

# Records Retention Schedule

## Insurance Records Retention Schedule



**For records retention guidance, or to request changes to this schedule, contact:**

**Information Governance Unit**

**Law & Governance**

**Friars Terrace**

**Stafford**

**ST17 4AY**

**Telephone: (01785) 278326**

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# Contents

	Page
<b>Introductory Notes</b>	
What is a Retention Schedule?	i
Retention Schedules and the Freedom of Information Act 2000	ii
Understanding the Retention Schedule	iii
Using the Retention Schedule	iv
Responsibility for Implementation	vi
Function Map	vii
Retention Schedule Contents	xv
<b>Retention Schedule</b>	1

## What is a Retention Schedule ?

- A retention schedule is a list of records which need to be retained by the County Council for a designated period of time. The Retention Schedule describes the functions and activities, describes specific records where appropriate, a time period for which records are to be retained, a trigger defining the point from which retention period starts and identifies the reason (legislative, regulatory and / or operational) which record creation and retention is based.
- The existence of this Retention Schedule is a requirement of Staffordshire County Council's Corporate Records Management Policy. It has been developed by the Information Governance Unit in collaboration with Business Unit / Section Managers, and in partnership with Legal Services and the authority's insurers.
- The Retention Schedule provides consistent instructions for all staff who deal with records, and a formal policy for records retention and disposal. It is not, however, immutable. Divergences from the schedule may be appropriate in certain circumstances. Any divergence from retention policy must be authorised by the Head of Information Governance, Director, or Deputy Director.
- Official guidelines covering the retention of records supporting the majority of SCC service specific functions and activities and key generic functions (including Health & Safety, Personnel, Contractual and Financial Records) are available on the SCC Corporate Intranet Site. The Information Governance Unit is continuing to develop new and review existing Retention Schedules.

*"A records management service should include the drawing up of retention schedules for all classes of the authority's records and the systematic disposal of those no longer of administrative use...."*

Guidance on Section 224, Local Govt Act 1972  
Issued by the Office of the Deputy Prime Minister, 2000

*"Each department will require its respective business units to:*

- *Ensure the capture of records (both paper and electronic) that provide evidence of its functional activities.*
- *Establish retention schedules for all areas of work."*

SCC Corporate Records Management Policy

## Retention Schedules and the Freedom of Information Act 2000

- The Freedom of Information Act 2000 is intended to promote a culture of openness and accountability providing people with rights of access to records held by public bodies. This includes Staffordshire County Council.
- From 1 January 2005, the County Council must comply with requests for the information that it holds unless an exemption from disclosure applies. The Authority will normally have a maximum of twenty working days to respond to the request, however there are circumstances when this time limit can be extended.
- The Lord Chancellor has also issued a Code of Practice under Section 46 of the Freedom of Information Act, setting out his views on desirable practice for the keeping, management and disposal of public authority records. The Code of Practice includes a requirement to develop and implement Records Retention and Disposal Policies.
- Any freedom of information legislation is only as good as the quality of the records to which it provides access. Such rights are of little use if reliable records are not created in the first place, if they cannot be found when needed or if the arrangements for their disposal are inadequate.

*“An appraisal documentation system will ensure consistency in records appraisal and disposal. It should show what records are designated for destruction, the authority under which they are to be destroyed and when they are to be destroyed.*

*It should also provide background information on the records, such as legislative provisions, functional context and physical arrangement.*

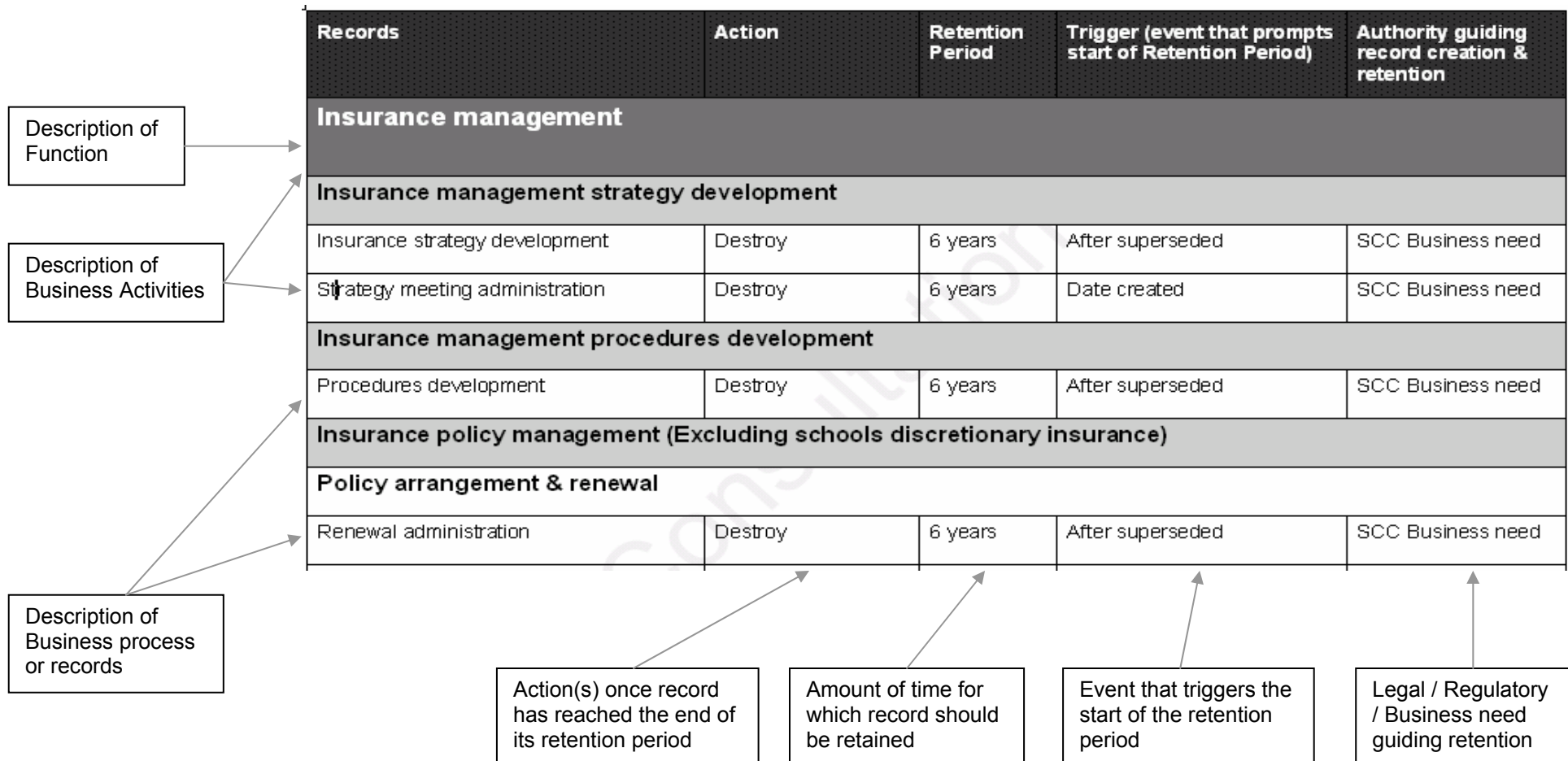
Lord Chancellor’s Code of Practice on the Management of Records, issued under Section 46 of the Freedom of Information Act 2000

