OFFICIAL EXECUTIVE DECISION NOTICE
PUBLISHED BY DEMOCRATIC SERVICES

HILLINGDON
LONDON

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 Policies Tender**
Reference No.	2026/1839
Date of decision	6 November 2026
Call-in expiry date	**SPECIAL URGENCY** **N/A – This decision comes into immediate effect**
Relevant Committee	Audit, Finance & Performance Committee (Scrutiny)
Relevant Ward	N/A

Decision made

Cabinet Members making the decision	The Leader of the Council, in conjunction with the Cabinet Members for Finance.
	APPROVED **That the Leader of the Council, in conjunction with the Cabinet Member for Finance:** **1) Accepted the tender for the Council's main insurance contracts for five years with an option to extend for a further two-year (Lots 1-5) and for Lot 6 a contract for three years with two plus two-year extension period from 1st December 2026 as follows:** **a) Lot 1 - Property Insurance at the of cost £581,334.25 from Protector Insurance;** **b) Lot 2 - Liability Insurance at the cost of £352,988.99 from Zurich Municipal;** **c) Lot 3 - Motor Fleet at the cost of £120,185.59 from Zurich Municipal;** **d) Lot 4 – Engineering Insurance & Inspections at the cost of £80,824.82 from Risk Management Partners Ltd via HSB;** **e) Lot 5 – Group Personal Accident Travel Insurance at the cost of £2,159.36 from Risk Management Partners Ltd via American International Group UK Ltd (AIG); and** **f) Lot 6 - Terrorism Insurance at the cost of £54,071.36 from Risk Management Partners Ltd via Convex.**

This notice is a public document also available to view on the Council's website www.hillingdon.gov.uk

	2) Noted that the initial aggregate annual premium is £1,191,564.37 and that the estimated maximum contract value, including all available extension periods, is £8,340,950.59. This estimate is based on the initial annual premiums and is provided for governance and contract management purposes only. Actual expenditure will be subject to annual premium renewals and may vary in accordance with claims experience, changes to insured assets and risks, inflation and wider insurance market conditions. **3) Agreed that Lots 1 to 5 shall be awarded for an initial period of five years with an option to extend for a further two years.** **4) Agreed that Lot 6 shall be awarded for an initial period of three years with options to extend for two further periods of two years.** **5) Agreed that any extensions be authorised by the Cabinet Member for Finance and any annual premium adjustments be delegated to the Corporate Director of Finance.** **6) Given the urgency to onboard the new insurance contracts by their start date, the Chair of the Audit, Finance & Performance Committee agreed to waive the scrutiny call-in period so the above decisions can take immediate effect.**
Reason for decision	The Leader of the Council, in consultation with the Cabinet Member, approved the Council's insurance arrangements to ensure that appropriate and continuous insurance cover was in place when the existing policies expired on 30 November 2026, with all available extensions having been used. In reaching their decision, Members noted that the Council's arrangements for schools insurance had changed following the Rabbsfarm school fire in July 2026. Following a review, maintained schools moved to a Government insurance scheme. This change meant that bidders for the Council's corporate insurance contracts needed to revise their proposals at a late stage in the procurement process. Urgent approval was therefore required to allow the procurement to be completed and give insurers sufficient time to put the necessary arrangements in place before the new policies

	commenced on 1 December 2026. This ensured continuity of the Council's insurance cover, including statutory Employers' Liability and Motor Insurance, and appropriate arrangements for handling claims.
Alternative options considered and rejected	The option of the Council meeting the full cost of any uninsured losses itself was considered but rejected, as appropriate insurance cover provided greater financial protection for the Council.
Classification	Part II – Members' Only and Not for Publication
Link to associated report	*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.*
Relevant Officer contact & Directorate	Harrison Thorpe - Finance
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?	**This decision was taken under special urgency procedures in the Council Constitution and deemed urgent by the Leader of the Council.** **The reason for urgency was to enable the Council to conclude the insurance procurement and put the necessary statutory cover in place from 1 December 2026, following a late change to the schools insurance arrangements and allowing sufficient time for insurer onboarding and transition.** 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 Audit, Finance & Performance Committee. **THIS DECISION THEREFORE COMES INTO IMMEDIATE EFFECT.**

Further information	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@hillingdon.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. **Democratic Services** **London Borough of Hillingdon** **Civic Centre** **High Street** **Uxbridge** **UB8 1UW**