission and the introduction of a £50 accidental damage excess effective from 05 April 2021. <p>The contract was awarded from 01 April 2018 to Thistle Insurance Services Ltd and underwritten by Allianz Plc for a period of 3 years with the option to extend for a further 2 years.</p> <p>REASONS FOR THE DECISIONS MADE</p> <p>The provision of a Tenants Content Insurance Scheme was the subject of a tender exercise in 2017/2018, which culminated in a contract award from 01 April 2018 to Thistle Insurance Services Ltd and underwritten by Allianz Plc for a period of 3 years. This contract has been successfully operating and providing contents insurance cover for over 600 Council tenants as at the end of January 2021. The current contract provides the option to extend for a further 2 years from 05 April 2021.</p> <p>ALTERNATIVES CONSIDERED AND REJECTED</p> <p>The option exists to re-tender the service at this stage. However, to provide continuity of insurance cover and for reasons of efficiency, it was considered appropriate to recommend the option to extend the existing contract. The option also exists to not provide a Tenants Content Insurance Scheme. It is good practice for a Social Housing Landlord to offer contents insurance to its tenants, many of whom are on low incomes/ dependent upon welfare benefits and already face challenges of financial exclusion. A contents insurance scheme</p>	<p><i>Dan Kennedy, Director of Housing, Environment, Education, Performance, Health and Wellbeing</i></p> <p><i>Rod Smith, Tenancy Services</i></p>
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	<p>enables tenants to access cover and pay the premiums on a weekly basis when they pay their rent.</p> <p>FURTHER INFORMATION</p> <p>That this report be declared as exempt from publication as it involves the disclosure of information in accordance with Section 100(A) and paragraph 3 of Part 1 of Schedule 12 (A) to the Local Government Act 1972 (as amended), in that the report contains information relating to the financial or business affairs of any particular person (including the authority holding that information) and that the public interest in withholding the information outweighs the public interest in disclosing it.</p>	
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DECISION AUTHORITY & IMPLEMENTATION

Where required, these decisions have been taken under The Local Authorities (Executive Arrangements) (Meetings and Access to Information) (England) Regulations 2012.

These decisions, unless called in, will come into effect from 5pm on Friday 09 April 2021.

This is the formal notice by the Council of the above decisions. If you would like more information on any of the decisions, please contact Democratic Services on 01895 250636. The right hand column indicates the name of the officer(s) responsible for implementing / following up the decision in each case. Circulation of this decisions sheet is to a variety of people including Members of the Council, Corporate Directors, Officers, Group Secretariats and the Public.