



# Insurance Risk Assessment Template

The following template may be used by Delegated State Authorities (DSAs) to assess the insurance requirements for a goods or services contract or a Request for Tender (RFT). This form should be used in conjunction with the [SCA's Guidance on Indemnity and Insurance](#).

## Section A – Details Of Contract

<b>Brief summary of the scope of services being provided:</b> Provide details of each lot and/or attach RFT description	
<b>Multi supplier framework:</b> Please tick	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>Estimated contract value:</b> Detail individual lots/typical drawdown in multi supplier framework	
<b>Proposed contract duration:</b>	
<b>Was there a previous tender in place for this goods/service contract:</b> Please tick	Yes <input type="checkbox"/> No <input type="checkbox"/>
<b>If yes, what were the insurance limits:</b> Include if there were difficulties obtaining cover	



## Section B – Insurance Requirements Risk Assessment

Risk	Insurance Type	Required if:	Required	Key risk detail (to be completed by DSA)	Controls in place (to be completed by DSA)	Limit of liability
Personal Injury	Employers Liability	<p>The contractor has employees who may sustain personal injuries or disease as a result of the services being provided?</p> <p>Will the product supplier be providing in person consultation, installation or training? (Note – virtual services/ product supply only may not require this cover)</p>	<p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p>			€12.7m for any one claim or series of claims arising out of a single occurrence (if self-employed this is not necessary)
	Public Liability	<p>Is there a risk that a third party (DSA employees, members of the public) may sustain personal injuries as a result of the services being provided by the contractor?</p> <p>Will the product supplier be providing in person consultation, installation or training? (Note – virtual services/ product supply only may not require this cover)</p>	<p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p>			€6.5m limit for any one claim or series of claims arising out of a single occurrence. However lower limits may be acceptable where risk assessed.
	Product Liability	<p>If the product fails will it cause injury?</p>	<p>Yes <input type="checkbox"/></p> <p>No <input type="checkbox"/></p> <p>N/A <input type="checkbox"/></p>			€6.5m limit on any one occurrence and in the aggregate per insurance year.



Risk	Insurance Type	Required if:	Required	Key risk detail (to be completed by DSA)	Controls in place (to be completed by DSA)	Limit of liability
Product Defect/ Fault	Product Liability	Is there a risk of loss or damage arising from product?	Yes <input type="checkbox"/>			€6.5m limit on any one occurrence and in the aggregate per insurance year.
		Could the organizations ICT infrastructure be damaged as a result of the product being provided by the contractor?	No <input type="checkbox"/>			
Property Damage	Public Liability	Is there a risk of damage to DSA property by the services being provided by the contractor?	Yes <input type="checkbox"/> No <input type="checkbox"/>			€6.5m limit for any one claim or series of claims arising out of a single occurrence.
	Contractors all risk	Does the contract involve building and trades works?	Yes <input type="checkbox"/> No <input type="checkbox"/>			€x limit in the aggregate per insurance year.  Limit = full reinstatement value of the property insured



Risk	Insurance Type	Required if:	Required	Key risk detail (to be completed by DSA)	Controls in place (to be completed by DSA)	Limit of liability
Property Damage (continued)	Environmental	Is there a risk of gradual (Public liability will typically cover sudden) environmental damage or pollution as a result of the goods/services being provided?	Yes <input type="checkbox"/> No <input type="checkbox"/>			€x limit in the aggregate per insurance year.  Limit = level of environmental damage
		Is there a risk of enforcement action as a result of a possible pollution event?  Are there vulnerable habitats, waterways or groundwater at risk?  Are activities subject to an environmental license/permit?				
Motor/ Transport	Motor cover	Transport a key part of service provided? E.g. haulier, courier, taxi.	Yes <input type="checkbox"/> No <input type="checkbox"/>			Legal liability for death or bodily injury to any person (unlimited)  Minimum limit of €1.3m for third party property damage for any one accident (increasing to €6.5m if required).
	Carriers Liability/ Goods in transit	Will the contractor be transporting DSA goods/money as part of the contract?	Yes <input type="checkbox"/> No <input type="checkbox"/>			€x limit in the aggregate per insurance year.  Limit = value of goods/Maximum single loss.



Risk	Insurance Type	Required if:	Required	Key risk detail (to be completed by DSA)	Controls in place (to be completed by DSA)	Limit of liability
Poor/ Failure advice/ service	Professional indemnity	Will the contractor be providing professional services as part of the contract? Examples of professional services include accountants, architects, consultants, solicitors etc.	Yes <input type="checkbox"/>			€x limit in the aggregate per insurance year.  Limit = cost of damage/loss? (see professional indemnity risk matrix)
		Is there potential for injury or financial loss resulting from their actions or advice?	No <input type="checkbox"/>			
		Will the product supplier be designing, specifying a bespoke product solution?				

