

## Appendix D – Public Liability Claims

The insurance is subject to a policy deductible. This is the first part of the claim which is paid by the council. Payments consist of damages and legal costs and all have been within the deductible. The reserve represents the estimated cost of damages and legal costs assuming claims are paid. The repudiation % at the bottom of the page demonstrates the proportion of claims where liability is denied.

### Wellbeing

Year	Number	Paid £	Reserve £	Deductible £
2007/08	10	11,674	37,585	108,000
2008/09	15	28,086	118,551	112,000
2009/10	21	52,200	27,200	116,000
2010/11	3	23	12,100	116,000

### Communities

Year	Number	Paid £	Reserve £	Deductible £
2007/08	186	210,695	219,297	108,000
2008/09	179	78,111	250,531	112,000
2009/10	179	88,478	368,748	116,000
2010/11	152	6,646	563,713	116,000

### Children's

Year	Number	Paid £	Reserve £	Deductible £
2007/08	6	2,526	11,100	108,000
2008/09	6	10,172	0	112,000
2009/10	13	8,117	74,316	116,000
2010/11	2	0	15,300	116,000

### Other

Year	Number	Paid £	Reserve £	Deductible £
2007/08	10	567	11,500	108,000
2008/09	10	69,094	8,500	112,000
2009/10	9	12,240	16,000	116,000
2010/11	8	864	18,136	116,000

<b>Directorate</b>	<b>% of claims denied</b>	<b>% of total claims</b>
Wellbeing	46	6
Communities	82	86
Children's	76	3
Other	46	5
<b>Total</b>	<b>79</b>	<b>100</b>

## Appendix D – Employer’s Liability Claims

The insurance is subject to a policy deductible. This is the first part of the claim which is paid by the council. Payments consist of damages and legal costs and to date all have been within the deductible. When the deductible is exceeded the full cost of the claim is paid by Insurers. The reserve represents the estimated cost of damages and legal costs assuming claims are paid. The repudiation % at the bottom of the page demonstrates the proportion of claims where liability is denied.

### Wellbeing

Year	Number	Paid £	Reserve £	Deductible £
2007/08	6	33,851	34,000	108,000
2008/09	3	5,919	30,000	112,000
2009/10	6	8,000	46,350	116,000
2010/11	1	0	6,700	116,000

### Communities

Year	Number	Paid £	Reserve £	Deductible £
2007/08	1	9,005	0	108,000
2008/09	3	34,135	0	112,000
2009/10	3	13,201	27,549	116,000
2010/11	1	0	6,950	116,000

### Children’s

Year	Number	Paid £	Reserve £	Deductible £
2007/08	9	30,004	191,733	108,000
2008/09	9	91,325	1,276,533	112,000
2009/10	5	0	44,250	116,000
2010/11	3	0	19,400	116,000

### Other

Year	Number	Paid £	Reserve £	Deductible £
2007/08	3	27,241	0	108,000
2008/09	1	0	0	112,000
2009/10	0	0	0	116,000
2010/11	0	0	0	116,000

<b>Directorate</b>	<b>% of claims denied</b>	<b>% of total claims</b>
Wellbeing	50	30
Communities	40	15
Children's	88	48
Other	75	7
<b>Total</b>	<b>64</b>	<b>100</b>

## Appendix D – Property Damage Claims

The cost of claims represents the cost of removing debris, reinstating the property and additional costs incurred as a result of the incident.

The principal property damage incidents since 2007/08 have been:

<b>Date</b>	<b>Location</b>	<b>Cause</b>	<b>Cost £</b>
3/11/07	Caerau Welfare Park	Fire - Arson	55,866
14/01/08	Brackla Infants School	Fire	13,687
5/06/08	Pandy Park	Fire - Arson	158,902
31/8/09	Foster Carers Home	Fire - Arson	26,007
16/9/09	Archbishop McGrath School	Fire – Arson	529,711
1/2/10	Blaencaerau Junior School	Fire – Arson	55,638
6/4/10	Grand Pavilion	Fire - Accidental	105,498
29/11/10	Oldcastle Primary School	Burst Pipe	50,000*
29/11/10	Nantymoel Primary School	Burst Pipe	10,000*
29/12/10	Mynydd Cynffig Infants School	Burst Pipe	35,000*
1/1/11	Cynffig Primary School	Burst Pipe	133,000*

\* Insured by School and not the LEA