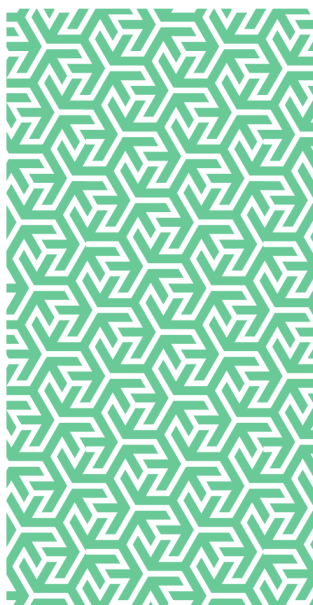




RMP Tenders

Information required for quotations



In partnership with



RMP Tenders

Information required for quotations

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Introduction

This document has been produced to set out the minimum information required by RMP in order to provide quotations for each class of business.

Any Public Sector tender is likely to include several Lots or classes of business to respond to and in order for us to give each the appropriate consideration including reviewing the information provided in the tender, raising and receiving the answers to any queries, considering any bespoke service requirements and so on, we would appreciate a minimum turnaround of four weeks which will enable us to produce the best possible terms.

Whilst we have endeavoured to cover the majority of the most common questions that are raised, there may be additional queries depending on the individual client. We will try to keep these to a minimum but being able to meet the deadline will be dependent on getting responses to these additional questions within a reasonable period. We will collate all additional questions and aim to get them forwarded to you or uploaded to the tender portal within 7 days.

Duty of Fair Presentation

You are required to make a fair presentation of the risk to Insurers which discloses every material circumstance which you **know** or **ought to know** relating to the risk to be insured. A circumstance is material if it would influence the judgment of a prudent insurer in determining whether to provide insurance for the risk and, if so, on what terms.

What you know: You will be taken to know any information which is known by individuals who are: (a) part of your senior management (i.e. individuals who play a significant role in the making of decisions about how your activities are to be managed or organised); (b) responsible for arranging your insurance (i.e. individuals who participate on your behalf in the process of procuring your insurance in any capacity).

For these purposes, an individual's knowledge includes not only actual knowledge, but also matters which the individual suspected, and of which the individual would have had knowledge but for deliberately refraining from confirming or enquiring about them.

What you ought to know: In addition, you are expected to know any information that should **reasonably have been revealed by a reasonable search** of information available to you (whether the search is conducted by making enquiries or by other means). This could include any information held within your organisation or by any other person.

Clear and Accessible disclosure: The disclosure you give must be made in a manner which would be reasonably clear and accessible to a prudent insurer.

Every material representation of a matter of fact which you make must be substantially correct and every material representation as to a matter of expectation or belief must be made in good faith.

Failure to comply with the duty of fair presentation could mean that the policy is void or that Insurers are not liable to pay all or part of certain of your claim(s).

The duty of fair presentation is ongoing and applies throughout the currency of the policy.

If you are in any doubt as to what may constitute a fair presentation, please feel free to contact us and we will endeavour to assist you.

A similar timescale operates for the renewal process and we would greatly value your support in working with your clients to achieve this for both tenders and renewals.

General

Outsourced and Collaborative Service Delivery Models

- 1** Describe the major changes to responsibilities or service delivery made in last 12 months and/or planned for next 12 months.
- 2** Do you maintain a register of partnerships, shared services and outsourced services that the authority is involved in?
- 3** Provide information on any partnership, shared service or outsourced service where the authority has taken on the liabilities of any other party.
- 4** Describe how the authority assesses and manages its liabilities in respect of partnerships, shared services and outsourced services. In particular in those areas where a statutory function is being delivered by another organisation and a non-delegable duty of care may exist.
- 5** Please provide details of any trading company owned or operated by the insured.

Property

Property Schedule

- 1** Please provide an up-to-date property schedule in Excel as this is essential to providing renewal terms. Please use the RMP property schedule template attached.
- 2** Please identify each high rise housing block (10 storeys or more) with the address (including postcode) and sum insured and confirm whether any significant recladding taken place?
- 3** Please provide an updated list of Special Property Insured items.
- 4** Please advise if any revisions to the Business Interruption cover are required.
- 5** Please provide a breakdown of any Loss of Revenue and/or Loss of Rent sums insured.
- 6** If cover is on a First Loss basis please confirm how this figure is arrived at.
- 7** Please provide details of any properties with sprinkler systems.
- 8** When was the last revaluation of properties undertaken?
- 9** Please provide details of any additions or disposal of premises during the last 12 months or those planned during the next 12 months.

