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| **GUIDANCE NOTE TO CUSTOMERS** |
| *The Risk Profile Template document is needed to provide insurers with detailed information on your organisation in order to provide an accurate insurance quotation. Please note by not completing the information in full could lead to a number of clarification questions being asked or could result in an insurer not biding for your insurance as not enough information was provided or they will build in risk in their pricing.**The text below in yellow provides guidance and requires customers to complete.* *If you need further advice on this document you may wish to consider seeking insurance advice.* |

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| **1. GENERAL** |
| 1.1 Confirmation of the in-house and outsourced services provided by the Contracting Authorities and details of when they were transferred. |
| [Customer to provide detail] |
| 1.2 Details of any other function(s) which are not normally associated with the Contracting Authorities. |
| [Customer to provide detail] |
| 1.3 Are the claims handling provided in-house or outsourced? If they are provided in-house does the claims data match the insurers. If they do not match reason(s) are to be provided. |
| [Customer to provide detail] |
| 1.4 Details of any major changes to the responsibilities of the Contracting Authorities or service delivery for the next twelve months. |
| [Customer to provide detail] |
| 1.5. Business description of the Contracting Authorities |
| which shall include as a minimum, but is not limited to:  1.5.1. Area of authority (square miles);  1.5.2. Key locations included within the area;  1.5.3. Annual revenue and budgets; and  1.5.4. Key priorities. |
| 1.6. The corporate plans, risk registers, health and safety policy of the Contracting Authorities may be included as an appendix if relevant. |
| [Customer to provide detail] |
| 1.7. Details of the services provided and the transferred out date (local authorities only) |
| for the following, but not limited to:  1.7.1. Housing;  1.7.2. Refuse;  1.7.3. Leisure centres;  1.7.4. Highways;  1.7.5. Environmental health;  1.7.6. Building control;  1.7.7. Finance;  1.7.8. Administration; and  1.7.9. Other. |
| 2. Motor |
| 2.1. Cover required: |
| 2.1.1. Comprehensive;  2.1.2. Third party fire and theft;  2.1.3. Third party only; or  2.1.4. Various. |
| 2.2. Use of vehicles: |
| 2.2.1. Social, domestic and pleasure;  2.2.2. Policy holder’s business; or  2.2.3. Other. |
| 2.3. Level of excess. |
| [Customer to provide detail] |
| 2.4. Vehicle numbers by type: |
| 2.4.1. Blue light;  2.4.2. Hired vehicle;  2.4.3. Bus;  2.4.4. Coach;  2.4.5. Minibus  2.4.6. Private cars;  2.4.7. Commercial vehicles <3.5 tonnes;  2.4.8. Commercial vehicles 3.5 – 7.5 tonnes;  2.4.9. Commercial vehicles >7.5 tonnes;  2.4.10. Refuse vehicles; and  2.4.11. Other including special types. |
| 2.5. Complete vehicle schedule to include all vehicles detailed |
| [Customer to provide detail] |
| 2.6. Maximum value in any one vehicle. |
| [Customer to provide detail] |
| 2.7. Narrative for claims over £100,000. |
| [Customer to provide detail] |
| 2.8. Details of any vehicles used for hire or reward. |
| [Customer to provide detail] |
| 2.9. Details of any location with vehicle accumulation over £2m. |
| [Customer to provide detail] |
| 3. Airside |
| 3.1. Full details of the business/work being undertaken. |
| [Customer to provide detail] |
| 3.2. Name and full address of airport location and where the Contracting Authorities intend to carry out operations in relation to the airport. |
| [Customer to provide detail] |
| 3.3. Frequency of visits to the airport. |
| [Customer to provide detail] |
| 3.4. Details of distance of operation/vehicles from aircraft if 20 metres or less. |
| [Customer to provide detail] |
| 3.5. Turnover resulting from aviation activities. |
| [Customer to provide detail] |
| 3.6. Combined single limit (property damage / bodily injury) per occurrence; |
| [Customer to provide detail] |
| 3.7. Policy deductible (property damage only). |
| [Customer to provide detail] |
| 4. Personal accident |
| 4.1. Wage roll and / or numbers of persons for each category of insured persons required including operative time. |
| [Customer to provide detail] |
| 4.2. Detail of benefits to be included: |
