



HILLINGDON
LONDON

OFFICIAL EXECUTIVE DECISION NOTICE PUBLISHED BY DEMOCRATIC SERVICES

Notice is hereby given that the following decision(s) have been made today by Cabinet Members at the London Borough of Hillingdon:

Title of decision	Corporate Insurance Contract Extension
Reference No.	1580
Date of decision	28 November 2025
Call-in expiry date	SPECIAL URGENCY N/A – This decision comes into immediate effect
Relevant Select Committees	Corporate Resources & Infrastructure Select Committee
Relevant Ward	All

Decision made

Cabinet Members making the decision	The Leader of the Council, in conjunction with the Cabinet Member for Finance & Transformation
	APPROVED That the Leader of the Council, in conjunction with the Cabinet Member for Finance and Transformation: <ol style="list-style-type: none">1. Agreed to extend the current contract with Risk Management Partner (RMP) for the provision of Corporate Insurance (Airside, Combined Liability, Computer, Contractor All Risk, Crime, Medical Malpractice, Officials Indemnity, Personal Accident Travel, School Journey, Professional Indemnity, Property, Terrorism and Marine) to the London Borough of Hillingdon for a one-year period from 1 December 2025 to 30 November 2026 at the cost of £1,455,887.2. Agreed to extend the current contract with Zurich Insurance Company Ltd t/a Zurich Municipal for the provision of Corporate Insurance (Engineering cover, Engineering inspection contract and Motor cover) to the London Borough of Hillingdon for a one-year period from 1 December 2025 to 30 November 2026 at the cost of £365,736.3. In line with the Council's terms of engagement with its appointed Insurance Broker (Marsh Ltd) permitted

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	<p>payment of premiums associated with the policies provided by Risk Management Partner (RMP) through Marsh Ltd.</p> <p>4. In line with the terms of the policies insured via Risk Management Partner (RMP), permitted Gallagher Bassett to handle all claims received against the Council and made by the Council.</p>
Reason for decision	The Council's existing insurance policies are due to expire on 30 November 2025. To manage Council risks effectively, it is critical that appropriate insurance policies are maintained. Following advice from Marsh Limited, the Council's insurance broker, officers were advised that insurances market conditions remain challenging and the opportunity to achieve lower cost premiums were limited. Members were given details of the premium and variance from the previous year.
Alternative options considered and rejected	<p><u>Self-insure</u>: The alternative option of the Council funding losses arising from all insurable risks was rejected in favour of the financial stability offered by transferring the selected insurable risks to insurers.</p> <p><u>Risk management</u>: A review of the Council's Insurance policies is due to take place ahead of an insurance tender 2026 to ensure the Council's Insurance needs are being met.</p>
Classification	Part II – Members' Only and Not for Publication
Link to associated report	<i>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.</i>
Relevant Officer contact & Directorate	Harrison Thorpe – Finance Directorate
Any interest declared by the Cabinet Member(s)/ dispensation granted	N/A

Implementation of decision & scrutiny call-in

[Internal Use only]	
When can this decision be implemented by officers?	<p>This decision was taken under special urgency procedures in the Council Constitution and deemed urgent by the Leader of the Council.</p> <p>The reason for urgency was due to a statutory requirement for the Council as an Employer and fleet manager to have an Employer's Liability and Motor policy in place. In addition to this statutory requirement, the Council also has other policies to cover associated business-related risks. Insurance policies allow the Council to transfer risk to an insurer providing financial stability in case a significant loss is incurred.</p> <p>Agreement that the matter was urgent and could not have been reasonably deferred, along with the waiver of the scrutiny call-in period, was also granted by the Chair of the Corporate Resources & Infrastructure Select Committee.</p> <p>THIS DECISION THEREFORE COMES INTO IMMEDIATE EFFECT.</p>
Further information	<p>These decisions, where applicable, have been taken under The Local Authorities (Executive Arrangements) (Meetings and Access to Information) (England) Regulations 2012. This is the formal notice by the Council of the above executive decision, including links to the reports where applicable. If you would like more information on this decision, please contact Democratic Services on 01895 250636 or email: democratic@hillington.gov.uk. Circulation of this decision notice is to a variety of people including Members of the Council, Corporate Directors, Officers and the Public. Copies are also placed on the Council's website.</p> <p style="text-align: right;">Democratic Services London Borough of Hillingdon Civic Centre High Street Uxbridge UB8 1UW</p>