*“As from January 2005 , anyone will have a new legal right to request access to any information held by any public body.....My message to all public bodies is: Get your Act together. Prepare now. Don't panic later.”*

Richard Thomas, Information Commissioner,  
May 2003

# Understanding the Retention Schedule

- The Information Governance Unit produces Records Retention Schedules for every Business Unit in Staffordshire County Council, and they all follow a similar format. The graphic below demonstrates how to interpret the schedule:



## Using the Retention Schedule

This Retention Schedule has been developed to be used in the following ways:



### When new records are created

The Retention Schedule should be used as a point of reference in the day-to-day management of records. The most effective point to decide how long a record should be retained, and for what reason, is when that record is created. However, retention may be based on different trigger criteria, in which case details of 'closure' should be recorded on, or associated with the record.

When opening a new file, or creating a new record, this Retention Schedule will act as a guide to the conditions under which that Record should be managed, stored and ultimately disposed of.



### When configuring an electronic records management system

Any Electronic Document & Records Management System should manage not only paper records, but ensure that all legal and business requirements are met in terms of the retention, security and disposal of all electronic records (including e-mail, electronic forms, web site content and images).

The integration of electronic records management into existing business systems must include proper consideration of Retention Policy to provide a set of consistent legal and operational requirements.



### When designing or implementing new paper filing systems.

Any new office system intended to improve the efficiency of paper filing should be designed with a clear understanding of the legal and business requirement for recordkeeping and records retention. Records should be arranged in a way that facilitates the identification of records due for disposal.



### When transferring files to off-site storage

Office space is at a premium and it is rarely possible to retain files on-site for the length of time for which they have to be retained.

Retention Schedule should always be consulted when transferring files to the Staffordshire County Council Records Centre for medium or long-term storage.



### When destroying files

In order to protect itself and minimise risk, all businesses should not maintain records longer than they need to; nor should they destroy records sooner than is required

The Retention Schedule provides consistent guidance concerning the retention period of all Insurance Service's records.

## Responsibility for Implementation

When a record has reached the end of its specified retention period, a designated person needs to be responsible as the signatory for the destruction process where destruction is the specified action.

In implementing retention policy reference should be made to both generic schedules, for records used by directorates (which cover corporate, contractual financial, health & safety and personnel records\*) and the service specific schedules which may pertain to only one particular Department/Service, or may cover functions for which more than one unit is responsible.

The schedules must be reviewed annually as a matter of course and should be updated to account for any changes to business practice, legislative or regulatory requirements.