| 4.2.1. Death;  4.2.2. Loss of limb and / or loss of eye;  4.2.3. Total loss of hearing and / or loss of speech and / or hearing in one ear;  4.2.4. Permanent total disablement;  4.2.5. Permanent partial disablement;  4.2.6. Permanent or total loss or use of:  4.2.6.1. An arm, hand or leg above the knee;  4.2.6.2. A leg below the knee or foot  4.2.6.3. A shoulder or elbow;  4.2.6.4. A hip, knee, ankle or wrist;  4.2.6.5. A thumb or big toe;  4.2.6.6. Any finger;  4.2.6.7. Any toe; and  4.2.6.8. Temporary total disablement (weekly benefit – period 104 weeks).  4.2.7. The highest salary for each category. |
| 5. Travel |
| 5.1. Detail of benefits to be included including sum (£), currently in force or additionally required: |
| 5.1.1. Overseas medical expenses and emergency repatriation expenses and travel expenses;  5.1.2. Excess;  5.1.3. Personal property;  5.1.4. Single article limit;  5.1.5. Delayed personal property;  5.1.6. Loss of travel documents;  5.1.7. Loss of keys;  5.1.8. Money;  5.1.9. Cash limit;  5.1.10. Travel delay; cancellation, curtailment and rearrangement expenses;  5.1.11. Excess;  5.1.12. Personal liability any one event;  5.1.13. Legal expenses;  5.1.14. Rental vehicle excess;  5.1.15. Political or natural disaster; and  5.1.16. Contingency coverage and excess. |
| 5.2. Travel pattern for the next twelve months or if not known the previous twelve months travel pattern, including following areas and estimated person days: |
| 5.2.1. UK;  5.2.2. Europe;  5.2.3. USA / Canada; and  5.2.4. Rest of the world. |
| 5.3. Details of any trips on non-scheduled aircraft. |
| [Customer to provide detail] |
| 5.4. Confirm of the maximum number of employees who could fly together. |
| [Customer to provide detail] |
| 5.5. Details of any location with more than 200 insured persons. |
| [Customer to provide detail] |
| 5.6. Where school journey cover details of pupil numbers split between the following: |
| 5.6.1. Nursery;  5.6.2. Primary;  5.6.3. Secondary; and  5.6.4. Special needs. |
| 6. Engineering and engineering inspections |
| 6.1. Inspection schedule including full postcode. |
| [Customer to provide detail] |
| 6.2. Inspection frequency including non-statutory plant. |
| [Customer to provide detail] |
| 6.3. The cover required for each item including sum (£) and alternative required (£): |
| 6.3.1. Sudden and unforeseen damage;  6.3.2. Damage to own surrounding property due to explosion or collapse;  6.3.3. Damage to own surrounding property due to fragmentation;  6.3.4. Breakdown; and  6.3.5. Other. |
| 6.4. Limit required for own surrounding property. |
| [Customer to provide detail] |
| 7. Contract works |
| 7.1. List of contracts for the forthcoming period including estimated total value. |
| [Customer to provide detail] |
| 7.2. Maximum and average contract period. |
| [Customer to provide detail] |
| 7.3. Split value of contract between: |
| 7.3.1. Buildings – new build showing percentage of timber framed construction;  7.3.2. Buildings – repair / refurbishment / renovation / extension showing percentage of timber framed construction; and  7.3.3. Description of other works. |
| 7.4. If cover is required for own plan detail estimated new replacement value and total market value required. |
| [Customer to provide detail] |
| 7.5. If cover is required for hire in plant detail limit and estimated annual hire charges. |
| [Customer to provide detail] |
| 8. Computer |
| 8.1. Computer equipment schedule with locations including full postcode. |
| [Customer to provide detail] |
| 8.2. Location(s) of equipment over £500,000 including details of fire suppression and security arrangements. |
| [Customer to provide detail] |
| 8.3. Split of sum insured, which includes: |
| 8.3.1. Computer and / or ancillary equipment;  8.3.2. Laptop computers;  8.3.3. Other portable equipment;  8.3.4. Reinstatement of data / damage to computer records;  8.3.5. Months increased cost of working; and  8.3.6. Computer negligent breakdown. |
| 8.4. Limits for Increased Cost of Working (ICOW) and reinstatement of data. |
| [Customer to provide detail] |
| 9. Deterioration of stock |
| 9.1. Type of cold store. |
| [Customer to provide detail] |
| 9.2. Type of stock. |
| [Customer to provide detail] |
| 9.3. Split of stock sum insured between chilled and frozen and by freezer. |
| [Customer to provide detail] |
| 9.4. Confirmation of an alarm and would it work in a power failure. |
| [Customer to provide detail] |
