

The logo for Risk Management Partners (RMP) consists of the lowercase letters 'rmp' in a white, sans-serif font, centered within a dark grey rectangular background.

Broker Bulletin No. 11
– New Public and
Employers Liability Policy
Wordings – Local Authority



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As part of our ongoing commitment to offering comprehensive and competitive policy cover, RMP and our partner insurers regularly review our wordings with the aim of making improvements and changes which enhance and clarify the cover.

The introduction of the GDPR from the 25th May 2018 was a catalyst to review our cover. This work has now been completed. Please contact your RMP Account Director for copies of the documentation.

Tenders

The new wording will apply with immediate effect for all tenders.

Renewals

For all renewals and new covers which renewed or inception on or after the 25th May 2018 it is also our intention to use the new wording.

To offer a further comfort to all brokers and clients then we undertake that:

Where the insured has accepted the change in policy wording mid LTA, and a claim is made which falls to be excluded by the new policy wording, but which would have fallen to be covered by the old policy wording, which was in place since the last tender for that insured, QBE will treat the claim as if it had been made against the old policy wording.

It is not compulsory for the insured to change to the new wording but given it offers wider cover than its predecessor we hope the insured and broker community will see the benefits of the change and support the move accordingly. Any insureds who do not wish to change to the new wording will need to have their policy endorsed to reflect the introduction of the GDPR. Your RMP Account Director will take this discussion up with you on a case by case basis.

Further information

For access to further RMP Resources you may find helpful in reducing your organisation's cost of risk, please access the RMP Resources or RMP Articles pages on our website. To join the debate follow us on our LinkedIn page.

Get in touch

For more information, please contact your RMP consultant or account director.

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