

Shadow Authority Insurance

Helping shadow authorities secure cover, and prepare confidently from now until vesting day.



Supporting shadow authorities through transition

Shadow authorities have an important role to play in shaping their future authority, from making key decisions and bringing people and resources together, to establishing the foundations for day one.

While formal responsibilities may not transfer until vesting day, the transition work begins much earlier. Governance, stakeholder engagement, project delivery and communications all need careful management throughout the process, and it's important to consider whether appropriate insurance arrangements are in place during this period.

Zurich Municipal offers tailored insurance solutions designed specifically for shadow authorities, with policies adapted to reflect individual structures, activities, staffing arrangements and existing insurance programmes.

Why cover matters before vesting

The transition to a new authority begins well before vesting day. From governance and stakeholder engagement to communications, programme delivery and operational planning, a wide range of activities take place during this period. Having appropriate insurance cover in place can help ensure these activities, are covered throughout the transition.



Structure amidst restructure

Cover built for the transition ahead

As plans progress and responsibilities evolve, insurance requirements may change too. Cover can be tailored to support the specific needs of each shadow authority throughout the transition period and beyond vesting day.



Property Cover

Cover for assets and equipment (such as laptops and mobile phones) used throughout the reorganisation journey.



Employers' Liability

Protection against employee claims for work-related injury or illness.



Public Liability

Provides cover for third-party injury and property damage claims linked to day-to-day activities.



Officials Indemnity

Helps protect authorities against claims arising from decisions, actions, errors or omissions made during the transition period.



Libel and Slander

Protection against claims arising from alleged defamatory statements.

Designed
for transition.
Ready for
what's next.



Trusted by hundreds of councils across the UK.

We've been supporting the public sector for over 30 years. Combining deep local authority expertise with practical risk and insurance solutions, we're helping shadow authorities navigate reorganisation with confidence and prepare for a successful day one.

Every transition is different; we'll help put the right cover in place.

Contact our team at lgr@uk.zurich.com to discuss transition plans and insurance requirements.

Change is coming. Let's navigate it together.

Local Government Reorganisation brings significant change, and shadow authorities are at the heart of that transition.

Whether governance arrangements are being established, transition planning is underway or preparations for day one are being put in place, our **LGR Hub** brings together practical resources, expert perspectives and guidance on key risks and considerations, helping build strong foundations and prepare for a successful vesting day.

Ready to explore more? Visit the LGR Hub at www.zurich.co.uk/municipal/local-government-reorganisation or scan the QR code for access to expert guidance, practical tools and helpful resources.

