

**26/14**

**REQUEST**

This is a request under the Freedom of Information Act 2000 which relates to insurance so should be passed to the Insurance Officer or person responsible for insurance within your organisation.

Does your organisation insure with Zurich Municipal via their Select group of policies - Yes/No

If yes, does your organisation have an All Risks - Part K policy under the select group of policies - Yes/No

This is the policy which provides wider perils cover for higher value items and where All Risks cover is needed. It would normally reside under Part K of the select policies but may be contained in another section depending on how your policies are arranged.

If the answer is no to either of the above then please discontinue with this FOI and reply as appropriate.

If you do have an All Risks - Part K (or All Risks policy under another section) then please supply a copy of this document as part of this FOI request and answer the following:

This question relates to the theft cover under the All Risks - Part K (or All Risks policy under another section) of the select policy which has no specific definition of theft within the policy itself. As such it will be necessary to seek clarification by e-mail from your insurers asking them to confirm whether:

- a) Theft cover is restricted to forcible and violent entry/exit from the premises.
- b) Theft cover is not restricted to forcible and violent entry/exit from the premises ie day time walk-in theft is covered.

This question should be easily answered as your insurers are duty bound under the conditions of the Financial Conduct Authority Handbook which contains fundamental obligations of all firms under the regulatory system. Item 7 refers to Communications with Clients - A firm must pay due regard to the information needs of its clients and communicate to them in a way which is clear, fair and not misleading.

The question therefore is simple and straightforward requiring a yes answer to either a) or b).

If an answer is not forthcoming from your insurers or is unclear then please select

- c) No clearly understood answer provided.

**RESPONSE**

Further to your FOI request submitted on 21 January, I can confirm that this Authority does not have an All Risks policy with Zurich Municipal so therefore there is no information to disclose.