**The responsible authority for this schedule is:**

***John Tradewell***

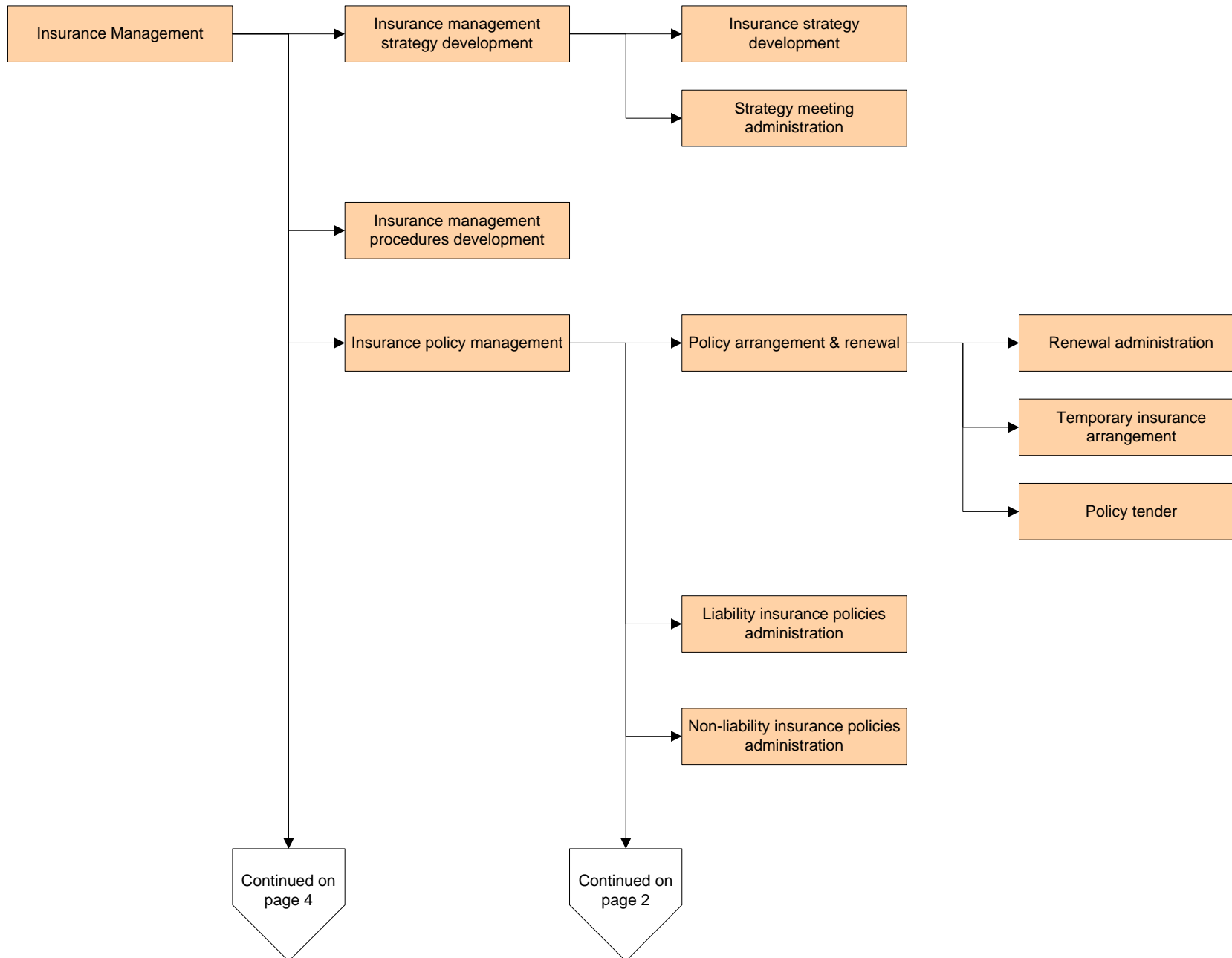
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***Director (Law and Governance)***

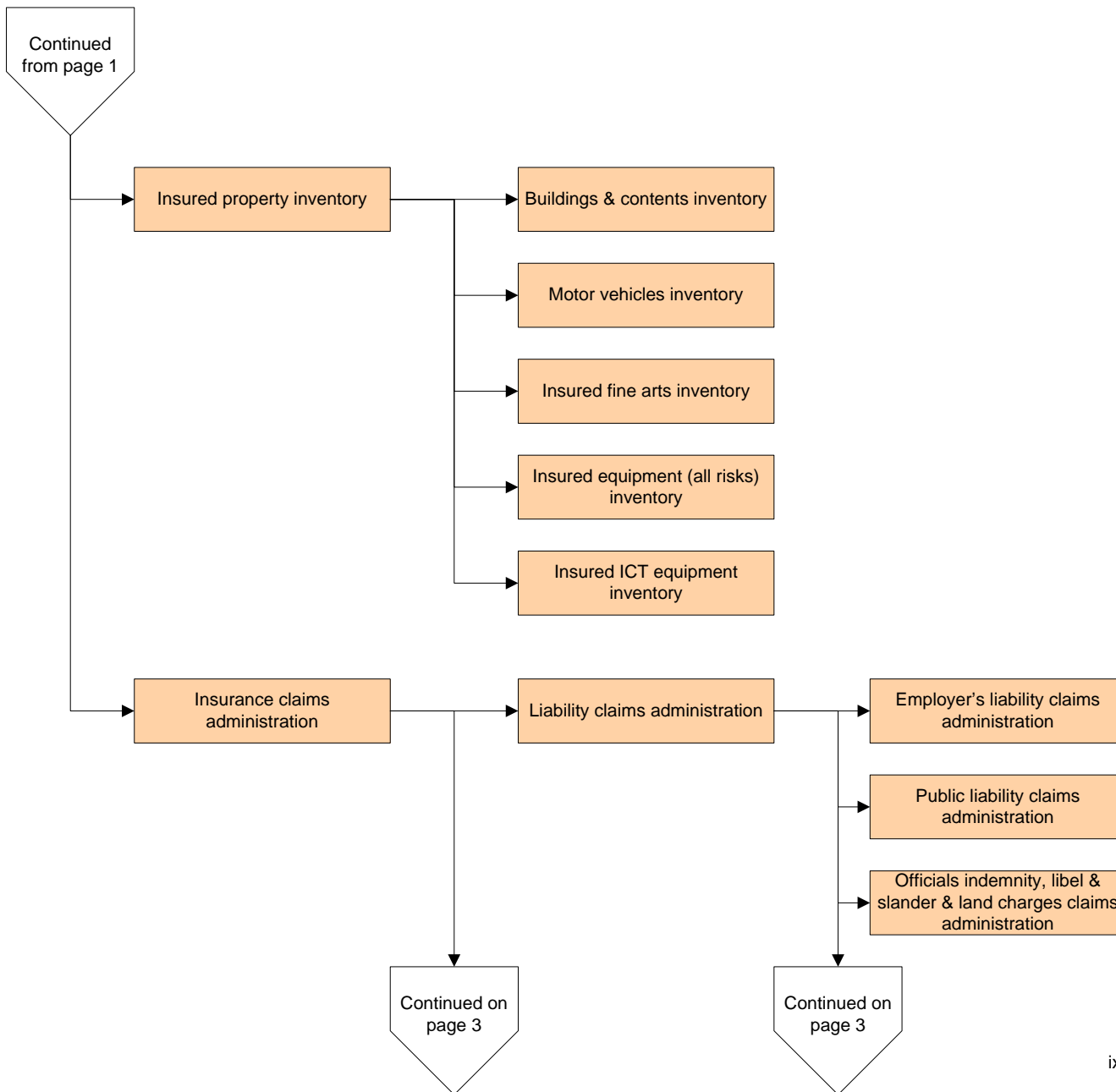
## Function Map

The function map on the following pages provides a graphical representation of the work of Insurance Services showing a hierarchy of business functions and lower level activities and processes. This map, which may be described as a “file plan”, is used to develop a business classification scheme. A business classification scheme, which is a requirement of BS ISO 15489, can be used to ensure that all records are stored consistently, regardless of their format and will also underpin the Corporate Electronic Documents Records Management System (EDRMS).