Claims Information

- 1** Please provide a ground up claims experience for the previous 5 years unless insured via RMP, plus an updated run off experience from the previous insurer:

Terrorism

- 1** Is a quotation for Property Terrorism required?

Leasehold / Right to Buy Properties

If Leasehold/RTB property is insured, please also answer the following questions.

- 1** Please provide a full property list in Excel including full address and postcode of each individual dwelling.
- 2** Please provide a line by line claims list for the past 5 years showing date of loss, cause and amounts paid and outstanding.
- 3** Please confirm the sum to be insured – preferably split by individual property.
- 4** Please confirm stock numbers over the last 5 years.

Contract Works

- 1 Please provide a list of all contracts for the forthcoming period falling into the following categories:
 - a. Contracts with a value in excess of £2.5m involving work to an EXISTING STRUCTURE, irrespective of whether the Insured are arranging insurance for the WORKS or not.
 - b. In every case we will need the following information:
 - i. Nature of the WORKS involved including a brief description of the contract including details of any using timber frame construction or those involving anything other than non-standard construction (i.e. Block and Brick)
 - ii. Value of contract
 - iii. Anticipated start and completion dates
 - iv. Type of contract conditions under which the contract is being let (e.g. JCT etc..) and any variation to the contract which may affect the insuring clauses under the contract (e.g. varying the perils)

Education

If insured please complete the following two questions:

- 1 Please confirm whether the authority would like a contingent BI quote for the schools that have converted to academies and thus left their LEA insurance programme?
- 2 If **yes**, can the authority please confirm the number of academies that have and the number that are likely to convert in the next period of insurance.

Fine Art

Sums Insured

- 1 Details of top 5 items by sum insured.
- 2 Split of sums insured between locations.

Exhibitions

- 1 Details of any expected pattern of incoming or outgoing exhibits over the next 12 months including values and whether transits are expected to be UK only and if not, likely other countries.
- 2 Please provide details of any other changes of which we should be aware.

Crime

Exposure

- 1 Please provide actual estimated wages and salaries (estimated for forthcoming year) and number of employees for the past 5 years.

Year	Estimated wages and salaries (£m)	Actual wages and salaries (£m)	Number of FTE employees
2019			
2018			
2017			
2016			
2015			

- 2 Whilst each claim must be treated on its own merits and circumstances, answering the following questions should assist in determining whether the Motor or Employers' Liability policy should respond.

Audit Procedures

- 1 Do the authority run exception reports and are any variances investigated?

If **no**, please provide details of how the authority examines variances in management reports against budget forecasts.

- 2 Is the principle of dual control and independent validation applied with regard to all payments, including the drawing and signing of cheques and the use of electronic funds transfers, opening new bank accounts or amending approved signatory details?

If **yes**, please provide details.

- 3 Do external auditors audit all operations at least annually?

If **no**, please provide details.

- 4 Have all recommendations by external auditors regarding internal controls been complied with following your last audit?

If **no**, please provide details.

Losses

- 1 Are you aware after enquiry of any known or reported losses as a result of theft or fraud over the last three years?

If **yes**, please provide details and describe any corrective measures taken to prevent similar losses and confirmation that these have been implemented across all operations:

Casualty

1 For the services below please indicate if delivery is not applicable, mainly outsourced to another organisation, or mainly performed in-house by the Councils own work force and in this circumstance the approximate number of employees engaged in service delivery –

Service activity	Applicable / Not applicable?	Mainly Outsourced	Mainly in-house	Approx no. staff engaged
Highway / Roads Maintenance				
Highway / Roads safety inspection				
Waste / refuse collection				
Recycling / waste disposal				
Leisure centres				
Grounds Maintenance				
Street Cleaning				
Back office support functions				
Adult services				

Housing Services

1 Is the Housing stock managed by an external organisation or company?

If **no**, how many housing units are managed by the Council?