| 9.5. Equipment in use – number and size of chillers. |
| [Customer to provide detail] |
| 9.6. Age of equipment. |
| [Customer to provide detail] |
| 9.7. Are maintenance agreements in place? |
| [Customer to provide detail] |
| 10. Crime |
| 10.1. Confirmation of posts where higher sums insured are required including wage roll. |
| [Customer to provide detail] |
| 10.2. Maximum value of cash at each location. |
| [Customer to provide detail] |
| 10.3. Have monthly management reports been examined for variances against budget forecasts and such variances examined? |
| [Customer to provide detail] |
| 10.4. Narrative on all claims over £25,000 including measures taken to prevent re-occurrence. |
| [Customer to provide detail] |
| 11. Fine art |
| 11.1. Full address(es) including full postcode and descriptions of locations where collection is kept including construction type. |
| [Customer to provide detail] |
| 11.2. Nature of the location: |
| 11.2.1. Museum;  11.2.2. Office;  11.2.3. Storage facility; and  11.2.4. Public access. |
| 11.3. Sums insured for the collection including breakdown between the categories (paintings, fragiles and regalia). |
| [Customer to provide detail] |
| 11.4. Details of top 5 items by sums insured. |
| [Customer to provide detail] |
| 11.5. Split of sums insured between locations. |
| [Customer to provide detail] |
| 11.6. Details of physical security at main location including burglar, fire alarms and the type of signalling. |
| [Customer to provide detail] |
| 11.7. Detail outdoor items including materials, values, exact location, security and supervision. |
| [Customer to provide detail] |
| 11.8. Detail of valuations to confirm the sums insured including summary pages. |
| [Customer to provide detail] |
| 11.9. Narrative on significant claims and steps taken to minimise the risk of a re-occurrence. |
| [Customer to provide detail] |
| 11.10. Details of any non-fine art property claims at the location where the art is kept. |
| [Customer to provide detail] |
| 11.11. Clarification as to whether the cover requested is being provided by the current insurer or not. |
| 11.12. Details of any expected patterns of incoming or outgoing exhibits over the next twelve months including values. Whether transits are expected (UK or worldwide). |
| [Customer to provide detail] |
| 12. Legal expenses |
| 12.1. Detail and confirmation of cover required, limit and excess |
| on the following but not limited to:  12.1.1. Employment defence;  12.1.2. Tax and VAT;  12.1.3. Criminal prosecution;  12.1.4. Property disputes;  12.1.5. Data protection;  12.1.6. Contract disputes; and  12.1.7. Helpline. |
| 13. Marine |
| 13.1. Confirmation if the vessel(s) is ashore or afloat including the full address including postcode(s). |
| [Customer to provide detail] |
| 13.2. Schedule of the vessel(s) including: |
| 13.2.1. The sums insured;  13.2.2. Is damage cover required; and  13.2.3. If liability cover required. |
| 13.3. The level of excess required for each and every loss. |
| [Customer to provide detail] |
| 13.4. Confirmation of conditions and exclusions to include limit, if its currently in force or its additionally required on the following: |
| 13.4.1. Third party liability; and  13.4.2. Water skier’s liability. |
| 14. Financial loss |
| 14.1. Detail the basis of cover to include but not limited to: |
| 14.1.1. All employees;  14.1.2. Individual limits;  14.1.3. Persons insured;  14.1.4. Sum insured; and  14.1.5. Alternative sum insured required (£). |
| 14.2. Confirmation of conditions and extensions |
| [Customer to provide detail] |
| 15. Professional indemnity |
| 15.1. A breakdown of the services provided to third parties |
| including but not limited to:  15.1.1. Limit of indemnity (£);  15.1.2. Estimated annual fee (£);  15.1.3. Excess (£);  15.1.4. Run-off only required; and  15.1.5. Retroactive date. |
| 15.2. Detail conditions and extensions, including but not limited to: |
| 15.2.1. Indemnity for former employees and consultants; and  15.2.2. Infringement of copyright or patents. |
| 15.3. The previous year’s and the forthcoming year’s income for each service. |
| [Customer to provide detail] |
| 15.4. Confirmation that there are no material changes expected in the current year. |
| [Customer to provide detail] |
| 15.5. Confirmation that the Contracting Authorities can agree with the following statements: |
