



City of Westminster

EQUALITY IMPACT ASSESSMENT TEMPLATE

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Completing an EQIA is the simplest way to demonstrate that the Council has considered the equality impacts of its decisions and it reduces the risk of legal challenge. EQIAs should be carried out at the earliest stages of policy development or a service review, and then updated as the policy or review develops. EQIAs must be undertaken when it is possible for the findings to inform the final decision.

SECTION 1:

Title	Insurance Tender 2024-2029
<p>What are you analysing?</p> <ul style="list-style-type: none"> • What is the policy/project/activity/strategy looking to achieve? • Who is it intended to benefit? Are any specific groups targeted by this decision? • What results are intended? 	<p>The contracts for all of the Councils' insurances are due to expire 31 March 2024 and therefore will be tendered for 2024-2029.</p> <p>Residential Leasehold Buildings insurance is included in the tender process.</p> <p>Insurance policies provide financial protection for the Councils assets and liabilities.</p> <p>Insurance policies are financial service contracts.</p> <p>Contracts to be awarded on a five-year basis.</p>
Details of the lead person completing the screening/EQIA	Beverly Mills Assistant Head of Insurance Beverly.mills@rbkc.gov.uk
Date sent to equalities@westminster.gov.uk	28/12/2023
Version number and date of update	V2 28/12/2023
<p><i>You will need to update your EQIA as you move through the decision-making process. Record the version number here and the date you updated the EQIA. Keep all versions so you have evidence that you have considered equality throughout the process. However <u>only</u> the most updated version will be saved in the Equalities SharePoint folder. 1</i></p>	

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SECTION 2: Do you need to complete a full Equality Impact Assessment (EQIA)?

Not all proposals will require a full EQIA, the assessment of impacts should be proportionate to the nature of the project/policy in question and its likely impact. To decide on the level of detail of the assessment required consider the potential impact on persons with protected characteristics.

2.1	<p>Please provide an overview of who uses/will use your service or facility and identify who are likely to be impacted by the proposal</p> <ul style="list-style-type: none"> <i>If you do not formally collect data about a particular group then use the results of local surveys or consultations, census data, national trends or anecdotal evidence (indicate where this is the case). Please attempt to complete all boxes.</i> <i>Consider whether there is a need to consult stakeholders and the public, including members of protected groups, in order to gather information on potential impacts of the proposal</i> 															
	<table border="1"> <tr> <td data-bbox="507 734 943 1144">How many people use the service currently? What is this as a % of Westminster's population?</td> <td data-bbox="943 734 1485 1144">Insurance products are financial services contracts , for the financial benefit of the Council, providing financial protection to the Councils assets and liabilities, for example claims could be made by Members of the public , employees. Additionally residential leaseholders. There are currently 9105 residential leasehold properties. Below data is not captured. Proposal has no impact on service delivery capability</td> </tr> <tr> <td data-bbox="507 1144 943 1234">Gender</td> <td data-bbox="943 1144 1485 1234">Unknown</td> </tr> <tr> <td data-bbox="507 1234 943 1323">Race</td> <td data-bbox="943 1234 1485 1323">Unknown</td> </tr> <tr> <td data-bbox="507 1323 943 1413">Disability</td> <td data-bbox="943 1323 1485 1413">Unknown</td> </tr> <tr> <td data-bbox="507 1413 943 1503">Sexual orientation</td> <td data-bbox="943 1413 1485 1503">Unknown</td> </tr> <tr> <td data-bbox="507 1503 943 1592">Age</td> <td data-bbox="943 1503 1485 1592">Unknown</td> </tr> <tr> <td data-bbox="507 1592 943 1682">Religion or belief</td> <td data-bbox="943 1592 1485 1682">Unknown</td> </tr> </table>		How many people use the service currently? What is this as a % of Westminster's population?	Insurance products are financial services contracts , for the financial benefit of the Council, providing financial protection to the Councils assets and liabilities, for example claims could be made by Members of the public , employees. Additionally residential leaseholders. There are currently 9105 residential leasehold properties. Below data is not captured. Proposal has no impact on service delivery capability	Gender	Unknown	Race	Unknown	Disability	Unknown	Sexual orientation	Unknown	Age	Unknown	Religion or belief	Unknown
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Race	Unknown															
Disability	Unknown															
Sexual orientation	Unknown															
Age	Unknown															
Religion or belief	Unknown															

