

Sunderland City Council Retention Schedule

Ref Number	Business Function and Record Type	Retention Period	Action	Prompt	Notes and Statutory Requirements
Insurance and Claims Handling					
<p>The Limitation Act provides timescales for legal proceedings to be brought against an organisation.</p> <p>Employers liability claims relating to industrial disease and public liability claims relating to minors need to be retained for a longer period.</p> <p>The timescales set out below apply to all insurance records including those undertaken on behalf of a third party, Tyne and Wear Fire Authority, Tyne and Wear Development Company, Beamish, and Bowes.</p> <p>When reviewing files for destruction this schedule offers a minimum retention period. Files should be assessed on an individual basis and records of major significance retained for further review or permanent preservation.</p>					
Insurance Policies, Certificates and Renewal					
	Records documenting the process of renewal of insurance policies to meet defined requirements and legal obligations.	5 years	Destroy	Date policy renewed	Limitation Act 1980 Files of significant importance should be archived

RETSCHINS

	Expired insurance contracts in relation to Employers and Public liability	40 years	Review	Date policy renewed	Employer's Liability (Compulsory Insurance) Regulations, 1989 Files of significant importance should be archived
	Other expired insurance contracts	6 years	Destroy	Date of termination or expiry of policy	Limitation Act 1980 Files of significant importance should be archived
Insurance Claims					
	Records documenting public liability claims and motor claims (no injury involved): Paid claims Repudiated claims Tree root claims (claims for subsidence to properties caused by the action of tree roots)	 1 year 2 years 20 years	Destroy	Date of settlement of claim	Limitation Act 1980 Files of significant importance should be archived

RETSCHINS

	Record documenting public liability claims - employers liability and motor claims involving injury:		Destroy	Date of settlement of claim	Files of significant importance should be archived
	Repudiated claims involving minors (the claim has been turned down and no compensation paid)	Minor's 22 birthday			
	Paid claims	2 years			
	Repudiated claims (non-minor)	4 years		Date of incident	
	Paid disease claims (employers liability)	2 years			
	Repudiated disease claims	4 years		Date of claim	