Insurance policies

13 May 2013

Request for Information.

Thank you for your request received on 22 April in which you asked,

For each year from 2009 to present, please provide the following information:

- 1. The number of insurance payouts made under the Assembly's employers and public liability insurance policy
- 2. For each insurance payout, please disclose the value of the payout; the reason the insurance payout was made (e.g. libel and slander cover); whether or not the payout was triggered by the actions of an Assembly Member; and the name of the Assembly Member (if applicable)
- 3. How much does this insurance policy cost in each year?

The policies you mention; specifically Employers Liability and Public Liability are purchased as Combined Liability which includes Employers Liability and Public Liability. We have Combined Liability policies for both the National Assembly for Wales and the National Assembly for Wales Commission.

Costs shown in the table below are the combined totals.

Combined Liability

All claims have been against the National Assembly for Wales Commission's Public Liability policy and no pay-out was triggered by the actions of an Assembly Member.

Financial year	2009-10	2010-11	2011-12	2012-13	2013-14 to
					date
Cost of policy	£30,988	£35,407	£34,295	£30,584	£18,920
Number of	1	2	n/a	1	n/a
claims					
Value of pay-	£11,000	£11,000	Nil	£360	Nil
outs (claims		and			
paid by		£8,600			
insurer)					
Policy	Public	Public	Public	Public	Public
	Liability	Liability	Liability	Liability	Liability

Bae Caerdydd Caerdydd CF99 1NA Cardiff Bay Cardiff CF99 1NA

Ffôn/Tel: 029 20 89 8635

Reason	Personal	Personal	n/a	Damage to	n/a
	injury	injury x 2		personal	
				property	

Professional Indemnity

We have a separate policy for Media Special Perils which includes cover for libel and slander for Assembly Members (i.e. not for the Assembly Commission). The annual costs are outlined in the table below. There have been no claims against this policy.

Financial year	2009-10	2010-11	2011-12	2012-13	2013-14 to
					date
Cost of policy	£28,750	£28,750	£29,000	£25,820	£14,761
Number of	Nil	Nil	Nil	Nil	Nil
claims					

You will note that this year we have secured 40% cost reduction over both policies.

Your request has been considered according to the principles set out in the Code of Practice on Public Access to Information. The code is published on our website at http://www.assemblywales.org/abthome/about_us-commission_assembly_administration/abt-foi/abt-foi-cop-pub.htm

If you have any questions regarding this response please contact me. If you feel you have cause for complaint, please follow the guidance at the end of this letter.

Yours sincerely

Buddug Saer Programme Officer National Assembly for Wales

Cause for concern or complaint with your FOI response?

If you believe that I have not applied the Code correctly or have not followed the relevant laws, you may make a formal complaint to the Chief Executive and Clerk at the National Assembly for Wales, Cardiff Bay. Details of the Assembly's complaints principles are set out in the Code of Practice on Complaints available on the Internet at http://www.assemblywales.org/conhome/con-complaint.htm. Please advise me if you wish to receive a printed copy.

If you are not content with the outcome of the internal review, you have the right to apply directly to the Information Commissioner for a decision. The Information Commissioner can be contacted at:

Information Commissioner's Office Wycliffe House Water Lane Wilmslow Cheshire SK9 5AF

Buddug Saer Programme Officer National Assembly for Wales