



Equality Impact Assessment form

1) Name the Strategy, Policy, and Procedure or Function being assessed.

Stopping of Home Contents Insurance Scheme

2) What are the aims of the strategy, policy, procedure or function being assessed?

Whose need is it designed to meet?

Are there any measurable elements such as time limits or age limits?

That Derby Homes stops providing a Home Contents Insurance Scheme. The commission earned for providing the service no longer covers the administration costs and tenants are paying higher insurance premiums than they need to for the same policy which they could obtain directly with the current supplier independently of Derby Homes or seek alternative insurance options by shopping around the market place. If approved an exit strategy would be put in place and implemented, with the scheme ending 31.7.18. Derby Homes will sign post existing customers on how that can obtain other insurance and help them in accessing internet and or IT training.

The cost of running this scheme is not proving to be value for money. Commission
 Payments earned by Derby Homes £12854.57
 Cost of running the scheme £13157.61
 Loss £303.04

Just 841 tenants are on the scheme out of 13,200 tenants despite scheme promotion through direct mailing, website, Derby Homes News etc.

Will be cheaper for tenants, if they pay by Direct Debit its 5.2% cheaper and 10% for yearly payments.

3) Who has been consulted?

SMT
The Operation Board
Exit interviews

4) Identify potential impact on each of the of the diversity 'groups' by considering the following questions. There may be other questions you need to think about which are specific to the strategy, policy, procedure or function you are assessing.

- Might some groups find it harder to access the service?
- Do some groups have particular needs that are not well met by the current service, policy, procedure or function?
- What evidence do you have for your judgement (e.g. monitoring data, information from consultation / research / feedback)?
- Have staff / residents raised concerns and or complaints?
- Is there any local or national research to suggest there could be a problem?

Please use the table below to record your findings / answers.

Strand	No Impact	Negative Impact	Positive Impact	Comments / Evidence
Age	X			Will be cheaper for tenants, if they pay by Direct Debit its 5.2% cheaper and 10% for yearly payments. This will be for whatever age the tenant is.
Disability	x			No impact can be paid by Direct Debit

Gender	x			
Race	x			
Religion & Belief	x			
Sexual Orientation	x			
Transgender	x			
Marital Status	x			

5) Does the strategy, policy, practice or function promote equality of opportunity?

- Does it link to Derby Homes Core objectives
- Can any positive impacts be promoted as best practice

Objective 4 – Great Value - the cost of running the scheme is £13157.61 and the commission is £12854.57, Derby Homes is losing £303.04, customers, we are also promoting savings for the tenant as if they pay by Direct Debit its 5.2% cheaper and 10% for yearly payments.

Objective 3 – Great Customer Service Since Derby City Council first decided to offer HCIS the market place has changed. Many Companies now offer pay as go insurance options at very little cost. As with utilities you get the best deal by shopping around in the market place.

We are proposing to stop administering the service, however we will sign post existing customers on how they can get HCIS.

6) If ‘adverse Impacts’ are identified is it?

- Legal (i.e. not discriminatory)
- What is the level of impact?

7) Are there any changes you could introduce which make this strategy, policy, procedure or function, work better for this group of people? Detail the actions planned and any further research or consultation required and how the actions will be monitored.

We will write to all customers on the scheme explaining how they can change provider if they wish, and the contact details for the current provider should they wish to remain. We can sign post tenants for support in accessing IT and using the internet. This links in with our Customer Service Strategy and the help we can provide.

8) If actions / suggestions for improvement have been identified, what should the positive outcome be for Derby Homes customers?

- Will be cheaper for tenants, if they pay by Direct Debit its 5.2% cheaper and 10% for yearly payments or seek alternative quotes in the market place.

9) Do you consider a full Equality Impact Assessment is required or do the actions identified and planned meet the adverse impacts identified?

No

Monitoring

Review / New EIA (date or Timeframe)	No review required
Name of person/s completing this form	Ewan Hannah, Rental Control Team Leader Annabelle Barwick, Customer Services & Equalities Manager
Date assessment completed	08.08.17

Name (and signature) of manager approving EIA	Jackie Westwood Head of Operations