Professional Indemnity Risk Matrix	Damage/Loss less than €1m	Damage/Loss between €1-3m	Damage/Loss €3m +
<b>Likely/possible</b> DSA relying on professional services of contractor risk associated with a potential failure, delay or error in the provision is possible.	Limit up to €1m	Limit up to €3m	Limit up to €6.5m or greater (contact SCA for advice)
<b>Unlikely</b> Some professional advice but damage arising unlikely due to contract controls, type of advice etc.	Low limit e.g. €500,000 or contract value where <€1m	Limit up to €1m or contract value where <€1m	Limit up to €3m
<b>Remote/highly unlikely</b> e.g. No professional advice in contract and/or damage highly unlikely.	Cover not required	Cover not required	Cover not required



Risk	Insurance Type	Required if:	Required	Key risk detail (to be completed by DSA)	Controls in place (to be completed by DSA)	Limit of liability															
Crime/ Fraud	Cyber	Could your organisation be subject to a cyber-security or data breach incident as a result of the goods/services being provided by the contractor?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Financial cost of damage/loss excluding Data protection commissioner (DPC) fines? (see cyber risk matrix)		€x limit in the aggregate per insurance year.  Limit = cost of damage/loss? (see cyber risk matrix)															
	<table border="1"> <thead> <tr> <th>Cyber Risk Matrix</th> <th>Damage less than €1m (excluding Fines from DPC<sup>1</sup>)</th> <th>Damage between €1-3m (excluding Fines from DPC)</th> <th>Damage €3m + (excluding Fines from DPC)</th> </tr> </thead> <tbody> <tr> <td><b>Likely/possible</b> Potential loss or exposure of confidential records, financial records, personal information, etc.</td> <td>Limit up to €1m</td> <td>Limit up to €3m</td> <td>Limit up to €5m (contact SCA for advice)</td> </tr> <tr> <td><b>Unlikely</b> Limited interaction with confidential records, financial records, personal information, etc.</td> <td>Low limit e.g. €500,000 or contract value where &lt;€1m</td> <td>Limit up to €1m or contract value where &lt;€1m</td> <td>Limit up to €3m</td> </tr> <tr> <td><b>Remote/highly unlikely</b></td> <td>Cover not required</td> <td>Cover not required</td> <td>Cover not required</td> </tr> </tbody> </table>				Cyber Risk Matrix	Damage less than €1m (excluding Fines from DPC <sup>1</sup> )	Damage between €1-3m (excluding Fines from DPC)	Damage €3m + (excluding Fines from DPC)	<b>Likely/possible</b> Potential loss or exposure of confidential records, financial records, personal information, etc.	Limit up to €1m	Limit up to €3m	Limit up to €5m (contact SCA for advice)	<b>Unlikely</b> Limited interaction with confidential records, financial records, personal information, etc.	Low limit e.g. €500,000 or contract value where <€1m	Limit up to €1m or contract value where <€1m	Limit up to €3m	<b>Remote/highly unlikely</b>	Cover not required	Cover not required	Cover not required	
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	Crime/ Fidelity	Will the contractor, their servants/agents, have access to high value goods (e.g. money) which could be used for fraudulent reasons and result in direct financial loss?	Yes <input type="checkbox"/> No <input type="checkbox"/>			€x limit in the aggregate per insurance year.  Limit = Direct Financial cost of loss/damage/ maximum single loss?															

<sup>1</sup> Data Protection Commissioner



Risk	Insurance Type	Required if:	Required	Key risk detail (to be completed by DSA)	Controls in place (to be completed by DSA)	Limit of liability
Other						

### Notes

- For guidance on insurance requirements for Construction Projects: [www.constructionprocurement.gov.ie](http://www.constructionprocurement.gov.ie)
- Both the employer's and public liability policies should include an indemnity to principal's clause and these documents should be made available to the contracting organisation. Please refer to Section r) Checking Third Party Insurance Documentation of **SCA Guidance on Indemnity and Insurance** for further information on 'indemnity to principal'
- Where a limit of liability of €x limit has been indicated, the contracting authority should carry out a risk assessment to determine the appropriate limit of indemnity. Please refer to Section g) How to determine insurance requirements of **SCA Guidance on Indemnity and Insurance** for further information.
- Please see Appendix A for guidance on limits for the 'other' types of insurance.

### Insurer Conditions

**Territorial and jurisdictional limits** to include Republic of Ireland (ROI)

**Insurer Authorisation** – Insurances should be placed with an insurer or insurers authorised to operate in Ireland by the Central Bank of Ireland (or within the EU under the Freedom of Services Directive). Not required where contractors are not be required to visit the site e.g. virtual services and product supply only.

**Insurer Rating** – Minimum rating of at least "A" from AM Best (or equivalent rating agency). Only required in high risk/high value contracts.

### Signed

### Date

Selection of limits should be based on a risk assessment of the services/goods provided and the DSA's risk appetite. Any limits proposed by the SCA are recommendations only and subject to the DSA's own risk assessment. Contracts and appropriate tender documentation should be reviewed by legal advisers to ensure that no other clause in the documents contradicts or contravenes the insurance principles. Insurance requirements are included in contracts to ensure that the contractor has the financial resources to respond to claims. They are not a substitute for good risk management practices, governance, a robust contract and contractor performance management.