

## CIPFA INSURANCE NETWORK

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### Emerging Insurance Issues and Legal Update – A New Claims Landscape, Property Insurance & Responding to the “Gig Economy”

**13 February 2019 (London) & 27 February 2019 (Leeds)**

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CIPFA Insurance Network invites you to a new series of events to update the busy public sector insurance practitioner of key new developments. The event will include session’s covering the expected implementation of the Civil Liability Act which will bring in much needed reform in relation to whiplash claims, as well as a new mechanism for calculating the discount rate. In addition, developments since Grenfell around fire safety in high rise blocks and current insurance position, as well as how authorities can deal with vicarious liability implications of recent case-law. The afternoon session will cover one of the most important challenges affecting the public sector - the clear recruitment and retention difficulties in a variety of professional and specialist roles. Added to this is the growing use of informal employment (estimated 5 million people are employed in this type of capacity) as part of the “gig economy”. Public sector organisations need to update themselves on insurance implications, otherwise they may be taking on more responsibility than they and their insurers think.

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**9.30 to 10.00**      **Coffee and Registration**

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10.00 – 10.05      **Introductions and Overview of the Day**

- Delegate input – what concerns you most this developing area of insurable risk

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10.05 – 10.35      **Update on the New Civil Liability Bill/ Act**

The Civil Liability Bill has now completed its parliamentary process and awaits Royal Assent (expected December 2018). The new legislation is expected to bring much needed reforms to whiplash claims (remove the financial incentives which are at the heart of motor insurance fraud and drive the UK’s compensation culture), and setting a new mechanism for calculating the discount rate.

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10.35 – 11.20      **Grenfell Tower - Developments since Grenfell on Fire safety in High Rise Blocks**

The terrible fire at Grenfell Tower in June 2017 is a reminder for everyone in public bodies responsible for fire detection/insurance/protection in high rise buildings that great care needs to be taken (the insurance cost is expected to be very significant). There are also a number of insurance implications arising from the fire. This session will cover:

- Fire risk assessment
- Adequacy of sums insured for Property policies
- Cause of damage & date of inception
- Having sufficient cover for loss of rent and alternative accommodation
- Understanding full extent of liability insurance
- Your required limits of indemnity under public liability, employers’ liability, professional indemnity and directors’ & officers’

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**11.20 – 11.35**      **Break**

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11.35 – 12.35 **What can Public Bodies learn from the Morrisons Data Breach**  
Recently the Court of Appeal found Morrisons Supermarkets vicariously liable for a data breach caused by the actions of a “rogue” employee. It is the first successful UK class action of its kind and, if it continues to be upheld, it places the burden for data security squarely on the shoulders of organisations. This is a hugely significant case and will have serious ramifications for public bodies to the nature of data they hold. This session will cover:

- Responsibility on organisations to prevent data misuse
- The growing risk of vicarious liability
- Potential class actions
- Limiting employees access to data – is this possible?
- Mitigating loss or harms to victims
- Insuring against risks

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**12.35 – 13.25 Lunch**

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13.25 – 14.30 **The Rise of the Flexible “Gig Economy” Workforce in the Public Sector**  
The rise of the gig economy is probably the most disruptive and transformational factor to happen in the world of work since the 1980s. Public bodies are directly and indirectly affected, and should seek clarity how their insurance cover responds with self-employed, partially employed and gig economy workers delivering public services. This session will cover:

- What is the so-called “gig” economy
- ‘New ways of working’ and the Good Work Plan’
- Employment status and rights
- Lessons from Uber tribunal and Pimlico case
- The platform operators
- Taylor Review recommendations
- Risk of increased litigation against public bodies
- Getting insurance arrangements right

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**14.30 – 14.40 Break**

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14.40 – 15.25 **The Struggle to Insure the “Gig Economy”**  
With more than a quarter (26%) of small and medium-sized enterprises in the UK employing at least one gig economy worker, public bodies

- Insurance obligations on public bodies
- Impact on your Employers Liability Insurance
- Home-workers and risk management
- Display Screen Equipment Regulations
- Key terms to include in contracts to protect yourself

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**15.25 – 15.30 Summary and Close**

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**Key Benefits:**

By attending the workshop, delegates will:

**Bookings:**

Given the huge demand for previous CIPFA IN events, we do expect demand for places to be very strong indeed. There will be a strict limit of 25 delegates for the events, therefore please book early to avoid disappointment.

**Further Information:** [www.cipfa.org/Services/Networks/Insurance-Network](http://www.cipfa.org/Services/Networks/Insurance-Network)

**Members of the CIPFA IN can attend the workshop for free using pre-paid places.**

**Enquiries:**

If you have any questions about bookings or have any questions regarding the programme, please do not hesitate to contact Mohamed Hans – **E:** [Mohamed.hans@cipfa.org](mailto:Mohamed.hans@cipfa.org)  
**M:** 07717 345188.

## **CIPFA Sustainability Policy**

CIPFA is delivering all of our training courses, workshops and seminars in accordance with our sustainability strategy. We do not provide hardcopy course materials to delegates and these are now distributed by email. We are striving to reduce our carbon footprint in every way that we can, and we hope that we can count on your support.

*We reserve the right to alter the timing or content of sessions where circumstances require.*