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Amendment History:

Version	Date	Author	Reasons for Change
1	21.01.14		Original document
1.1	01.06.17		Annual Review
1.2	01.04.18		Annual Review
1.3	01.04.19		Annual Review
1.4	25.03.21		Annual Review
1.5	09.02.23		Annual Review
1.6	06/03/2024		Annual Review
1.7	26/02/2026		Annual Review

Equalities Impact Assessment:

Initial	Full	Date	Reviewed by	Comments
	x		ED&I Team	Located on portal

Civil Contingencies Impact Assessment:

Date	Reviewed by	Comments

Related Documents:

Doc. Type	Ref No.	Title
Service Instruction	SI 0206	Third Party Claims- On Duty or off Duty Accidents
Service Instruction	SI 0393	Insurance Schedules
Service Instruction	SI0394	Reimbursement for Loss or Damage to Personal Property
Service Instruction	SI0617	Community Events Attendance
Service Instruction	SI0642	Guidance for the Project and Event Managers on Legal Insurance, Procurement and Health and Safety
Service Instruction	SI0669	Public Liability Insurance and Health and Safety Questionnaire
Service Instruction	SI0793	Hire of Vehicles for MFRS Use

Distribution List:

Name	Position	Department

Sign-Off List:

Name	Position

Target Audience:

All MFRS	Principal Officers	Senior Officers	Operational Crews	Fire Safety	Community Fire Safety	Support Staff
x						

Ownership:

FOI exemption required?	Yes	No	URL	Reason
		x		

Legislation:

Title

Contact:

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LEGPOL07 Insurance and Litigation Policy

1. Policy Introduction and Background:

The Authority carries out an emergency blue light service to the community and undertakes a broad range of community functions. Carrying out such a service means that there are various risks to the Authority and the possibility that claims could be made against it by the public and employees and for these risks' insurance is maintained. In addition, the Authority insures against property and vehicle damage and other various risks. The range of the Authority's insurance cover is set out in SI 0396- Insurance Schedules.

In addition, there are some instances where the Authority is not covered by insurance but may make a discretionary payment (SI0394- Reimbursement for loss or damage to Personal Property)

2. Policy Explanation:

In order that the insurance is affordable and given the nature of the business of the Authority, some policies carry a large excess and therefore the risk of the majority of casualty claims are borne directly by the Authority. Therefore, when carrying out certain activities, the advice of the Legal Services Department will be essential in order that guidance may be given as to the extent of the financial risk to the Authority of any activity or event. This advice must be taken into account when deciding whether the activity or event will be undertaken by the Authority. Service Instructions have been issued to give guidance on certain types of activity in the first instance (SI0617- Community Events Attendance and SI0642- Guidance for Project and Event Managers on Legal, Insurance, Procurement and Health and Safety).

The Legal Services Department will take account of previous claims and lessons learnt and may implement procedures where it is deemed that such procedures will reduce the risk to the Authority (SI0669- Public Liability Insurance and Health and Safety Questionnaire and SI0793- Hire of Vehicles for MFRS use).

In addition to the above activities, the Legal Services Department will seek to recover salary paid to employees by the Authority where the employee has taken time off sick as a result of a third-party accident or claim and where that employee has chosen to claim against the third party. Such recovery is at no cost to the employee and the employee is contractually obliged to include a claim for loss of earnings where the cause of the claim has resulted in time off work due to sickness (SI0206)- Third Party Claims- On Duty or off Duty Accidents.

3. Policy Implementation:

This policy is the overarching policy for all insurance and litigation related service instructions:

All Policies can be found on the [Website](#)

POLICY