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<p>2.2 Are there any groups with protected characteristic that are overrepresented in the monitoring information relative to their size of the population? If so, this could indicate that the proposal may have a disproportionate impact on this group even if it is a universal service.</p>	<p>Insurance contracts are financial products for the benefit of the Council, providing protection for its assets and liabilities. The contracts do not have an impact on any people or groups that share protected characteristics. Contracts are discharged under English law and insurance methodology when dealing with claims. Equality information/data is not captured or utilised and would have no effect on the outcome of any claim, as each claim is considered on its own merits with settlement based on the terms of the insurance policy coverage and applicable laws.</p>			
<p>2.3 Are there any groups with protected characteristics that are underrepresented in the monitoring information relative to their size of the population? If so, this could indicate that the service may not be accessible to all groups or there may be some form of direct or indirect discrimination occurring.</p>	<p>N/a</p>			
<p>2.4 Does the project, policy or proposal have the potential to disproportionately impact on people with a protected characteristic? If so, is the impact positive or negative?</p>				
	<p>None</p>	<p>Positive</p>	<p>Negative</p>	<p>Not sure</p>
<p>Men or women</p>	<p>X</p>	<p><input type="checkbox"/></p>	<p><input type="checkbox"/></p>	<p><input type="checkbox"/></p>
<p>People of a particular race or ethnicity (including refugees, asylum seekers, migrants and gypsies and travellers)</p>	<p>X</p>	<p><input type="checkbox"/></p>	<p><input type="checkbox"/></p>	<p><input type="checkbox"/></p>
<p>Disabled¹ people (consider different types of physical, learning or mental disabilities)</p>	<p>X</p>	<p><input type="checkbox"/></p>	<p><input type="checkbox"/></p>	<p><input type="checkbox"/></p>
<p>People of particular sexual orientation/s</p>	<p>X</p>	<p><input type="checkbox"/></p>	<p><input type="checkbox"/></p>	<p><input type="checkbox"/></p>
<p>People in particular age groups (consider in particular children, under 21s and over 65s)</p>	<p>X</p>	<p><input type="checkbox"/></p>	<p><input type="checkbox"/></p>	<p><input type="checkbox"/></p>
<p>People who are intending to undergo, are undergoing or have undergone a process or part of a process of gender reassignment</p>	<p>X</p>	<p><input type="checkbox"/></p>	<p><input type="checkbox"/></p>	<p><input type="checkbox"/></p>
<p>Impact due to pregnancy/ maternity</p>	<p>X</p>	<p><input type="checkbox"/></p>	<p><input type="checkbox"/></p>	<p><input type="checkbox"/></p>

¹ Disability discrimination is different from other types of discrimination since it includes the duty to make reasonable adjustments.

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People of faiths and beliefs	X	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
People on low incomes	X	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
<p>If any of the answers to the questions above is, “negative” or “unclear” you will need to undertake a detailed impact assessment.</p>				

2.5	Based on your responses, should a full, detailed EQIA be carried out on the project, policy or proposal?
	No
2.6	Provide brief reasons on how you have come to this decision?
	<p>The re-tender of the insurance contracts has no impact of front facing service delivery or internal resources to process workload arising.</p> <p>Insurance contracts are financial products for the benefit of the Council, providing protection for its assets and liabilities. The contracts do not have an impact on any people or groups that share protected characteristics.</p> <p>Contracts are discharged under English law and insurance methodology when dealing with claims. Equality information/data is not captured or utilised and would have no effect on the outcome of any claim, as each claim is considered on its own merits with settlement based on the terms of the insurance policy coverage and applicable laws.</p> <p>For residential leaseholders the lease arrangement requires the Council as Freeholder to arrange building insurance to cover the leaseholder's asset. Insurance must therefore be arranged.</p>

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SECTION 3: ASSESSING THE IMPACT

In order to be able to identify ways to mitigate any potential impact it is essential that we know what those potential impacts might be. Using the evidence gathered in section 2, explain what the potential impact of your proposal might be on the groups you have identified. You may wish to further supplement the evidence you have gathered using the table below in order to properly consider the impact.

Protected Group		Positive impact?			Negative impact? If so, please specify the nature and extent of that impact	No specific impact	If the impact is negative, how can it be mitigated? Please specify any mitigation measures and how and when they will be implemented	What, if any, are the cumulative effects of this decision when viewed in the context of other Council decisions and their equality impacts
		Eliminate discrimination	Advance equality	Good relations				
Gender	Men					x		
	Women					x		
Race	White					x		
	Mixed/Multiple ethnic groups					x		
	Asian/Asian British					x		
	Black/African/Caribbean/Black British					x		
	Gypsies / travellers					x		
	Other ethnic group					x		
Disability	Physical					x		
	Sensory					x		
	Learning Difficulties					x		
	Learning Disabilities					x		
	Mental Health					x		

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Protected Group		Positive impact?			Negative impact?	No specific impact	What will the impact be? If the impact is negative, how can it be mitigated? (action)	What are the cumulative of effects
		Eliminate discrimination	Advance equality	Good relations				
Sexual Orientation	Lesbian, gay men, bisexual					x		
Age	Older people (50+)					x		
	Younger people (16 - 25)					x		
Gender Reassignment						x		
Impact due to pregnancy/maternity						x		
Groups with particular faiths and beliefs						x		
People on low incomes						x		

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SECTION 4: ACTION PLAN

4.1	Complete the action plan if you need to reduce or remove the negative impacts you have identified, take steps to foster good relations or fill data gaps. <i>Please include the action required by your team/unit, groups affected, the intended outcome of your action, resources needed, a lead person responsible for undertaking the action (inc. their department and contact details), the completion date for the action, and the relevant RAG rating: R(ed) – action not initiated, A(mber) – action initiated and in progress, G(reen) – action complete.</i> NB. Add any additional rows, if required.						
	Action Required	Equality Groups Targeted	Intended outcome	Resources Needed	Name of Lead, Unit & Contact Details	Completion Date (DD/MM/YY)	RAG
	<i>Enter additional rows if required</i>						

THIS SECTION TO BE COMPLETED BY THE RELEVANT SERVICE MANAGER

SIGNATURE: Beverly Mills

FULL NAME: Beverly Mills

UNIT:Resources

EMAIL & TELEPHONE EXT: beverly.mills@rbkc.gov.uk

DATE (DD/MM/YYYY): 28/12/2023

WHAT NEXT?

It is the responsibility of the service to complete an EQIA to the required standard and the quality and completeness of EQIAs will be monitored by EMT.

All EQIAs for proposed changes to levels of service arising from budget proposals must be completed by (insert date).

All completed EQIAs should be sent to equalities@westminster.gov.uk