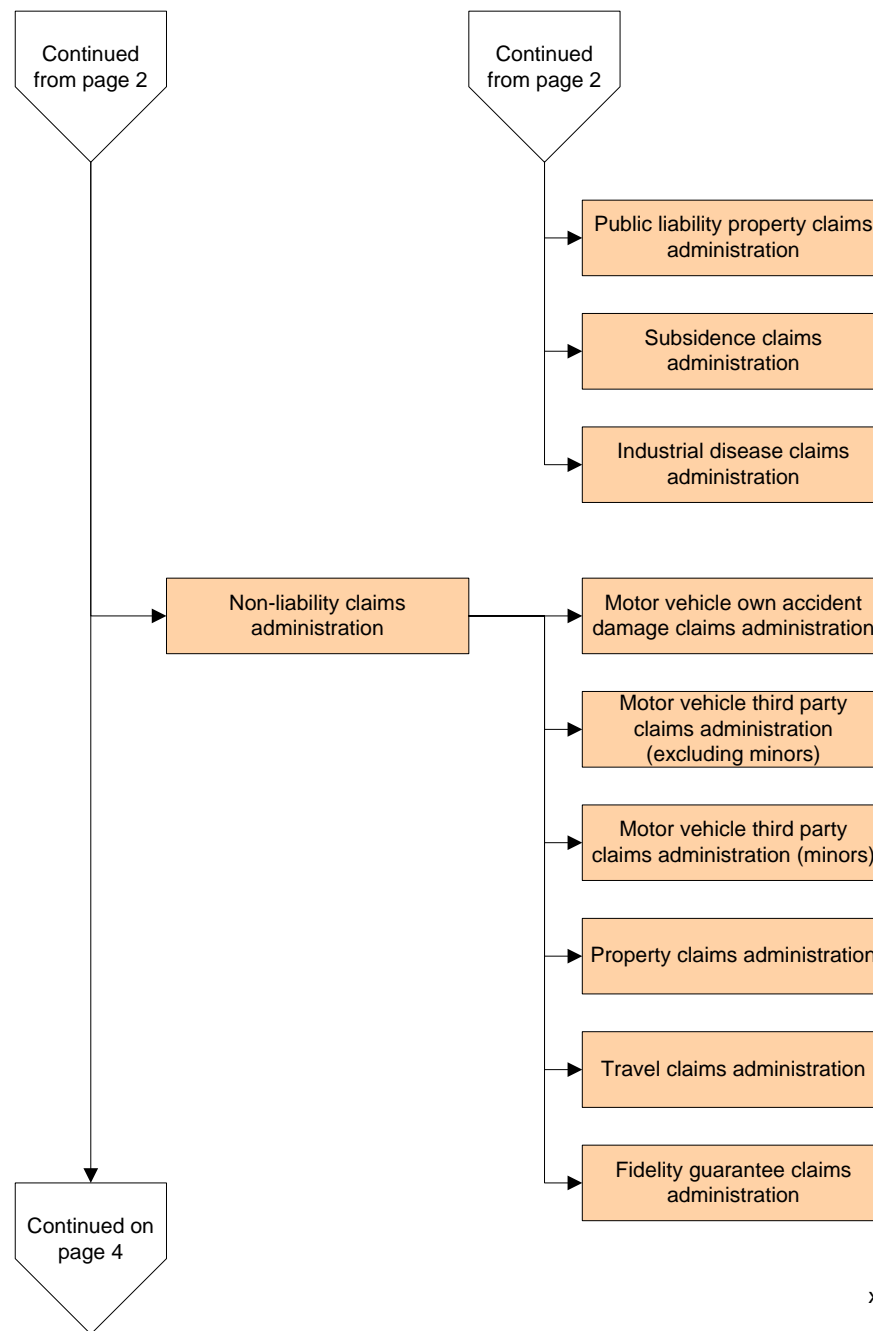
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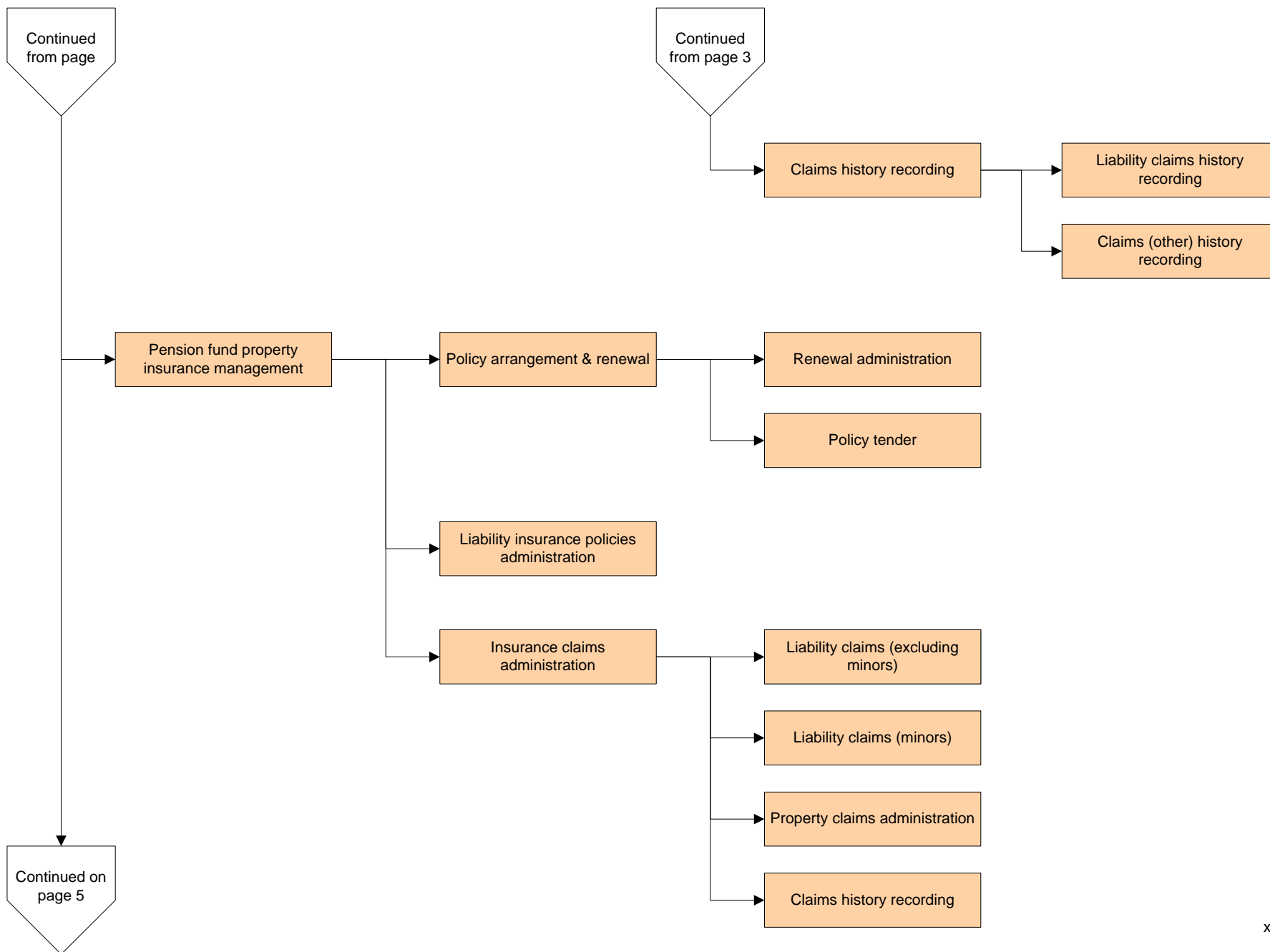
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