

Guidelines on the care of Personal Property.

1. Introduction.

1.1 Within Glasgow Life's Scheme of Delegation, the Director of Finance has delegated authority to compensate employees, up to a maximum of £300, as full and final compensation for damage to or loss of personal property. Any claims over the maximum will be subject to approval by the Chief Executive. Attached are a list of guidelines to assist in the assessment of a claim for loss or damage of personal property.

2. Definition of Personal Property.

2.1 The reference to "personal property" should be taken to mean personal property worn or used by an employee in the course of his/her duties. This will include personal property, both indoor and outdoor, spectacles and other artificial aids but excludes items provided by Glasgow Life.

3. Security /Provision of Lockfast Facilities.

3.1 Management and other employees shall be encouraged to be security conscious and made fully aware of risk to personal property.

3.2 Directors will ensure that areas, which are set aside for employees' personal property, such as cloakrooms, are surveyed regularly with a view to restricting casual access by members of the public and other employees. Where the public has regular access to buildings, Directors must ensure that there is a security system that prevents the public having access to areas where personal property is likely to be stored.

3.3 Wherever practicable employees should be provided with lockfast facilities for personal property.

4. Loss or damage to Personal Property.

4.1 In the event of damage to, or loss by theft of, personal property at the workplace, the Company may decide to make an ex-gratia payment as compensation for the loss or damage, subject to compliance with the undernoted specified conditions.

4.2 Loss of Personal Property by Theft.

Claims will only be considered under the following conditions;

- Unless in exceptional circumstances, only those items deemed necessary for or suitable to the workplace will be considered for compensation. Employees who bring goods etc. into the workplace for purposes other than work will be expected to accept total responsibility for the safe keeping of these goods.
- The damage or loss must have been sustained while the employee was actually carrying out his/her duties in the employment of Glasgow Life.
- Where this is out with Company premises the employee must report the full details to the police and confirm to the Company they have done so.
- Lock fast facilities where provided were used in the prescribed manner;
- Where lock fast facilities were not available, the employee endeavoured to lessen any risk to personal property; (i.e. stored personal items out of view and away from areas where public have access).
- Personal property must not be left in unlockable locations outwith working hours;
- Personal property must not be left unsecured in private or Service vehicles or in workplaces;
- Wherever possible, personal property (including motor vehicles) should be insured by employees to cover loss at work or during working hours;

(No claim will be met where the employee has Insurance Cover).

4.3 Damage to Personal Property.

Claims will only be considered if;

- The employee complied with any specified working practices and procedures;
- Protective clothing, if supplied, had been properly worn;
- Damage occurred during working hours and in the course of the employee's duties;
- The damaged article was neither irrelevant nor inappropriate to the nature of the employee's duties;
- Due care and attention had been exercised.

5. Betterment.

5.1 The question of "betterment" must be taken into account by the relevant Head of Service when deciding the amount payable, for example, a worn out article must not be replaced by a new one without some adjustment in the amount paid.

6. Payments under the scheme.

6.1 There is no obligation on the Company to make such payments and each case will be considered on its merits.

6.2 Payment will only be made where the sum involved cannot be recovered under the employees own insurance cover and where it can be demonstrated that the loss/theft is not as a result of the individual's negligence.

6.3 Only in very exceptional circumstances will money which has been lost or stolen be refunded as it is the responsibility of employees to take adequate precautions to ensure that money/valuables are stored safely.

Loss of damage to Personal Property.

I, , employed as a
..... in....., DO HEREBY
acknowledge to have received from the Glasgow Life, 220 High Street, Glasgow G4
0QW the sum of (£) STERLING in full settlement and satisfaction of all
claims present and future competent to me against the said Glasgow Life in respect
of all or any loss or damage sustained by me consequent upon an occurrence which
happened and that whether such loss or damage is now or may hereafter become
manifest arising either directly or indirectly through said occurrence; and I discharge
the said Glasgow Life for ever; and I admit that this payment is made without any
admission of liability on the part of the said GlasgowLife.

..... Claimant

..... Occupation

..... Address

..... Post Code

Claimant's Signature.

..... Witness

..... Occupation

..... Address

..... Post Code

Witness's Signature.