

## 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
<b>Financial Year and Quarter</b>	23/04
<b>Name and details of policy, strategy, function, project, activity, or programme</b>	<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 have been tendered for 2024-2029.</p> <p>Residential Leasehold Buildings insurance was included within 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>
<b>Lead Officer</b>	<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>
<b>Date of completion of final EIA</b>	29/11/2023

Section 02	Scoping of Full EIA						
<b>Plan for completion</b>	<p>Timing: 01/04/2024</p> <p>Resources:</p>						
<b>Analyse the impact of the policy, strategy, function, project, activity, or programme</b>	<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 services products for the financial benefit of the Council, providing protection of its assets and liabilities. Additionally residential leaseholders assets. There are currently 4693 residential leasehold properties.</td> <td>Neutral</td> </tr> </tbody> </table>	Protected characteristic	Analysis	Impact: Positive, Negative, Neutral	Age	Insurance contracts are financial services products for the financial benefit of the Council, providing protection of its assets and liabilities. Additionally residential leaseholders assets. There are currently 4693 residential leasehold properties.	Neutral
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	The contracts do not have an impact on any people or groups that share protected characteristics or for care experienced young people. 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
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<b>Section 03</b>	<b>Analysis of relevant data</b>
<b>Documents and data reviewed</b>	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.
<b>Documents and data reviewed</b>	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 care experienced young people or any groups with protected characteristics, under the terms of the Equalities Act 2010.
<b>New research</b>	If new research is required, please complete this section <b>N/a</b>

<b>Section 04</b>	<b>Consultation</b>
<b>Consultation</b>	The Residential Leasehold Buildings contract is subject to the required two stage consultations under section 20 of the Landlord & Tenant Act 1985. Stage 1 was completed in July/August 2023. 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.
<b>Analysis of consultation outcomes</b>	The tender process ensure we achieve the required policy cover for the most competitive premium for all leaseholders.

<b>Section 05</b>	<b>Analysis of impact and outcomes</b>
<b>Analysis</b>	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).

	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. Therefore there would be no negative impact on any people or groups including care experienced young people.
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<b>Section 06</b>	<b>Reducing any adverse impacts and recommendations</b>
<b>Outcome of Analysis</b>	Neutral, it is not considered the re-procurement of these insurance contracts will have any negative impacts on any groups that share protected characteristics including care experienced young people.

<b>Section 07</b>	<b>Action Plan</b>					
<b>Action Plan</b>	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

<b>Section 08</b>	<b>Agreement, publication and monitoring</b>					
<b>Senior Managers' sign-off</b>	Name: Beverly Mills Position: Assistant Head of Insurance Email: <a href="mailto:beverly.mills@rbkc.gov.uk">beverly.mills@rbkc.gov.uk</a> Telephone No: 07929823081 Considered at relevant DMT:					
<b>Key Decision Report (if relevant)</b>	Date of report to Cabinet/Cabinet Member: 29/11/2023 Key equalities issues have been included: Yes					
<b>Equalities Advice (where involved)</b>	Name: <a href="#">Yvonne Okiyo</a> Position: <a href="#">Strategic Lead Equity, Diversity and Inclusion</a> Date advice / guidance given: <a href="#">12.12.23</a> Email: <a href="mailto:yvonne.okiyo@lbhf.gov.uk">yvonne.okiyo@lbhf.gov.uk</a> Telephone No: <a href="tel:07824836012">07824 836 012</a>					