

**From:** Rewired Rewired <re\_wired@ymail.com>  
**Sent time:** 16/03/2021 08:55:47 PM  
**To:** complaintsandinformation <complaintsandinformation@enfield.gov.uk>  
**Subject:** Re: CRM FOI 9499 [SEC=OFFICIAL]

**Ps.** Sorry for the extra reply but I never added the weblinks to the Insurance documents that the Enfield Council have supplied me with already and they are as follows: --

- (1) **Enfield Letter 27.08.19 Insurance details and claim process MR S CORDELL**  
<https://serverone.hopto.org/Enfield%20Letter%2027.08.19%20Insurance%20details%20and%20claim%20process%20MR%20S%20%20CORDELL/>
- (2) **Enfield Insurance Incident report form 2013 - 2020**  
<https://serverone.hopto.org/Enfield%20Insurance%20Incident%20report%20form%202013%20-%202020/>

Many thanks

Mr. S. P. Cordell

On Tuesday, 16 March 2021, 20:44:08 GMT, Rewired Rewired <re\_wired@ymail.com> wrote:

Hello & thank you for your reply.

In respect of the definition of, "underwriting" I believe the correct terminology of what I request is: --

The insurance policy's the contracts between you and the insurance companies comprehensively for the years of 2013 till 2021 as of today's date. These insurance policies that I request are to cover the Enfield Council for indemnity that Covers employers and public liability or any other insurance policy's that got taken out by the Enfield Council within 2013 till 16/03/2021 for business purposes that may be relevant towards my insurance claim as a member of the public and or client as a secure housing tenant.

To my understanding this will include.

1) **The Insurance policies.**

["https://en.wikipedia.org/wiki/Insurance\\_policy"](https://en.wikipedia.org/wiki/Insurance_policy)

"The insurance policy is a contract between the insurer and the policyholder, which determines the claims which the insurer is legally required to pay. In exchange for an initial payment, known as the premium, the insurer promises to pay for loss caused by perils covered under the policy language"

2) **The Insurance schedules.**

*"A Policy Schedule is an outline of the cover provided under the policy, it will show details of the policyholder, what the policyholder does, and the cover given and the relevant limits, sums insured and excess."*

3) **The Insurance Policies endorsements**

Forms added to an insurance policy, to modify its terms. ["https://en.wikipedia.org/wiki/Endorsement"](https://en.wikipedia.org/wiki/Endorsement)

And also, that of: --

4) **The Insurance certificates:** as they all should be read as if they are one document per Insurance contract.

*"A certificate of insurance (COI) is issued by an insurance company or broker and verifies the existence of an insurance policy."*

5) **A Basic Example**

**The Metropolitan Police Force 2012**

(1) **Police policy 2012**

<https://serverone.hopto.org/Police%20policy%202012/>

(2) **Police PL Primary summary 2012**

<https://serverone.hopto.org/Police%20PL%20Primary%20Summary%202012/>

(3) **Police PL Excess layer Swiss 2012**

<https://serverone.hopto.org/Police%20PL%20Excess%20layer%20Swiss%202012/>

(4) **Published items**

<https://www.met.police.uk/foi-ai/af/accessing-information/published-items/?q=insurance>

(5) **Published items**

**Personal Insurance Indemnity - Policy**

<https://serverone.hopto.org/Police%20Zurich%20personal-insurance-indemnity---policy/>

(6) **Published items**

**Information Rights Unit MPS Insurance 2019**

<https://serverone.hopto.org/Information%20Rights%20Unit%20Mps%20Insurance%202019/>

If I can be of any more assistance, please don't hesitate to contact me.

Kind regards

Mr. Simon Paul Cordell

On Tuesday, 16 March 2021, 11:17:40 GMT, complaintsandinformation <complaintsandinformation@enfield.gov.uk> wrote:

Classification: OFFICIAL

Dear Mr Cordell,

Thank you for your email where you requested information about Insurance policy of indemnity that covers employers and public liability.