| 15.5.1. Legal Services  15.5.1.1. All legal services work is undertaken or supervised by a legally qualified employee;  15.5.1.2. No conveyancing work is undertaken;  15.5.1.3. All work is undertaken under a formal written contract with the third party; and  15.5.1.4. No officials indemnity losses in this area.  15.5.2. Construction services  15.5.2.1. This would include engineering, design and construction activities, surveying activities and architecture;  15.5.2.2. All construction work is undertaken or supervised by a qualified employee;  15.5.2.3. No work is undertaken on bridges, tunnels, airports, railways, sewage or harbours;  15.5.2.4. All work is undertaken under a formal written contract with the third party and  15.5.2.5. No officials indemnity losses in this area  15.5.3. Valuation services  15.5.3.1. No valuations are undertaken for lending purposes;  15.5.3.2. No single valuation is undertaken which is larger than GBP1,000,000;  15.5.3.3. All work is undertaken under a formal written contract with the third party and  15.5.3.4. No officials indemnity losses in this area.  15.5.4. Procurement  15.5.4.1. No officials indemnity losses in this area |
| 16. Employers liability |
| 16.1. Wage roll bill and the number of employees for the past seven years. |
| [Customer to provide detail] |
| 16.2. Largest location by number of employees and maximum number at that location. |
| [Customer to provide detail] |
| 16.3. Web link to latest reports and accounts. |
| [Customer to provide detail] |
| 16.4. Confirmation on the definition of employee: |
| 16.4.1. Any member of the Contracting Authorities;  16.4.2. Any person under a contract of service or apprenticeship;  16.4.3. Persons hired by the Contracting Authorities;  16.4.4. Any labour master or person supplied by the Contracting Authorities;  16.4.5. Labour on sub-contractors;  16.4.6. Self-employed persons;  16.4.7. Persons on work experience schemes or similar;  16.4.8. Authorised volunteer works/helpers; and  16.4.9. Any officer or member of the catering, social, sports or welfare organisations of the Contracting Authorities. |
| 16.5. Confirmation of the sum for the: |
| 16.5.1. Limit;  16.5.2. Excess; and  16.5.3. Aggregate. |
| 16.6. Details of any trading company owned or operated by the Contracting Authorities. |
| [Customer to provide detail] |
| 16.7. Education authorities only - the number of special schools the Contracting Authorities operate. |
| [Customer to provide detail] |
| 16.8. Social services authorities only – the number of care homes the Contracting Authorities are responsible for |
| [Customer to provide detail] |
| 16.9. Social services and healthcare authorities only – child sexual exploitation |
| 16.9.1. Within the Contracting Authorities’ area is there a known exposure to child sexual exploitation? |
| [Customer to provide detail] |
| 16.9.2. Are there any current police investigations into child sexual exploitation within the Contracting Authorities being undertaken? |
| [Customer to provide detail] |
| 16.9.3. Are the Contracting Authorities aware of any claims, incidents or allegations of failure against the Contracting Authorities which might give rise to claims against the Contracting Authorities? If so, please provide details. |
| [Customer to provide detail] |
| 16.9.4. Do the Contracting Authorities know how many children (approximately) in the Contracting Authorities area have been identified as being at risk of child sexual exploitation? |
| [Customer to provide detail] |
| 16.9.5. What have the Contracting Authorities been doing to identify the level of child sexual exploitation in the area? |
| [Customer to provide detail] |
| 16.9.6. Do the Contracting Authorities have a child sexual exploitation team and how long has this been in place? |
| [Customer to provide detail] |
| 16.9.7. What are the Contracting Authorities doing to monitor child sexual exploitation and how long has this been in place? |
| [Customer to provide detail] |
| 16.9.8. For English /Welsh authorities only. Does the Council policy on child sexual exploitation follow the recommendations outlined in the national working group summary of recommendations 2014/01? Describe the steps being taken and the stage of progress in implementing these recommendations |
| [Customer to provide detail] |