2 Are residential units in excess of 18 metres in height managed by the authority?

If **yes**, what steps have been taken in the last 12 months to review/mitigate exposures following the Grenfell fire? (e.g. changes to inspection timetable or maintenance programme, review of evacuation/emergency procedures, changes to fire detection/suppression systems etc.)

Education Authorities only

1 Please confirm number of Special Schools you operate.

Highways and Road Authorities

- 1 Size of highway network (Insert length in kilometres).
- 2 Type of network (select most applicable)
 - Predominantly Urban
 - Predominantly Rural
 - Mixed Urban
 - Rural
- 3 Do you have responsibility for any trunk roads?
If **yes**, provide brief details
- 4 Describe the arrangements for maintenance and in particular confirm if this is undertaken by the Councils own workforce or outsourced to another organisation?
- 5 Describe the arrangements in place for highway/ roads safety inspections and confirm if this is performed by the Council's own workforce or outsourced to another organisation?
- 6 Where maintenance and or inspections have been outsourced describe arrangements in place to attribute liabilities for claims, handle claims and to settle disputes?
- 7 Please confirm any changes likely to occur in the next 12 months to your highways/ roads maintenance/inspection management plan or winter service plan including any budget restrictions following the new Well-Maintained Highways code of practice?
- 8 Does your highways/road maintenance/inspection management plan consider cyclists and cyclist routes?
- 9 Please provide an estimate of your defensibility rate for highways claims for the past 10 years (if applicable).

Year	%
2018	
2017	
2016	
2015	
2014	
2013	
2012	
2011	
2010	

2009

Social Services Authorities only

Child safeguarding and CSE risk exposures (please provide additional information in separate attachments as necessary).

- 1** Describe the arrangements in place for communication/ information exchange between the head of safeguarding and the risk and insurance manager with regards reviewing current cases with potential to result in liability claims.
- 2** Have there been any cases of very serious injury or harm to a child in care or known to the authority during the course of the current LTA?

If **yes** please provide details below

- 3** Have there been any serious case reviews conducted in the last 3 years?

If **yes** please provide details below

- 4** How many children (approximately) in the Local Authority area have been identified as being at risk of CSE? English authorities only please indicate how many notifications have been made to OFSTED of concerns that children or young people in the care of the authority have been involved in CSE in the last 12 month period?
- 5** Is the Authority aware of any claims, incidents, formal complaints or allegations of failure to protect which might give rise to claims against them? If so, please provide details.
- 6** When was your CSE policy last reviewed?

Adult Services

- 1** Number of care homes operated directly.
- 2** Provide information on adult services delivered by commissioned / outsourced providers.

Children's Services (excluding education)

- 1** Number of children's homes operated directly.
- 2** Please provide information on children's services delivered by commissioned/ outsourced providers.
- 3** How many children are in foster care?
- 4** Number of foster carers and whether they are recruited directly or through an agency.
- 5** What is the latest OFSTED rating for Children's Services?

Exposure

- 1 Please provide actual estimated wages and salaries (estimated for forthcoming year) and number of employees for the past 10 years.

Year	Estimated wages and salaries (£m)	Actual wages and salaries (£m)	Number of FTE employees
2019			
2018			
2017			
2016			
2015			
2014			
2013			
2012			
2011			
2010			
2009			

- 2 If your wage roll has increased/decreased from last year by more than 10% please clarify why.
- 3 Please confirm the maximum number of employees at any one location.

Claims Information

- 1 Please provide the following claims data:

- Insurer confirmed claims experience (if not insured via RMP) for the last 10 years
- Insurer ground up claims listing in Excel (if not insured via RMP) for the last 10 years
- Ground up claims listing in Excel for all claims handled in house for the last 10 years (if applicable)
- For all open claims in excess of the retention, please provide commentary on the circumstances of the claim, including likelihood of claim attaching or being repudiated and post lost risk management implemented to prevent a similar reoccurrence (if not insured via RMP).

Please ensure claims data has been cleansed of claims from services which are no longer provided by the authority.

- 2 Please confirm the date to which the figures are compiled.

