

EQUALITY ANALYSIS (EA)

POLICY/PROPOSAL:	Insurance Services Tender
DEPARTMENT:	Finance
TEAM:	Insurance
LEAD OFFICER:	Esther Abe / Janine Nell
DATE:	09 th February 2023

NB: Please ensure you have read the accompanying EA guidance and instructions in full.

SECTION A – INITIAL SCREENING

1. Please provide a description of the policy, proposal, change or initiative, and a summary its objectives and the intended results.

We are carrying out a tender for the provision of Insurance for the council. This is both for the councils stock, assets and staff (General Insurance) and the Councils Leasehold Tenants.

There are various policies to cover different risks. The policies include – Public Liability, Employers Liability, Material Damage, Fidelity Guarantee, Business Travel and Personal Accident.

One of the most important policies is the Employers Liability Act in place to protect employees of the council regardless of age, disability, sex, race, sexual orientation, pregnancy or maternity and marriage. This applies only to the General Insurance Tender.

2. Who may be affected by this policy or proposal?

The purpose of insurance is to transfer risks and protect the council.

All staff and members of the public will be affected positively by the procurement of Insurance

3. Is there relevance to equality and the council's public sector equality duty? Please explain why. If your answer is no, you must still provide an explanation.

No, there is no concern of discrimination of any kind. To mitigate against discrimination within the tendering process or delivery our terms and conditions outline the requirement and expectation of contractors to align with our public sector equality duty responsibilities.

Insurance is in place to protect the councils staff, assets and memers of the pulic. Insurance will protect against injury, personal accident, and other perils such as fire, theft and flood.

4. Please indicate with an “X” the potential impact of the policy or proposal on groups with each protected characteristic. Carefully consider if the proposal will impact on people in different ways as a result of their characteristics.

Characteristic	IMPACT		
	Positive	Neutral/None	Negative
Age	x		
Sex	x		
Race	x		
Disability	x		
Sexual orientation	x		
Gender reassignment	x		
Religion or belief	x		
Pregnancy or maternity	x		
Marriage	x		

5. Please complete **each row** of the checklist with an “X”.

SCREENING CHECKLIST		
	YES	NO
Have you established that the policy or proposal <i>is</i> relevant to the council’s public sector equality duty?	x	
Does the policy or proposal relate to an area with known inequalities?		x
Would the policy or proposal change or remove services used by vulnerable groups of people?		x
Has the potential for negative or positive equality impacts been identified with this policy or proposal?		x
If you have answered YES to ANY of the above, then proceed to section B. If you have answered NO to ALL of the above, then proceed straight to section D.		

SECTION B – IMPACTS ANALYSIS

1. Outline what information and evidence have you gathered and considered for this analysis. If there is little, then explain your judgements in detail and your plans to validate them with evidence. If you have monitoring information available, include it here.

We obtain details of the councils insurance needs from various areas such as HR.

2. For each “protected characteristic” provide details of all the potential or known impacts identified, both positive and negative, and explain how you have reached these conclusions based on the information and evidence listed above. Where appropriate state “not applicable”.

AGE	
Details of impacts identified	<p>For example – All staff are covered under the Employers Liability Act. This policy aims to cover staff from personal injury or death arising from negligence. This will cover them whilst acting in the course of their employment.</p> <p>The policy applies regardless of age, disability, sex, race, sexual orientation, pregnancy or maternity and marriage.</p>
DISABILITY	
Details of impacts identified	As above
RACE	
Details of impacts identified	As above
SEX	

Details of impacts identified	As above
SEXUAL ORIENTATION	
Details of impacts identified	As above
PREGANCY AND MATERNITY	
Details of impacts identified	As above
RELIGION OR BELIEF	
Details of impacts identified	As above
GENDER REASSIGNMENT	
Details of impacts identified	As above
MARRIAGE & CIVIL PARTNERSHIP	
Details of impacts identified	As above

3. Could any of the impacts you have identified be unlawful under the Equality Act 2010?

no

4. Were the participants in any engagement initiatives representative of the people who will be affected by your proposal and is further engagement required?

no

5. Please detail any areas identified as requiring further data or detailed analysis.

n/a

6. If, following your action plan, negative impacts will or may remain, please explain how these can be justified?

n/a

7. Outline how you will monitor the actual, ongoing impact of the policy or proposal?

We will work with the Equalities team during the course of the Tender updating on any changes.

SECTION C - CONCLUSIONS

Based on the analysis above, please detail your overall conclusions. State if any mitigating actions are required to alleviate negative impacts, what these are and what the desired outcomes will be. If positive equality impacts have been identified, consider what actions you can take to enhance them. If you have decided to justify and continue with the policy despite negative equality impacts, provide your justification. If you are to stop the policy, explain why.

Overall, the Tender should provide sufficient cover and assist the council in mitigating our risks.

SECTION D – RESULT

<i>Please select one of the following options. Mark with an "X".</i>		
A	CONTINUE WITH THE POLICY/PROPOSAL UNCHANGED	X
B	JUSTIFY AND CONTINUE THE POLICY/PROPOSAL	
C	CHANGE / ADJUST THE POLICY/PROPOSAL	
D	STOP OR ABANDON THE POLICY/PROPOSAL	

SECTION E - ACTION PLAN

This will help you monitor the steps you have identified to reduce the negative impacts (or increase the positive); monitor actual or ongoing impacts; plan reviews and any further engagement or analysis required.

Action	Expected outcome	Officer	Completion Date

SECTION F – SIGN OFF

Please ensure this section is signed and dated.

OFFICER:	Esther Abe
REVIEWING OFFICER:	
HEAD OF SERVICE:	Janine Nell