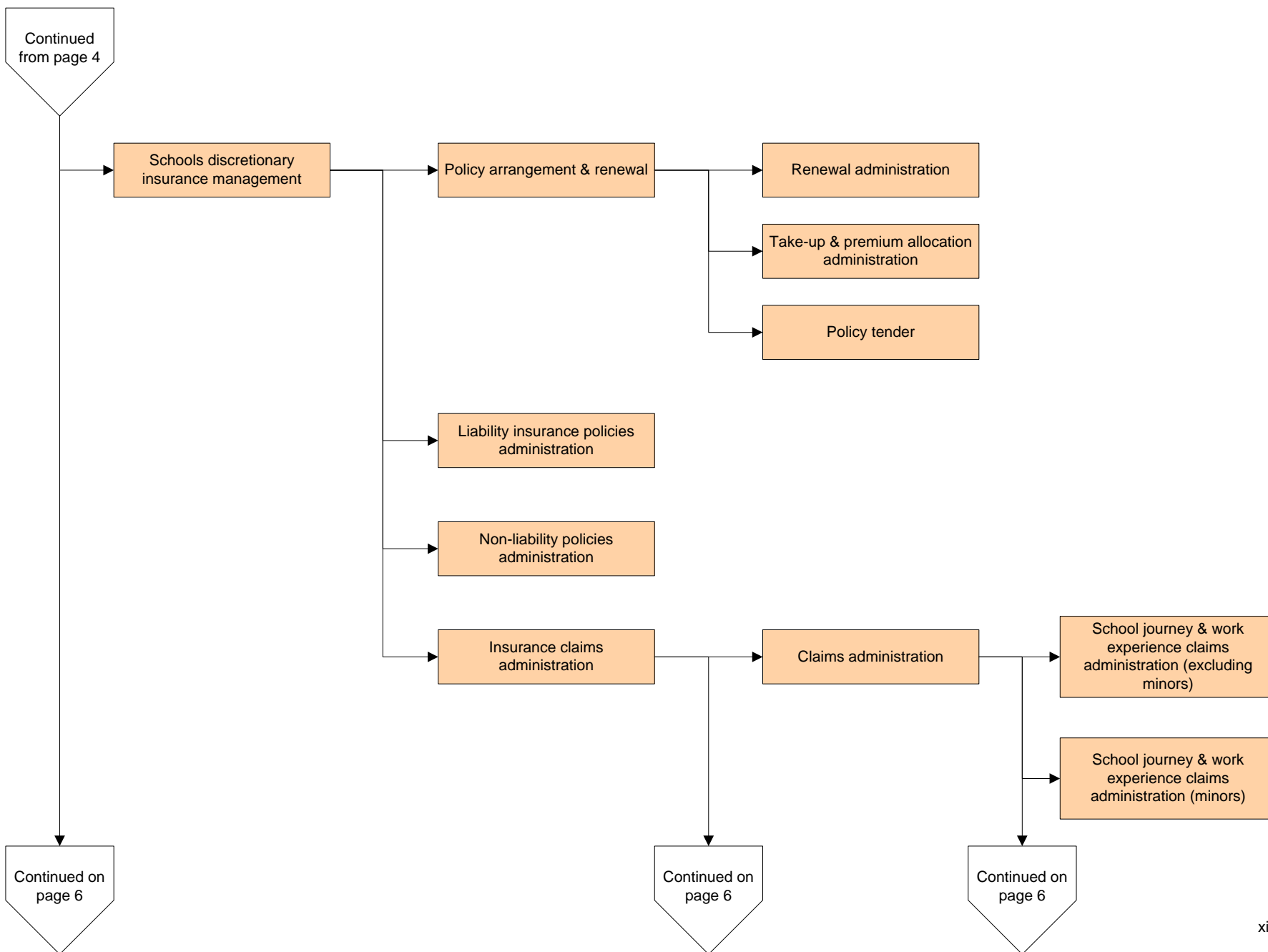
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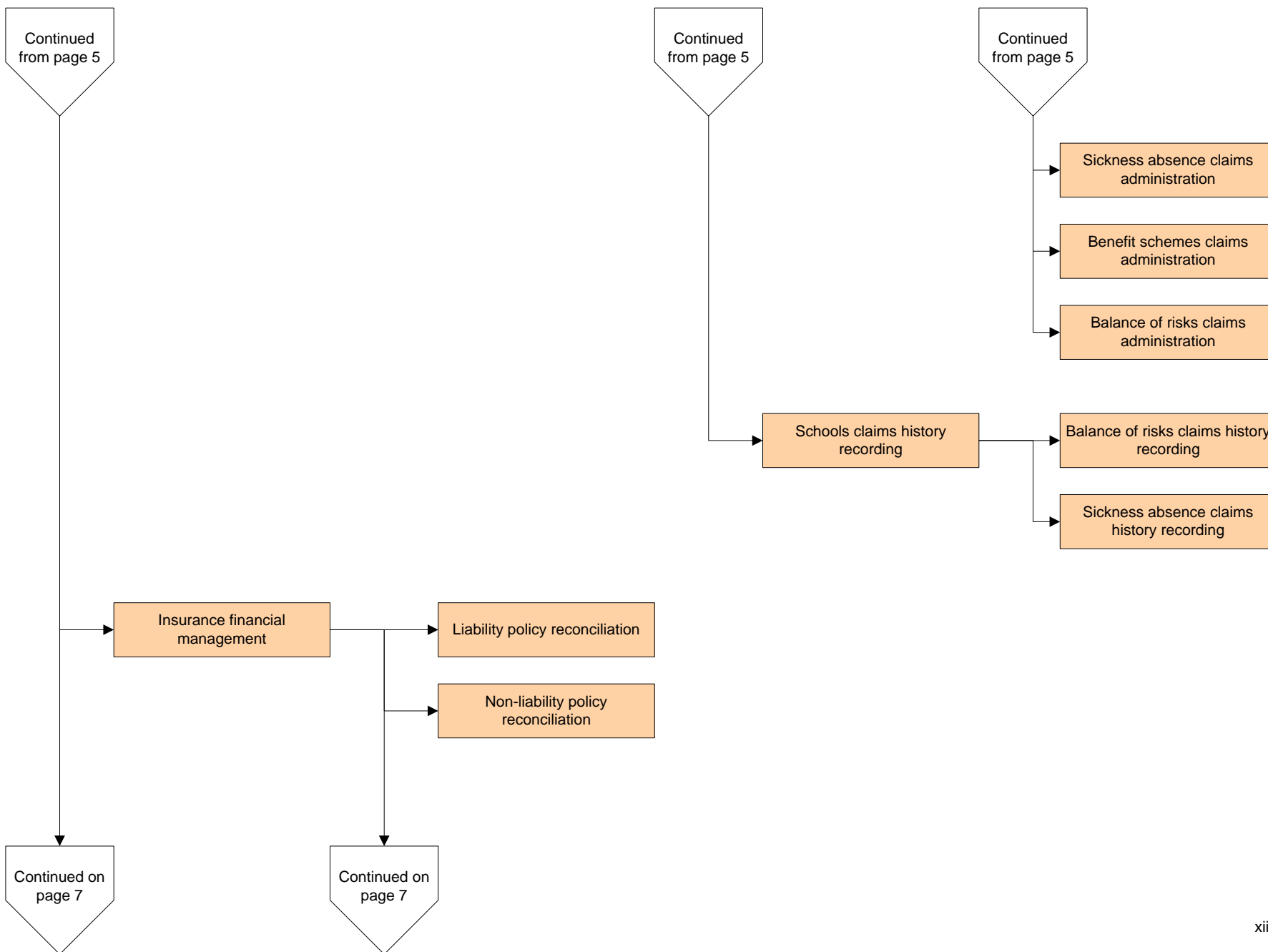
