16 October 2025 FOI Ref 21890

Request - You asked us the following:

I am making a request for information under the Freedom of Information Act 2000.

Information Requested

1. Please provide the full details of the current insurer(s) underwriting the Public and Products Liability Insurance cover for Staffordshire Police for the 2024–2025 policy year (Policy No. P24CASLFG00008).

2. Please confirm whether the same insurers (AXA XL Insurance Company UK Limited and Aviva Insurance Limited) who underwrite the Employers' Liability Insurance also underwrite the Public and Products Liability Insurance. If not, please identify the insurer(s).

3. Please provide a copy of the policy schedule or summary of cover for the Public and Products Liability policy, showing:

The insurer(s)

The period of cover

The indemnity limit(s)

Any self-insured retention (excess) applicable

4. If Staffordshire Police holds Professional Indemnity Insurance or equivalent cover for civil claims against police officers, please provide the name of the insurer and a copy of the policy schedule.

Notes

This request is distinct from the Employers' Liability Certificate already published on your website.

I am seeking disclosure of the public liability / professional indemnity cover and its underwriters.

This request concerns only the identity of insurers and the summary/policy schedule. I am not requesting the full contractual wording or premium information.

I look forward to your response within the statutory 20 working days.

We received your request on 25/09/2025 and have processed this under the Freedom of Information Act (FOIA).

Staffordshire Police's response to your enquiry is as follows:

<u>Staffordshire Police holds the requested information.</u>

- 1. Please provide the full details of the current insurer(s) underwriting the Public and Products Liability Insurance cover for Staffordshire Police for the 2024–2025 policy year (Policy No. P24CASLFG00008). **– Partially disclosed, please see the accompanying file entitled 'FOI 21890 Public and Products Liability Insurance'.**

- 2. Please confirm whether the same insurers (AXA XL Insurance Company UK Limited and Aviva Insurance Limited) who underwrite the Employers' Liability Insurance also underwrite the Public and Products Liability Insurance. If not, please identify the insurer(s). **– Disclosed, we can confirm that Axa XL and Aviva underwrite both the Employers Liability, and the Public and Products Liability.**

- 3. Please provide a copy of the policy schedule or summary of cover for the Public and Products Liability policy, showing:

  The insurer(s)

  The period of cover

  The indemnity limit(s)

  Any self-insured retention (excess) applicable **– Partially disclosed, please see the accompanying files entitled 'FOI 21890 Public and Products Liability Insurance', 'FOI 21890 Excess Liability Policy Schedule' and 'FOI 21890 Combined Liability Policy Schedule'.**

- 4. If Staffordshire Police holds Professional Indemnity Insurance or equivalent cover for civil claims against police officers, please provide the name of the insurer and a copy of the policy schedule. cover for Staffordshire Police for the 2024–2025 policy year (Policy No. P24CASLFG00008). **– – Partially disclosed, please see the accompanying file entitled 'FOI 21890 Public and Products Liability Insurance'.**

  Please be advised we only hold data in financial years.

<u>The following exemptions have been applied:</u>

In accordance with Section 17(1) of the Freedom of Information Act, this letter represents a refusal notice for parts of this particular request.

- Section 40(2) Personal Information

Section 40(2) is an absolute exemption which means that there is no need to quantify the harm that may arise from the disclosure; neither is it subject to a public interest test.

To release personal or third-party information held by Staffordshire Police, would breach the data protection principles; namely –

- Data is lawfully and fairly processed.
- Processed in line with an individual's rights.
- Data is secure.

Personal and third-party information cannot be released under the Freedom of Information Act.

Disclosure under Freedom of Information is a release of information to the world in general and not an individual applicant.

- Section 43(2) Commercial Interests

This is a prejudice based qualified exemption which means there is a requirement to provide evidence of harm and a public interest test needs to be considered.

Harm:

The information relating to insurance premiums, if released into the public domain, would harm Staffordshire Police's negotiating position with regards to future contracts for equipment or services. There are commercially confidential clauses within the contracts which are not permitted to be shared to the wider public.

Public Interest Test

Factors favouring disclosure under Section 43(2)

Disclosure of the requested information would allow the public to be aware of how public funds are spent or allocated and thereby would provide transparency and accountability, showing that funds from the public purse are used appropriately and proportionally.

Factors favouring non-disclosure under Section 43(2)

Through disclosure of the requested information, Staffordshire Police would find that its negotiating position would be greatly impaired through the release of details that would not only likely be prejudicial to Staffordshire Police but also to the agencies/companies involved. Releasing this information would be expected to have a detrimental effect on their ability to be competitive in the future and would be exceedingly likely to deter further enterprises submitting offers for tender in the future. This then would impede Staffordshire Police obtaining the most competitive or appropriate services in the future and negatively impact upon the public purse.

Balance test

It is the responsibility of Staffordshire Police, when dealing with commercial businesses, to not only protect their commercial interest but also that of Staffordshire Police. Commercial interests must be protected so that the best possible value for money is obtained through open competition, both for businesses and Staffordshire Police. This would not be achieved if full details were to be made available to the market.
Although the use of public funds must be open and transparent, Staffordshire Police is accountable for the money that it spends and utilises and if to release the information means the force is unable to negotiate future tendering and have the ability to secure value for money due to business relationships having been impaired, then this would not be in the public interest.

Having considered the public interest test factors, we are required to determine whether, on balance, the factors favouring disclosure outweigh those which are against disclosure. It is our view that the factors favouring disclosure do not outweigh those which favour withholding the details. Therefore, Staffordshire Police declines to provide the information for the reasons stated above.

Please be advised that all Freedom of Information request responses are published on the Staffordshire Police website although personal details are not included.

Freedom of Information Request Appeals Procedure

1. **Who Can Ask for a Review**

Any person who has requested information from Staffordshire Police, which has been dealt with under the Freedom of Information Act, is entitled to complain and request an internal review, if they are dissatisfied with the response they received.

2. **How to Request a Review**

Requests for review of a Freedom of Information request must be made in writing within two months of the date of receipt of this email, and should be addressed to:

IAT@staffordshire.police.uk

Or by Post to:

Information Access Team
Staffordshire Police HQ
PO Box 3167
Stafford
ST16 9JZ

The reference number, date of the request and details of why the review is being requested must be included. Requests for review should be brought to the attention of the Information Access Team within two months of the Force's response to the original FOI request.

3. **Review Procedure**

Receipt of a request for review will be acknowledged in writing. The review will be conducted by a Supervisor who is independent from the original Decision Maker. The Information Access Team will set a target date for a response. The response will be made as soon as is practicable with the intention to complete the review within 20 working days. In more complex cases the review may take up to 40 working days.

The independent Supervisor will conduct a review of the handling of the request for information and of decisions taken, including decisions taken about where the public interest lies in respect of exempt information where applicable. The review enables a re-evaluation of the case, taking into account the matters raised by the complaint.

4. **Conclusion of the Appeal**

On completion of the review the Independent Supervisor will reply to the appellant with the result of the review. If the appellant is still dissatisfied following the review they should contact the Information Commissioner to make an appeal. The Information Commissioner can be contacted via the following link: https://ico.org.uk/make-a-complaint/foi-and-eir-complaints/foi-and-eir-complaints/

Freedom of Information
Information Access Team