| 16.9.9. For Scottish authorities only. Do the Contracting Authorities adhere to the national guidance for protection of children in Scotland 2014 (which is an update of the 2010 Guidance)? Describe the steps being taken by the Contracting Authorities and the stage of progress in implementing the 2014 guidance. |
| [Customer to provide detail] |
| 16.9.10. With regard to the Contracting Authorities’ policy on child sexual exploitation, what evidence can the Contracting Authorities provide to show the policy is actually implemented and adhered to (rather than a tick box) and that it produces the required benefit? From a claims perspective, ineffective policies and systems do not stand up to court scrutiny and shall not provide a defence. |
| [Customer to provide detail] |
| 16.11. Police Authorities only - custody suites |
| 16.11.1. Do you employ any medics, as employees to work within your custody suites? If yes, please supply their details. |
| [Customer to provide detail] |
| 16.11.2. If no, is the provision of medical care (1) contracted out to a third party or (2) do you use local GP’s/nursing staff? Please confirm if they are insured separately when working within the custody suites. |
| [Customer to provide detail] |
| 17. Public / products liability |
| 17.1. Confirmation of the sum for the: |
| 17.1.1. Public liability limit of indemnity;  17.1.2. Products liability limit of indemnity;  17.1.3. Excess (each and every loss);  17.1.4. Aggregate;  17.1.5. Hirers liability limit of indemnity (if required); and  17.1.6. Libel and slander of indemnity (if required). |
| 17.2. Confirmation on the territorial limits. |
| [Customer to provide detail] |
| 17.3. Revenue for the past seven years. |
| [Customer to provide detail] |
| 17.4. Confirmation of fees from hirings. |
| [Customer to provide detail] |
| 17.5. Turnover from repairing, servicing, testing or maintenance of third party vehicles other than those which the Contracting Authorities is required to test by law. |
| [Customer to provide detail] |
| 18. Officials indemnity / land charges / public health act liability |
| 18.1. Confirmation on the limit, excess (£) and aggregate (£). |
| [Customer to provide detail] |
| 18.2. Estimated annual income from local land charges / search activities. |
| [Customer to provide detail] |
| 18.3. Estimated number of: |
| 18.3.1. Personal searches; and  18.3.2. Full searches. |
|  |
| 18.4. Estimated cost per: |
| 18.4.1. Personal searches; and  18.4.2. Full search. |
| 18.5. Retroactive date. |
| [Customer to provide detail] |
| 19. Property |
| 19.1. Confirm the basis of cover: |
| 19.1.1. All risks;  19.1.2. All risks including full theft;  19.1.3. Fire;  19.1.4. Explosion;  19.1.5. Malicious damage;  19.1.6. Storm;  19.1.7. Impact by vehicle;  19.1.8. Subsidence;  19.1.9. Accidental damage;  19.1.10. Lighting;  19.1.11. Riot / civil commotion;  19.1.12. Earthquake;  19.1.13. Flood;  19.1.14. Impact by animal;  19.1.15. Theft;  19.1.16. Aircraft;  19.1.17. Strikers / workers locked out;  19.1.18. Subterranean fire;  19.1.19. Escape of water;  19.1.20. Sprinkler leakage; or  19.1.21. Full theft. |
| 19.2. Excel spreadsheet showing each location (with separate tabs for the different sectors) including: |
| 19.2.1. Sums insured;  19.2.2. Declared value;  19.2.3. Full details of any special property insured (all risks);  19.2.4. Full address including postcode ins a separate column; and  19.2.5. Identification of any unoccupied property(s). |
| 19.3. For buildings with a history of flooding please confirm the number of storeys for each location. |
| [Customer to provide detail] |
| 19.4. Identify property with six storeys and above. |
| [Customer to provide detail] |
| 19.5. Is alternative accommodation insurance required? |
| [Customer to provide detail] |
| 19.6. For locations where the sum insured is in excess of £50m full Construction Occupancy Protection Exposure (COPE) details or a survey shall be required. |
| [Customer to provide detail] |
| 19.7. Make and model of all safes where a cash limit of £10,000 or more is required. |
| [Customer to provide detail] |
| 19.8. If foster carers cover is required, please confirm the number of registered carers and limit required per carer property. |
| [Customer to provide detail] |
| 19.9. If static motor accumulation cover is required confirm the maximum sum insured any one vehicle and the maximum total sums insured at each. |
| [Customer to provide detail] |
| 19.10. Confirm if any recycling processing facilities are operated by the Contracting Authorities. |