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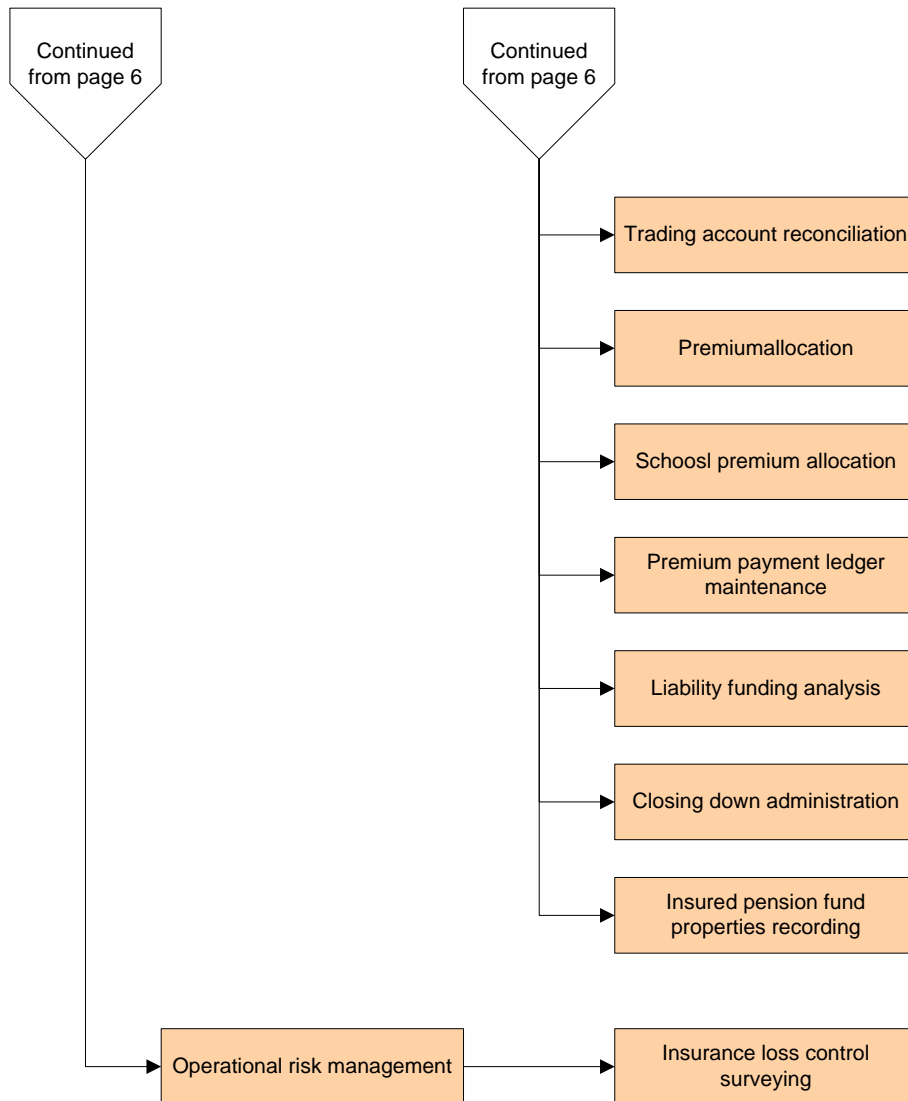
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**Insurance**



