

Freedom of Information Act 2000 (FOIA)

Decision notice

Date: 7 February 2025

Public Authority: The Royal Borough of Greenwich

Address: The Woolwich Centre
35 Wellington Street
Woolwich
SE18 6HQ

1. Request:

The complainant requested the following information from The Royal Borough of Greenwich on 13 September 2024:

"1. Copy of the Insurance Certificate: Please could you resend as the information has been attached to the email as images, not as PDFs. Happy to access a SharePoint (or other storage facility) secure link and download the documents.

2. Total cost of insurance - please do not include terrorism costs: If you are unable to provide this on a block level, please could you provide the total cost of insurance paid by RBG, the number of leasehold units it covers, and the formula used to apportion the cost to flat 54 Strongbow Crescent?

4. The total insured value of the building: If you are unable to provide this on a block level, please could you provide the total value insured for the RBG (leasehold) assets/units, the number of leasehold units it covers, and the formula used to apportion the cost to flat 54 Strongbow Crescent?

8. Total cost of all claims in the year, except for 2024/25. Please can you confirm neither the council nor the broker have visibility of this figures, even though it should be essential for negotiation with insurance

companies on the annual premium paid? Would you please advise how I could obtain information regarding claims? Are you able to provide the number of claims submitted for the years requested?

On a different note, please would you be able to advise if it would be at all possible to have a conversation with someone who would be able to explain to me the insurance process? For example, what is the relationship with, and the responsibilities of the broker and the internal insurance team. Why council properties are not insured, only leasehold properties. How are council properties insured? How are the communal areas insured? How does it work in practice to insure a block with mixed tenures."

2. Commissioner's Decision:

A public authority will breach section 10 of FOIA if it fails to respond to a request within 20 working days. Based on evidence available to the Commissioner, by the date of this notice the public authority has not issued a substantive response to this request. Therefore the Commissioner finds a breach of section 10.

3. Steps:

The public authority must provide a substantive response to the request in accordance with its obligations under FOIA.

The public authority must take this step within 30 calendar days of the date of this decision notice. Failure to comply may result in the Commissioner making written certification of this fact to the High Court pursuant to section 54 of FOIA and may be dealt with as a contempt of court.

4. Right of Appeal:

Either party has the right to appeal against this decision notice to the First-tier Tribunal (Information Rights). Information about the appeals process may be obtained from:

First-tier Tribunal (Information Rights)
GRC & GRP Tribunals,
PO Box 9300,
LEICESTER,
LE1 8DJ

Tel: 0203 936 8963

Fax: 0870 739 5836

Email: grc@justice.gov.uk

Website: www.justice.gov.uk/tribunals/general-regulatory-chamber

Any Notice of Appeal should be served on the Tribunal within 28 (calendar) days of the date on which this decision notice is sent.

**Information Commissioner
Wycliffe House
Water Lane
Wilmslow
Cheshire
SK9 5AF**