| [Customer to provide detail] |
| 19.11. Is basis of excess per event, per property or both for the following: |
| 19.11.1. All risks;  19.11.2. Fire;  19.11.3. Explosion;  19.11.4. Malicious damage;  19.11.5. Storm;  19.11.6. Impact by vehicle;  19.11.7. Subsidence;  19.11.8. Accidental damage;  19.11.9. Lighting;  19.11.10. Riot / civil commotion;  19.11.11. Earthquake;  19.11.12. Flood;  19.11.13. Impact by animal;  19.11.14. Theft;  19.11.15. Aircraft;  19.11.16. Strikers / workers locked out;  19.11.17. Subterranean fire;  19.11.18. Escape of water;  19.11.19. Sprinkler leakage; or  19.11.20. Full theft. |
| 19.12. Confirmation of the current aggregate and if this applies on a cross class basis. |
| [Customer to provide detail] |
| 19.13. Confirmation on conditions and exclusions, which includes limit, if currently in force or if it is additionally required on the following: |
| 19.13.1. Alterations and repair;  19.13.2. Automatic reinstatement of sums insured;  19.13.3. Capital additions;  19.13.4. Clearing of drains, gutters, sewers;  19.13.5. Contract purchase clause;  19.13.6. Designation clause;  19.13.7. Deterioration of stock;  19.13.8. External landscaping;  19.13.9. Fire extinguisher expenses;  19.13.10. Inadvertent omission to insure;  19.13.11. Keys / replacement locks;  19.13.12. Loss of metered water;  19.13.13. Non invalidation clause  19.13.14. Patterns, moulds, plans or designs;  19.13.15. Personal effects – members, employees, customers or visitors;  19.13.16. Public authority clause, including undamaged portions;  19.13.17. 72 hours clause;  19.13.18. Temporary removal of deeds;  19.13.19. Theft damage to buildings;  19.13.20. Workmens clause;  19.13.21. Deletion of average; and  19.13.22. Other |
| 19.14. Details if the Contracting Authorities are insuring any bridges, harbour walls, piers or tunnels. If yes provide further details: |
| 19.14.1. All risks;  19.14.2. All risks including full theft;  19.14.3. Fire;  19.14.4. Explosion;  19.14.5. Malicious damage;  19.14.6. Storm;  19.14.7. Impact by vehicle;  19.14.8. Subsidence;  19.14.9. Accidental damage;  19.14.10. Lighting;  19.14.11. Riot / civil commotion;  19.14.12. Earthquake;  19.14.13. Flood;  19.14.14. Impact by animal;  19.14.15. Theft;  19.14.16. Aircraft;  19.14.17. Strikers / workers locked out;  19.14.18. Subterranean fire;  19.14.19. Escape of water;  19.14.20. Sprinkler leakage; or  19.14.21. Full theft. |
| 19.15. If insuring industrial units, leasehold shops confirmation shall be required on sums insured and declared value for the following: |
| 19.15.1. Leasehold shops;  19.15.2. Leasehold months rental income;  19.15.3. Industrial units;  19.15.4. Industrial months rental income; and  19.15.5. Other. |
| 19.16. If insuring private dwellings confirmation shall be required on sums insured and declared value for the following: |
| 19.16.1. Buildings – housing stock;  19.16.2. Co-owned properties;  19.16.3. Leasehold flats;  19.16.4. Professional fees / debris removal; and  19.16.5. Other. |
| 19.17. If business interruption insurance is required the indemnity period (months) and sums insured shall need to be provided on the following: |
| 19.17.1. Gross revenue:  19.17.2. Increased cost of working;  19.17.3. Gross revenue and increased cost of working combined;  19.17.4. Additional increased cost of working; and  19.17.5. Other. |
| 19.18. If works in progress insurance is required the sum insured / estimate (£) is required for the following: |
| 19.18.1. Limit any one contract;  19.18.2. Estimated annual value of contracts;  19.18.3. Hired in plant – limit any one item;  19.18.4. Hired in plant – maximum value held at any one time;  19.18.5. Hired in plant – annual hiring charges; and  19.18.6. Other. |
| 19.19. If leasehold / right to buy property insurance is required the following is to be included: |
| 19.19.1. Sums insured split by individual property; and  19.19.2. Changes to the housing stock over the last five years. |
| 19.20. Where education properties are included please advise by location where any properties have the following construction: CLASP, SCOLA, CLAW, SEAC, METHOD, ASC, ONWARD, MACE or wholly timber construction. In addition for each of these premises please provide the following information whether the school has been fitted with fire stopping in the roof void. |
| [Customer to provide detail] |