

Resident Impact Assessment

Title of policy, procedure, function, service activity or financial decision:

Service Area:

1. What are the intended outcomes of this policy, function etc?

To procure casualty and property insurance policies for Islington Council.

2. Resident Profile

Who is going to be impacted by this change i.e. residents/service users/tenants? Please complete data for your service users. If your data does not fit into the categories in this table, please copy and paste your own table in the space below. Please refer to **section 3.3** of the guidance for more information.

		Borough profile	Service User profile
		Total: 206,285	Total: 206,285
Gender	Female	51%	51%
	Male	49%	49%
Age	Under 16	32,825	32,825
	16-24	29,418	29,418
	25-44	87,177	87,177
	45-64	38,669	38,669
	65+	18,036	18,036
Disability	Disabled	16%	16%
	Non-disabled	84%	84%
Sexual orientation	LGBT	No data	No data
	Heterosexual/straight	No data	No data
Race	BME	52%	52%
	White	48%	48%
Religion or belief	Christian	40%	40%
	Muslim	10%	10%
	Other	4.5%	4.5%

	No religion	30%	30%
	Religion not stated	17%	17%

3. Equality impacts

With reference to the [guidance](#), please describe what are the equality and socio-economic impacts for residents and what are the opportunities to challenge prejudice or promote understanding?

- Is the change likely to be discriminatory in any way for people with any of the protected characteristics? No.
- Is the proposal likely to have a negative impact on equality of opportunity for people with protected characteristics? Are there any opportunities for advancing equality of opportunity for people with protected characteristics? No and no.
- Is the proposal likely to have a negative impact on good relations between communities with protected characteristics and the rest of the population in Islington? Are there any opportunities for fostering good relations? No.
- Is the proposal a strategic decision where inequalities associated with socio-economic disadvantage can be reduced? In procuring appropriate insurance cover, the council can assist in preventing its residents suffering undue losses.

4. Safeguarding and Human Rights impacts

a) Safeguarding risks and Human Rights breaches

Please describe any safeguarding risks for children or vulnerable adults AND any potential human rights breaches that may occur as a result of the proposal? Please refer to **section 4.8** of the [guidance](#) for more information. [The council's insurance policies can assist in addressing safeguarding issues and potential human rights breaches.](#)

If potential safeguarding and human rights risks are identified then **please contact equalities@islington.gov.uk to discuss further:**

5. Action

How will you respond to the impacts that you have identified in sections 3 and 4, or address any gaps in data or information?

For more information on identifying actions that will limit the negative impact of the policy for protected groups see the [guidance](#).

Action	Responsible person or team	Deadline
Insurance claims can be made where there are safeguarding failures.	Insurance Team. Safeguarding Team. Legal Services.	Ongoing
Insurance claims can be made in cases of breach of human rights.	Insurance Team. Safeguarding Team. Legal Services.	Ongoing

Please send the completed RIA to equalites@islington.gov.uk and also make it publicly available online along with the relevant policy or service change.

This Resident Impact Assessment has been completed in accordance with the guidance and using appropriate evidence.

Staff member completing this form:

Signed: *S. Walsh*

Date: 13/10/2021

Head of Service or higher:

Signed: *Paul Clarke*

Date: 19/10/2021