

| Heading | Example/Description of Record | Recommended Retention Period | Authority | Security | Prime Record Holder |
|---|--|--|--|--------------|---------------------|
| 23. Risk Management and Insurance | Management of risk within the council and details of insurance policies in place. | | | | |
| Claims | Handling insurance claims against the council. | | | | |
| Settled claims - liability and property | All age groups of claimant. <ul style="list-style-type: none"> • Claims records • Claims won/lost • Claims discontinued | 1 year from date of final payment 1 year from date officially discontinued | Limitation period not applicable. File normally closed in discussions with insurer/claims handler after relevant date. Ensure all payments complete before closed. | Confidential | |
| Dormant claims, liability - Personal injury - general (including industrial diseases and abuse) Adult | Age group – ADULT. <ul style="list-style-type: none"> • Claims records | Destroy 5 years from either date of: <ul style="list-style-type: none"> • Injury • Knowledge • Death • Personal representative's knowledge following death | Limitations Act 1980, Section 11 (3 years limitation plus 2 years waiting period) | Confidential | |

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| Dormant claims, liability - Personal injury - general (including industrial diseases and abuse) Minor | Age group – MINOR at time of incident <ul style="list-style-type: none"> Claims records | Destroy 5 years from 18 th birthday | Limitations Act 1980, Section 11 (3 years limitation from 18 th birthday plus 2 years waiting period) | Confidential | |
| Dormant claims, liability - Personal injury with disability | All age groups <ul style="list-style-type: none"> Claims records | Destroy 5 years from either date: <ul style="list-style-type: none"> Disability ceased Death Ensure all payments ceased | Limitations Act 1980, Section 28 (3 years limitation plus 2 years waiting) | Confidential | |
| Dormant claims, liability - Personal injury - failure to educate Adult | Age group – ADULT <ul style="list-style-type: none"> Claims records | Review minimum 5 years from either date of: <ul style="list-style-type: none"> Injury Knowledge Death Personal representative's knowledge of death | Limitation period is not fixed - Court may allow longer period, therefore, need to take advice from solicitors/claims handlers before destroying | Confidential | |

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| Dormant claims, liability - Personal injury - failure to educate Minor | Age group – MINOR at the time of the incident <ul style="list-style-type: none"> Claims records | Review minimum 5 years from 18 th birthday | Limitation period is not fixed - Court may allow longer period, therefore, need to take advice from solicitors/claims handlers before destroying | Confidential | |
| Dormant claims, liability - Officials indemnity and Professional Indemnity Adult | Age group – ADULT. <ul style="list-style-type: none"> Claims records | Review minimum 8 years from either date of: <ul style="list-style-type: none"> Injury Knowledge Death Personal representative's knowledge following death Review minimum of 12 years for contracts under seal | Limitation period is not fixed - Court may allow longer period, therefore, need to take advice from solicitors/claims handlers before destroying | Confidential | |
| Dormant claims, liability - Officials indemnity and Professional Indemnity Minor | Age group – MINOR at time of incident <ul style="list-style-type: none"> Claims records | Review minimum 5 years from date of 18 th birthday Review minimum of 12 years for contract under seal | Limitation period is not fixed - Court may allow longer period, therefore, need to take advice from solicitors/claims handlers before destroying | Confidential | |

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| Dormant claims, liability - Property damage (related to negligent act) Adult | Age group – ADULT. <ul style="list-style-type: none"> • Claims records | Destroy 8 years from either date of: <ul style="list-style-type: none"> • Damage • Knowledge | This is property damage related to negligent act so may be subject to court proceedings. (6 years limitation plus 2 years waiting period) | Confidential | |
| Dormant claims, liability - Property damage (related to negligent act) Minor | Age group – MINOR at time of incident <ul style="list-style-type: none"> • Claims records | Review/destroy 5 years | This is property damage related to negligent act so may be subject to court proceedings. (Limitation period 3 years, add waiting period 2 years) | Confidential | |
| Dormant claims - property and motor own damage | Age group – ALL. <ul style="list-style-type: none"> • Claims records | Destroy 4 years from either date of: <ul style="list-style-type: none"> • Incident • Knowledge | Due to the nature of these claims they are not normally dormant but if they are this timescale will apply (3 years limitation plus 1 year waiting period) | Confidential | |

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| Dormant claims - personal accident and other minor coverage | Age group – ALL. <ul style="list-style-type: none"> • Claims records | Review 6 years from date of incident | File to be assessed for activity before closure and discussions to take place with insurer/claims handlers/ Solicitors | Confidential | |
| Insuring Against Loss | Insuring against loss. | | | | |
| Insurance policies | Evidence of the local authority's insurance cover against negligence, loss or damage. <ul style="list-style-type: none"> • Insurance policies • Correspondence | Permanent | RGLA 8.19 | Not Protectively Marked | |
| Insurance renewal | The process of renewing insurance policies. <ul style="list-style-type: none"> • Insurance policy renewal records • Correspondence | Destroy - 5 years after the policy has been renewed | RGLA 8.20 | Not Protectively Marked | |

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| Insurance summary arrangements | The summary management of arrangements relating to insurance. <ul style="list-style-type: none"> Insurance register | Review when superseded - offer to County Archivist, after administrative use is concluded | RGLA 8.18 | Not Protectively Marked | |
| Risk Management | Management of risk. | | | | |
| Business continuity planning | Documentation relating to business continuity in the event of a disaster or unforeseen event. Includes disaster recovery and business resilience plans. | Until superseded | CWAC retention based on good practice | Protect | |
| Education campaigns | Campaigns related to risk management. | Destroy – 3 years after campaign has finished | CWAC retention based on good practice | Not Protectively Marked | |
| Risk assessment consolidated listing | Consolidated listing of, and assessment of, risks. <ul style="list-style-type: none"> Corporate risk registers | Review – after 7 years | CWAC retention based on good practice | Not Protectively Marked | |