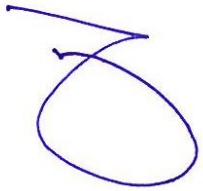
EQUALITY IMPACT ASSESSMENT – INSURANCE CONTRACTS FROM 01 APRIL 2026.

SECTION ONE: INFORMATION ABOUT THE PROPOSAL

Author(s): The person completing the EIA template.	Julie Steer, Insurance Manager	**Department and service:**	Insurance, Finance Department, Customer & Corporate Services	**Date of assessment:**	19/02/26
Lead Officer: Head of Service, Service Director, or Strategic Director.	David Northey, Interim Service Director for Finance	**Signature:**		**Approval date:**	20/02/2026
Overview:	The award of insurance contracts with effect from 1 April 2026 following a formal tender. These are corporate insurance contracts which concern the protection of the Council's assets from insured losses as well as protection from the financial impact of compensation claims. The beneficiaries of the insurance contracts will be the Council itself or its component services or third parties who have legitimate claims for compensation due to physical damage to property or personal injury occasioned by the negligent acts of the Council. Entitlement to compensation is free of any policy exclusions or specific clauses that affect or prejudice minority groups and no adverse impacts are therefore anticipated through the award of insurance contracts or their future administration.				
Decision required:	To award the PCC Insurance Contracts for five years with an option to extend for two years in yearly increments to the successful tenderers, as per the following table (and as set out in the Part 11 Procurement Decision Record). The total approximate value for 7 years is £7,593,234.60.				

Property	AIG via Risk Management Partners

		Commercial Property	Travelers	
		Liability	QBE via Risk Management Partners	
		Motor	Zurich Municipal	
		Group PA & Travel	Maven Public Sector	

SECTION TWO: EQUALITY IMPACT ASSESSMENT SCREENING TOOL

Potential external impacts: Does the proposal have the potential to negatively impact service users, communities or residents with protected characteristics?	**Yes**		**No**	**X**
Potential internal impacts: Does the proposal have the potential to negatively impact Plymouth City Council employees?	**Yes**		**No**	**X**
Is a full Equality Impact Assessment required? (if you have answered yes to either of the questions above then a full impact assessment is required and you must complete section three)	**Yes**		**No**	**X**
If you do not agree that a full equality impact assessment is required, please set out your justification for why not.	No adverse impacts are anticipated.			

SECTION THREE: FULL EQUALITY IMPACT ASSESSMENT

Protected characteristics (Equality Act, 2010)	Evidence and information (e.g. data and consultation feedback)	Adverse impact	Mitigation activities	Timescale and responsible department

Age	Plymouth • 16.4 per cent of people in Plymouth are children aged under 15. • 65.1 per cent are adults aged 15 to 64. • 18.5 percent are adults aged 65 and over. • 2.4 percent of the resident population are 85 and over. South West • 15.9 per cent of people are aged 0 to 14, 61.8 per cent are aged 15 to 64. • 22.3 per cent are aged 65 and over. England • 17.4 per cent of people are aged 0 to 14. • 64.2 per cent of people are aged 15 to 64. • 18.4 per cent of people are aged 65 and over. (2021 Census)			

Care experienced individuals (Note that as per the Independent Review of Children's Social Care recommendations, Plymouth City Council is treating care experience as though it is a protected characteristic).	It is estimated that 26 per cent of the homeless population in the UK have care experience. In Plymouth there are currently 7 per cent of care leavers open to the service (6 per cent aged 18-20 and 12 per cent of those aged 21+) who are in unsuitable accommodation. The Care Review reported that 41 per cent of 19-21 year old care leavers are not in education, employment or training (NEET) compared to 12 per cent of all other young people in the same age group. In Plymouth there are currently 50 per cent of care leavers aged 18-21 Not in Education Training or Employment (54 per cent of all those care leavers aged 18-24 who are open to the service). There are currently 195 care leavers aged 18 to 20 (statutory service) and 58 aged 21 to 24 (extended offer). There are more care leavers aged 21 to 24 who could return for support from services if they wished to.			
Disability	9.4 per cent of residents in Plymouth have their activities limited 'a lot' because of a physical or mental health problem. 12.2 per cent of residents in Plymouth have their activities limited 'a little' because of a physical or mental health problem (2021 Census)			

Gender reassignment	0.5 per cent of residents in Plymouth have a gender identity that is different from their sex registered at birth. 0.1 per cent of residents identify as a trans man, 0.1 per cent identify as non-binary and, 0.1 per cent identify as a trans women (2021 Census).			
Marriage and civil partnership	40.1 per cent of residents have never married and never registered a civil partnership. 10 per cent are divorced, 6 percent are widowed, with 2.5 per cent are separated but still married. 0.49 per cent of residents are, or were, married or in a civil partnerships of the same sex. 0.06 per cent of residents are in a civil partnerships with the opposite sex (2021 Census).			
Pregnancy and maternity	The total fertility rate (TFR) for England was 1.62 children per woman in 2021. The total fertility rate (TFR) for Plymouth in 2021 was 1.5.			

Race	In 2021, 94.9 per cent of Plymouth's population identified their ethnicity as White, 2.3 per cent as Asian and 1.1 per cent as Black (2021 Census) People with a mixed ethnic background comprised 1.8 per cent of the population. 1 per cent of the population use a different term to describe their ethnicity (2021 Census) 92.7 per cent of residents speak English as their main language. 2021 Census data shows that after English, Polish, Romanian, Chinese, Portuguese, and Arabic are the most spoken languages in Plymouth (2021 Census).			
Religion or belief	48.9 per cent of the Plymouth population stated they had no religion. 42.5 per cent of the population identified as Christian (2021 Census). Those who identified as Muslim account for 1.3 per cent of Plymouth's population while Hindu, Buddhist, Jewish or Sikh combined totalled less than 1 per cent (2021 Census).			
Sex	51 per cent of our population are women and 49 per cent are men (2021 Census).			
Sexual orientation	88.95 per cent of residents aged 16 years and over in Plymouth describe their sexual orientation as straight or heterosexual. 2.06 per cent describe their sexuality as bisexual, 1.97 per cent of people describe their sexual orientation as gay or lesbian. 0.42 per cent of residents describe their sexual orientation using a different term (2021 Census).			

SECTION FOUR: HUMAN RIGHTS IMPLICATIONS

Human Rights	Implications	Mitigation Actions	Timescale and responsible department
	None	N/A	

SECTION FIVE: OUR EQUALITY OBJECTIVES

Equality objectives	Implications	Mitigation Actions	Timescale and responsible department
Work together in partnership to: ▪ **promote equality, diversity and inclusion** ▪ **facilitate community cohesion** ▪ **support people with different backgrounds and lived experiences to get on well together**	There will be no adverse impact		
Give specific consideration to care experienced people to improve their life outcomes, including access to training, employment and housing.	There will be no adverse impact		
Build and develop a diverse workforce that represents the community and citizens it serves.	There will be no adverse impact		
Support diverse communities to feel confident to report crime and anti-social behaviour, including hate crime and hate incidents, and work with partners to ensure Plymouth is a city where everybody feels safe and welcome.	There will be no adverse impact		