Health & Safety

1 Number of RIDDOR Incidents in the last full 3 years

Year	Over 7 day	Major Injuries
Yr 1 2018		
Yr 2 2017		
Yr 3 2016		

2 Has the authority been subject to any health and safety investigations or enforcement action by enforcement authorities over the last three years (including themed inspections/ notices served/ prosecutions)?

If **yes** provide details below

Schools

1 Where applicable, please provide a list of all LEA schools (including Voluntary Aided and Foundation) where the employer is the governing body and the school buy into the authority's insurance programme. Please ensure the list is provided in Excel showing the full school name.

General Data Protection Regulations (GDPR)

- 1 Have you reported any incidents to the ICO or been fined in the past three years? If yes, please provide full details.
- 2 What is your strategy for identifying and reporting breaches of data, particularly where large numbers of individual records may be involved?
- 3 How are you ensuring that you are protecting sensitive personal data following the implementation of GDPR?
- 4 Do you have a separate Cyber Insurance policy in place?

Pollution

1 Have you during the past five (5) years had any reportable releases or spills of hazardous substances, or any other pollutants, as defined by applicable environmental statutes or regulations?

If **yes** provide details below

2 Have you during the past five (5) years been prosecuted or threatened with prosecution or are you currently being prosecuted, for any offense directly or indirectly arising out of a release from any insured property of any substance into sewers, rivers, sea, and air or onto land or groundwater?

If **yes** provide details below

- 3** List all claims made against you during the past five years for cleanup or bodily injury, or property damage, resulting from the release of hazardous substances, or other pollutants, from any insured property into the environment. If none, so state:

If **yes** provide details below

- 4** At the time of the signing of this application, do you know of any facts or circumstances which may reasonably be expected to result in a claim or claims being asserted against your company for environmental clean-up or response, or for bodily injury or property damage arising from the release of pollutants into the environment?

Police Authorities only

Child Sexual Exploitation

(please provide additional information in separate attachments as necessary)

- 1** What has the Force been doing to identify and monitor the level of CSE in the area?
- 2** What steps does the Force take to inform other agencies of the progress or outcome of police investigations relating to CSE allegations?
- 3** The College of Policing has developed e learning packages (NCALT). With regard to the Force's policy on CSE, what evidence can the Force provide to show the policy is actually implemented and adhered to (rather than a tick box) and that it produces the required benefit? From a claims perspective, ineffective policies and systems do not stand up to court scrutiny and will not provide a defence.
- 4** What arrangements are in place for challenging the adequacy of CSE procedures (including a review of practices against the findings of the Jay report, National Working Group (NWG) Summary Recommendations and other such reviews)?
- 5** Please provide a copy of any recent reports following any such monitoring exercises

Custody Studies

- 1** Do you employ any medics, as employees to work within your custody suites?

If **yes**, please supply their details:

If **no**, is the provision of medical care (1) contracted out to a third party or (2) do you use local GP's/nursing staff? Please confirm if they are insured separately when working within the custody suites.

- 2** Are all police officers equipped with body cameras? If no, when is expected all police officers will be?
- 3** Please confirm the number of police officers who:
- a. Have been trained and carry Tasers
 - b. Have been trained and carry firearms
 - c. Are dog handlers

Officials' Indemnity and Professional Indemnity

Procurement

1 Have there been any changes to procedures used for the procurement of contracts under the Public Contracts Regulations?

If **yes**, please provide details.

2 Please provide details of any challenge to any contract award in the past 5 years.

3 Does the authority have a procurement policy setting out the roles, responsibilities and required competencies of those involved in the process?

If **no**, please provide details why the authority does not have a procurement policy.

Professional Indemnity Services

1 In respect of those activities for which Professional Indemnity cover is required (including those services requiring runoff cover) please provide details of the service provided and the estimate of fee income for the forthcoming year as below:

Department	Description of service	Estimated fee income for 2019-18	Actual fee income for 2018-17	Actual fee income for 2017-16

2 Have you at any time in the last 10 years, do you currently, or do you intend (in the future) to provide any of the following services in relation to buildings which contain Aluminium Composite materials:

- a. Architectural Services
- b. Building Standards
- c. Building Control
- d. Building Certification
- e. Design Services
- f. Construction Services
- g. Engineering
- h. Fire Safety Assessments / Consulting / Certification

- i. Project Management
- j. Project Co-Ordination
- k. Property & Estate Management
- l. Property & Estate Maintenance
- m. Surveying

If **yes**, please answer questions **3 & 4**.