**Insurance**



# Retention Schedule Contents

<b>Activity</b>	<b>Page</b>
<b>Insurance Management</b>	
<b>Insurance management strategy development</b>	1
<b>Insurance management procedures development</b>	1
<b>Insurance policy management</b> (Excluding Pension fund properties management and Schools discretionary insurance)	1
Policy arrangement & renewal	1
Liability insurance policies administration	2
Non-liability insurance policies administration	2
Insured property inventory	3
Insurance claims administration	3
Liability claims administration	3
Non-liability claims administration	4

Claims history recording	5
<b>Pension fund property insurance management</b>	<b>5</b>
Policy arrangement & renewal	5
Liability insurance policies administration	6
Insurance claims administration	6
<b>Schools discretionary insurance management</b>	<b>6</b>
Policy arrangement & renewal	6
Liability insurance policies administration	7
Non-liability insurance policies administration	7
Insurance claims administration	7
Claims administration	7
Claims history recording	8
<b>Insurance financial management</b>	<b>8</b>
<b>Operational risk management</b>	<b>9</b>

Records	Action	Retention Period	Trigger (event that prompts start of Retention Period)	Authority guiding record creation & retention
<b>Insurance management</b>				
<b>Insurance management strategy development</b>				
Insurance strategy development	Destroy	6 years	After superseded	SCC Business need
Strategy meeting administration	Destroy	6 years	Date created	SCC Business need
<b>Insurance management procedures development</b>				
Procedures development	Destroy	6 years	After superseded	SCC Business need
<b>Insurance policy management (Excluding Pension fund properties management and Schools discretionary insurance)</b>				
<b>Policy arrangement &amp; renewal</b>				
Renewal administration	Destroy	6 years	After superseded	SCC Business need
Temporary insurance arrangement	Destroy	6 years	End of cover period	SCC Business need
Policy tender	See SCC Contractual retention schedule GRS 4			

Records	Action	Retention Period	Trigger (event that prompts start of Retention Period)	Authority guiding record creation & retention
<b>Liability insurance policies administration</b>				
Liability insurance policies	Destroy	100 years	After date of policy expiry	SCC Business need
Employers liability insurance policy certificates	Destroy	40 years	After date of policy expiry	Employers' Liability (Compulsory Insurance) Act 1969 Employers' Liability (Compulsory Insurance) Regulations 1998
Motor vehicle insurance policy certificates	Destroy	40 years	After date of policy expiry	SCC Business need
Schedule of liability policy insurers and limits	Review	100 years	After date of policy expiry	SCC Business need
Travel policy schedule of persons insured	Destroy	20 years	After date of policy expiry	SCC Business need
<b>Non-liability insurance policies administration</b>				
Non-liability insurance policies	Destroy	6 years	After date of policy expiry	SCC Business need

<b>Records</b>	<b>Action</b>	<b>Retention Period</b>	<b>Trigger (event that prompts start of Retention Period)</b>	<b>Authority guiding record creation &amp; retention</b>
<b>Insured property inventory</b>				
Buildings & contents inventory	Destroy	6 years	After superseded	SCC Business need
Motor vehicles inventory	Destroy	6 years	After superseded	SCC Business need
Insured fine arts inventory	Destroy	6 years	After superseded	SCC Business need
Insured equipment (all risks) inventory	Destroy	6 years	After superseded	SCC Business need
Insured ICT equipment inventory	Destroy	6 years	After superseded	SCC Business need
<b>Insurance claims administration</b>				
<b>Liability claims administration</b>				
Employers' liability claims administration	Destroy	6 years	Date of settlement/repudiation	Limitation Act 1980
Public liability claims administration (Excluding minors)	Destroy	6 years	Date of settlement/repudiation	Limitation Act 1980
Public liability claims administration (Minors)	Destroy	21 years	Date of birth (Time remaining for the minor to attain age of	Limitation Act 1980

