

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 £
2008/09	15	37,327	61,348	112,000
2009/10	21	62,187	15,000	116,000
2010/11	2	23	12,600	116,000
2011/12	10	641	58,850	116,000

Communities

Year	Number	Paid £	Reserve £	Deductible £
2008/09	178	143,258	331,242	112,000
2009/10	188	150,003	399,130	116,000
2010/11	190	26,484	415,304	116,000
2011/12	135	7,789	548,325	116,000

Children's

Year	Number	Paid £	Reserve £	Deductible £
2008/09	7	10,172	0	112,000
2009/10	13	18,356	68,868	116,000
2010/11	2	60	7,100	116,000
2011/12	5	0	25,800	116,000

Other

Year	Number	Paid £	Reserve £	Deductible £
2008/09	10	69,094	0	112,000
2009/10	9	23,412	0	116,000
2010/11	10	864	24,000	116,000
2011/12	3	0	4,273	116,000

Summary

Directorate	% of claims denied	% of total claims
Wellbeing	50	6
Communities	80	87
Children's	76	3
Other	38	4
Total	76	100

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 £
2008/09	4	16,101	7,817	112,000
2009/10	8	14,490	64,244	116,000
2010/11	0	0	0	116,000
2011/12	2	0	17,200	116,000

Communities

Year	Number	Paid £	Reserve £	Deductible £
2008/09	2	33,693	0	112,000
2009/10	6	24,844	82,790	116,000
2010/11	2	0	0	116,000
2011/12	0	0	0	116,000

Children’s

Year	Number	Paid £	Reserve £	Deductible £
2008/09	9	105,580	1,300,042	112,000
2009/10	6	0	52,250	116,000
2010/11	5	6,750	30,585	116,000
2011/12	1	0	8,200	116,000

Other

Year	Number	Paid £	Reserve £	Deductible £
2008/09	1	0	0	112,000
2009/10	1	0	0	116,000
2010/11	0	0	0	116,000
2011/12	0	0	0	116,000

Summary

Directorate	% of claims denied	% of total claims
Wellbeing	50	29
Communities	57	22
Children’s	57	44
Other	100	5
Total	59	100

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:

Date	Location	Cause	Cost £
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	44,781*
29/11/10	Nantymoel Primary School	Burst Pipe	13,300*
29/12/10	Mynydd Cynffig Infants School	Burst Pipe	43,577*
1/1/11	Cynffig Comprehensive School	Burst Pipe	139,557*
16/7/11	Glan Yr Afon	Boiler Explosion	22,845
6/11/11	Bryncethin Depot	Theft of Equipment	23,500
Various	Maesteg Welfare Park	Theft of Metal	24,000 Est

* Insured by School and not the LEA