- 3** Please can you advise if you have provided any of the above services (listed in question B2b) on behalf of third parties (including for both private companies or other local authorities)?
- 4** Please provide a detailed list of the works undertaken for each service performed at each location. Please include within the list the following information:
- a. Date / Period when services were provided
 - b. Name of the building
 - c. Height of the building
 - d. Type of cladding used on the building
 - e. Building Use (e.g. Residential / commercial office / Retail / School / Hospital etc)
 - f. Services provided at that location

Local Government Pension Scheme

- 1** Is the Authority an Administering Authority for a Local Government Pension Scheme (LGPS)?
- 2** If the answer to the above question is yes please answer the following questions, otherwise please go to the next section of the Form:
- i. Name / title of the LGPS
 - ii. Are any of the Administrative roles contracted out to an outside party?
- 3** If the answer to **ii** above is yes please provide further details including confirmation that the outside body has the necessary insurance cover in place for the function (s) they perform.
- 4** Please confirm if you have a Local Pensions Board.
- 5** Would you like the SIR for the Local Pensions Board to be bought down for the benefit of the Board Members? The additional premium for this is GBP 2,000 plus IPT.
- 6** In respect of both Officials' Indemnity and Professional Indemnity, are you or any member or officer **after inquiry** aware of any claims having been made against the insured within the past 5 years?
- If **yes**, please enter details.

7 If you have answered **yes** to this question, full details of each matter must be advised before quotation can be considered. We must remind you that it is imperative to answer these questions correctly. **FAILURE TO DO SO COULD PREJUDICE YOUR RIGHTS** if subsequently a claim should arise.

Motor

Vehicle Schedule

- 1 Provide a totalled schedule of current vehicles; split by type of, individual vehicle value, vehicle location by postcode and gross vehicle weight vehicle (a separate list for leased cars is required).
- 2 If your vehicle numbers have increased/decreased from last year by more than 10% please clarify why.

Claims Information

- 1 Please provide the following claims data:
 - a. Insurer confirmed claims experience (if not insured via RMP) for the last 5 years
 - b. Insurer ground up claims listing in Excel (if not insured via RMP) for the last 5 years
 - c. Ground up claims listing in Excel for all claims handled in house for the last 5 years (if applicable)
 - d. For all open claims in excess of the retention, please provide commentary on the circumstances of the claim, including likelihood of claim attaching or being repudiated and post lost risk management implemented to prevent a similar reoccurrence (if not insured via RMP).
- 2 Please ensure claims data has been cleansed of claims from services which are no longer provided by the authority.
- 3 Please confirm the date to which the figures are compiled.

Vehicle Usage

- 1 Are there any vehicles for which hire and reward use or the carriage of passengers for hire and reward is required?

If **yes**, please enter details.
- 2 Do you carry, or are you likely to carry, any goods or materials which are of a hazardous nature?

If **yes**, please complete the table below

UN Class	Division	Nature of goods	% of Annual (GBP) turnover
1			
2	2.1		
	2.2		
	2.3		
3			
4	4.1		
	4.2		
	4.3		
5	5.1		
	5.2		
6	6.1		
	6.2		
7			
8			
9			

- 3 If applicable, please provide the name of your appointed Dangerous Goods Safety Advisors.
- 4 Do any of your vehicles visit hazardous sites such as airports, chemical plants, power stations or military bases?

Airside Public Liability and Motor

This cover is only available if Motor and/or Casualty cover is currently provided by RMP.

This questionnaire will form the basis for obtaining terms from insurers.

The answer to some sections may involve further details being requested.

- 1 Please provide full details of the business/work being undertaken.
- 2 Details of the airport location and where the insured intends carrying out operations in relation to the airport.
- 3 Number and type of vehicle used at each location.
- 4 Give details of distance of operation/vehicles from aircraft.
- 5 Advise turnover/receipts resulting from aviation activities.
- 6 Please provide full details of losses, if any, including amounts.
- 7 Advise details of limits required (if known).