Records	Action	Retention Period	Trigger (event that prompts start of Retention Period)	Authority guiding record creation & retention
		or 6 years	majority (at 18 years old) plus 3 years)	
Officials indemnity , libel & slander & land charges claims administration	Destroy	6 years	Date of settlement/repudiation	Limitation Act 1980
Public liability property damage claims administration (under £1500)	Destroy	6 years	Date of settlement/repudiation	Limitation Act 1980
Subsidence claims administration	Destroy	100 years	Date of claim	SCC Business need
Industrial disease claims administration	Destroy	100 years or 6 years	Date of birth or Date of settlement/repudiation	SCC Business need CIPFA guidance
<b>Non-Liability claims administration</b>				
Motor vehicle own accident damage claims administration	Destroy	6 years	Date of settlement	SCC Business need
Motor vehicle third party claims administration (Excluding Minors)	Destroy	6 years	Date of settlement/repudiation	SCC Business need
Motor vehicle third party claims administration (Minors)	Destroy	22 years	Date of Birth	Limitation Act 1980

<b>Records</b>	<b>Action</b>	<b>Retention Period</b>	<b>Trigger (event that prompts start of Retention Period)</b>	<b>Authority guiding record creation &amp; retention</b>
Property claims administration	Destroy	6 years	Date of settlement/repudiation	SCC Business need
Travel claims administration	Destroy	6 years	Date of settlement/repudiation	SCC Business need
Fidelity guarantee claims administration	Destroy	6 years	Date of settlement/repudiation	SCC Business need
<b>Claims history recording</b>				
Liability claims history recording	Review	25 years	Date of creation	SCC Business need
Claims (other) history recording	Review	10 years	Date of creation	SCC Business need
<b>Pension fund property insurance management</b>				
<b>Policy arrangement &amp; renewal</b>				
Renewal administration	Destroy	6 years	After superseded	SCC Business need
Policy tender	See SCC Contractual retention schedule GRS 4			

<b>Records</b>	<b>Action</b>	<b>Retention Period</b>	<b>Trigger (event that prompts start of Retention Period)</b>	<b>Authority guiding record creation &amp; retention</b>
<b>Liability insurance policies administration</b>				
Property owner's liability insurance policies & folios	Destroy	100 years	After date of policy expiry	SCC Business need
<b>Insurance claims administration</b>				
Liability claims administration (excluding minors)	Destroy	6 years	Date of settlement/repudiation	Limitation Act 1980
Liability claims administration (minors)	Destroy	21 years	Date of birth (Time remaining for the minor to attain age of majority (at 18 years old) plus 3 years)	Limitation Act 1980
Property claims administration	Destroy	6 years	Date of settlement/repudiation	SCC Business need
Claims history recording	Review	10 years	Date of creation	SCC Business need
<b>Schools discretionary insurance management</b>				
<b>Policy arrangement &amp; renewal</b>				
Renewal administration	Destroy	6 years	After superseded	SCC Business need

<b>Records</b>	<b>Action</b>	<b>Retention Period</b>	<b>Trigger (event that prompts start of Retention Period)</b>	<b>Authority guiding record creation &amp; retention</b>
Take-up & premium allocation administration	Destroy	6 years	After superseded	SCC Business need
Policy tender	See SCC Contractual retention schedule GRS 4			
<b>Liability insurance policies administration</b>				
School journey & work experience policies	Destroy	100 years	After date of policy expiry	Limitation Act 1980
<b>Non-liability policies administration</b>				
Sickness absence policies	Destroy	6 years	After date of policy expiry	SCC Business need
Balance of risks policies	Destroy	6 years	After date of policy expiry	SCC Business need
<b>Insurance claims administration</b>				
<b>Claims administration</b>				
School Journey & work experience claims administration (Excluding Minors)	Destroy	6 years	Date of settlement/repudiation	SCC Business need

<b>Records</b>	<b>Action</b>	<b>Retention Period</b>	<b>Trigger (event that prompts start of Retention Period)</b>	<b>Authority guiding record creation &amp; retention</b>
School Journey & work experience claims administration (Minors)	Destroy	21 years	Date of birth (Time remaining for the minor to attain age of majority (at 18 years old) plus 3 years)	SCC Business need
Sickness absence claims administration	Destroy	6 years	Date of settlement/repudiation	SCC Business need
Benefit schemes claims administration	Destroy	6 years	Date of settlement/repudiation	SCC Business need
Balance of risks claims administration	Destroy	6 years	Date of settlement/repudiation	SCC Business need
<b>Schools claims history recording</b>				
Balance of risks claims history recording	Review	10 years	Date of creation	SCC Business need
Sickness absence claims history recording	Review	10 years	Date of creation	SCC Business need
<b>Insurance financial management</b>				
Liability policy reconciliation	Review	25 years	Date of creation	SCC Business need
Non-liability policy reconciliation	Review	25 years	Date of creation	SCC Business need

Retention period is based on end of Policy Year (1st May – 30th April)

<b>Records</b>	<b>Action</b>	<b>Retention Period</b>	<b>Trigger (event that prompts start of Retention Period)</b>	<b>Authority guiding record creation &amp; retention</b>
Trading account reconciliation	Destroy	6 years	Date of creation	SCC Business need
Premium allocation	Destroy	6 years	Date of creation	SCC Business need
Schools premium allocation	Destroy	6 years	Date of creation	SCC Business need
Premium payment ledger	Destroy	6 years	Date of creation	SCC Business need
Liability funding analysis	Destroy	25 years	Date of creation / receipt	SCC Business need
Closing down administration	Destroy	6 years	Date of creation	SCC Business need
Record of insured pension fund properties	Destroy	10 years	After superseded	SCC Business need
<b>Operational risk management</b>				
Insurance loss control surveying	Destroy	6 years	Date actioned	SCC Business need