

Function – Insurance (v2 – August 2021)

Responsible Person – Head of Risk and Resilience

Type of Records	Retention Period	Disposal Action	Notes (for example statutory reason for specified retention period)
Arrangement and renewal of insurance policies - employers' liability insurance	Expiry of policy + 6 years	Destroy	Prescription and Limitation (Scotland) Act 1973 c.52 s6
Insurance Certificates - Employers' Liability	Commencement or renewal of the policy + 40 years	Destroy	SI 1998/2573 Regulation 4(4)
Arrangement and renewal of insurance policies: - all other insurance.	Expiry of policy + 6 years	Destroy	Prescription and Limitation (Scotland) Act 1973 c.52 s6
Insurance Certificates – all other insurance	Expiry of policy + 6 years	Destroy	Prescription and Limitation (Scotland) Act 1973 c.52 s6
Records documenting claims, and the outcomes of claims, against insurance policies.	Settlement/withdrawal of claim + 6 years	Destroy	Prescription and Limitation (Scotland) Act 1973 c.52 s6 For claims relating to employer liability consider up to 40 years retention before destroying.