Personal Accident / Travel

Personal Accident Exposure

Personal Accident			
Category of insured person	Wageroll (£)	Number	Highest salary (£)

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Accumulation information: details of premises where more than 200 people are located			
Address including postcode	Construction	Number of employees	Wageroll (£)

--	--	--	--

--	--	--	--

Travel pattern (note: 3 people on 1 trip = 3 trips)		
Destination	Number of trips	Average duration

UK		
----	--	--

Europe		
--------	--	--

USA		
-----	--	--

Rest of the world		
-------------------	--	--

Detail of any trips in non-scheduled aircraft or helicopters

Number of trips	Destination	Maximum numbers	Average numbers
-----------------	-------------	-----------------	-----------------

1 Please confirm if there are any anticipated trips to Afghanistan, Iraq, Chechnya, North Korea or Somalia.

Air Travel Exposure

1 Do you own or have on permanent lease any helicopters or other aircraft?

If **yes**, please provide the following details:

- a. The number of aircraft owned/leased:
- b. The number of pilots employed:
- c. The maximum number of employees who could fly together at any one time:

2 Where School Journey cover is required please provide pupil numbers split between Nursery / Primary / Middle / Secondary / Special Needs

Engineering

- 1** Inspection schedule in Excel including full postcodes showing last inspection dates where possible.
- 2** Inspection frequency for non-statutory plant.
- 3** Cover required for each item.
- 4** Limit of indemnity required for any insurance requested.

Contract Works

1 Please provide a list of all contracts for the forthcoming period & the expiring period including the following information. Please note that all Contracts with a value in excess of £2.5m must be declared in advance of being undertaken:

- a. Anticipated Start Date
- b. Anticipated End Date
- c. Value of Contract
- d. Contract Description
- e. Authority responsible for Insurance – Y/N

Spreadsheet Attached – Y/N

2 Is cover required for own plant? If so please provide total value required.

3 Is cover required for Hired in Plant? If so, please confirm maximum limit and estimated annual hire charges.

4 Is a quote for Contract Works/Plant Terrorism required?

Computer

Property Schedule

- 1** Please provide a computer equipment schedule in Excel with locations and full postcodes. Attached – Y/N
- 2** Please provide a split in sum insured between static hardware and portable equipment.
- 3** Please list sites with a total computer equipment value over £500K and show value at these locations including details of fire suppression and security arrangements.
- 4** Please confirm the limits required for the following:
 - a. Reinstatement of Data
 - b. Increased Cost of Working

Business Continuity

- 1** Does the IT team have a dedicated IT incident response plan including back up in the event of a power failure?
- 2** What are the data centres back-up power systems?
- 3** Is data backed up to another facility on a daily basis?
- 4** Is a quote for Computer Terrorism required?

Deterioration of Stock

- 1** The type of cold store (i.e. - Lloyd's Registered or public cold store).
- 2** The type of stock.
- 3** Split of stock sum insured between chilled and frozen and per freezer.
- 4** Are alarms in place and would alarms work in the event of a power failure?
- 5** Equipment in use - Size of chillers and how many chillers.
- 6** Age of equipment.
- 7** Are maintenance agreements in place?

Claims

- 1 Confirmed claims experiences for all classes.
- 2 Supporting triangulations where available.
- 3 Ground up claims listings on an Excel spreadsheet including valuation date.
- 4 Confirmation of extent of any in house handling required including delegated values and whether the work includes litigation services. Confirmation of the relevant experience and systems of management of the IHH team performing this function.

Cyber Liability

- 1 Does the Insured or their outsourcer backup their data at least once a week and store data in an offsite location?
- 2 Does the Insured have antivirus and firewalls in place and are these regularly updated (at least quarterly)?
- 3 Is the Insured aware of or have any grounds for suspecting that any circumstances exist which might give rise to a claim?
- 4 Within the last 5 years, has the Insured suffered any systems intrusions, tampering, virus or malicious code attack, loss of data, loss of portable media, hacking incident, extortion attempts, data theft or similar, that resulted in a claim that would be covered by this insurance?

We would require a full proposal form to be completed for a full quotation to be provided.

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 risk control consultant or account director.

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