

Appendix 1 - H&F Equality Impact Analysis Tool



Conducting an Equality Impact Analysis

An EIA is an improvement process which helps to determine whether our policies, practices, or new proposals will impact on, or affect different groups or communities. It enables officers to assess whether the impacts are positive, negative, or unlikely to have a significant impact on each of the protected characteristic groups.

The tool is informed by the [public sector equality duty](#) which came into force in April 2011. The duty highlights three areas in which public bodies must show compliance. It states that a public authority must, in the exercise of its functions, have due regard to the need to:

- 1. Eliminate discrimination, harassment, victimisation, and any other conduct that is prohibited under the Equality Act 2010**
- 2. Advance equality of opportunity between persons who share a relevant protected characteristic and persons who do not share it**
- 3. Foster good relations between persons who share a relevant protected characteristic and persons who do not share it**

Whilst working on your Equality Impact Assessment, you must analyse your proposal against these three tenets.

General points

1. In the case of matters such as service closures or reductions, considerable thought will need to be given to any potential equality impacts. Case law has established that due regard cannot be demonstrated after the decision has been taken. Your EIA should be considered at the outset and throughout the development of your proposal, it should demonstrably inform the decision, and be made available when the decision is recommended.
2. Wherever appropriate, the outcome of the EIA should be summarised in the Cabinet/Cabinet Member report and equalities issues dealt with and cross referenced as appropriate within the report.
3. Equalities duties are fertile ground for litigation and a failure to deal with them properly can result in considerable delay, expense, and reputational damage.
4. Where dealing with obvious equalities issues e.g. changing services to disabled people/children, take care not to lose sight of other less obvious issues for other protected groups.
5. If you already know that your decision is likely to be of high relevance to equality and/or be of high public interest, you should contact the Strategy & Communities team for support.

Further advice and guidance can be accessed online and on the intranet:

<https://www.gov.uk/government/publications/public-sector-equality-duty>

<https://officesharedservice.sharepoint.com/sites/Governance/SitePages/Reports.aspx>

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Overall Information	Details of Full Equality Impact Analysis
Financial Year and Quarter	23/01
Name and details of policy, strategy, function, project, activity, or programme	<p>Title of EIA: Insurance tender 2024-2029</p> <p>The contracts for all of the Councils' insurances are due to expire 31 March 2024 and therefore will be tendered for 2024-2029.</p> <p>Residential Leasehold Buildings insurance is included in the tender process.</p> <p>Insurance policies provide financial protection for the Councils assets and liabilities.</p> <p>Insurance policies are financial service contracts.</p> <p>Contracts to be awarded on a five-year basis.</p>
Lead Officer	<p>Name: Beverly Mills</p> <p>Position: Assistant Head of Insurance</p> <p>Email: beverly.mills@rbkc.gov.uk</p> <p>Telephone No: 07929823081</p>
Date of completion of final EIA	17/05/2023

Section 02	Scoping of Full EIA								
Plan for completion	<p>Timing: 01/04/2024</p> <p>Resources:</p>								
Analyse the impact of the policy, strategy, function, project, activity, or programme	<p>Analyse the impact of the policy on the protected characteristics (including where people / groups may appear in more than one protected characteristic). You should use this to determine whether the policy will have a positive, neutral, or negative impact on equality, giving due regard to relevance and proportionality.</p> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 20%;">Protected characteristic</th> <th style="width: 60%;">Analysis</th> <th style="width: 20%;">Impact: Positive, Negative, Neutral</th> </tr> </thead> <tbody> <tr> <td>Age</td> <td>Insurance contracts are financial products for the benefit of the Council, providing protection for its assets and liabilities. The contracts do not have an impact on any people or groups that share protected characteristics.</td> <td>Neutral</td> </tr> </tbody> </table>			Protected characteristic	Analysis	Impact: Positive, Negative, Neutral	Age	Insurance contracts are financial products for the benefit of the Council, providing protection for its assets and liabilities. The contracts do not have an impact on any people or groups that share protected characteristics.	Neutral
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Age	Insurance contracts are financial products for the benefit of the Council, providing protection for its assets and liabilities. The contracts do not have an impact on any people or groups that share protected characteristics.	Neutral							

	Contracts are discharged under English law and insurance methodology when dealing with claims. Equality information/data is not captured or utilised and would have no effect on the outcome of any claim, as each claim is considered on its own merits with settlement based on the terms of the insurance policy coverage and applicable laws.	
Disability	As above	Neutral
Gender reassignment	As above	neutral
Marriage and Civil Partnership	As above	Neutral
Pregnancy and maternity	As above	Neutral
Race	As above	Neutral
Religion/belief (including non-belief)	As above	Neutral
Sex	As above	Neutral
Sexual Orientation	As above	Neutral

Human Rights or Children's Rights

If your decision has the potential to affect Human Rights or Children's Rights, please contact your Equality Lead for advice

Will it affect Human Rights, as defined by the Human Rights Act 1998?

No

Will it affect Children's Rights, as defined by the UNCRC (1992)?

No

Section 03	Analysis of relevant data Examples of data can range from census data to customer satisfaction surveys. Data should involve specialist data and information and where possible, be disaggregated by different equality strands.
Documents and data reviewed	In compliance with Section 149 of the Equalities Act 2010, the Council has given due regard to the requirements of the Public Sector Equality Duty. It is not anticipated that the re-procurement of these insurance contracts will have any negative impacts on any groups with protected characteristics, under the terms of the Equalities Act 2010.
New research	If new research is required, please complete this section N/a

Section 04	Consultation
Consultation	12. The Residential Leasehold Buildings contract will be subject to the required two stage consultations under section 20 of the Landlord & Tenant Act 1985, with this process occurring in July/August 2023 and then again in January/February 2024. Stage 1 outlines the basis of the proposed tender and the various options upon which tenders are being sought and invites engagement and input prior to finalisation of the tender documents. Stage 2 provides the tender results, evaluation and a draft recommendation for contract award and seeks further leaseholder engagement and input prior to finalising recommendations.
Analysis of consultation outcomes	The tender process ensure we achieve the required policy cover for the most competitive premium for all leaseholders.

Section 05	Analysis of impact and outcomes
Analysis	<p>What has your consultation (if undertaken) and analysis of data shown? You will need to make an informed assessment about the actual or likely impact that the policy, proposal, or service will have on each of the protected characteristic groups by using the information you have gathered. The weight given to each protected characteristic should be proportionate to the relevant policy (see guidance).</p> <p>As noted under Section 2 above , insurance policies are financial services contracts, discharged under English Law and the terms of the insurance policy in terms of coverage and liability. There I would therefore be no negative impact on any people or groups.</p>

Section 06	Reducing any adverse impacts and recommendations
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Outcome of Analysis	Neutral, it is not considered the re-procurement of these insurance contracts will have any negative impacts on any groups that share protected characteristics.
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Section 07	Action Plan					
Action Plan	Note: You will only need to use this section if you have identified actions as a result of your analysis					
	Issue identified	Action (s) to be taken	When	Lead officer and department	Expected outcome	Date added to business/service plan

Section 08	Agreement, publication and monitoring					
Senior Managers' sign-off	Name: Beverly Mills Position: Assistant Head of Insurance Email: beverly.mills@rbkc.gov.uk Telephone No: 07929823081 Considered at relevant DMT:					
Key Decision Report (if relevant)	Date of report to Cabinet/Cabinet Member: 26/05/2023 Key equalities issues have been included: Yes					
Equalities Advice (where involved)	Name: Position: Date advice / guidance given: Email: Telephone No:					