FRIC
FIRE &
RESCUE
INDEMNITY
COMPANY

Protecting what matters

A unique, not-for-profit mutual dedicated to the UK's Fire & Rescue Services.

About FRIC

A unique, not-for-profit mutual dedicated to the UK's Fire & Rescue Services.

FRIC was created in 2015 by fire and rescue authorities who saw a better way to manage risk. Instead of relying solely on traditional insurance, they built a hybrid discretionary mutual, combining the benefits of insurance with those of risk and financial pooling. It's owned by its Members, run for their benefit, and focused on service, not shareholder profits.

- 14 Members and growing
- Competitive contributions
- Strong financial foundation
- Member-led governance
- Driving down the costs of accidents

In good company

Our Members

Avon (2020), Bedfordshire (2015), Buckinghamshire & Milton Keynes (2019)
Cambridgeshire & Peterborough (2015), Cheshire (2015), Devon & Somerset (2015)
East Sussex (2019), Essex (2015) Hampshire & Isle of Wight (2015),
Kent & Medway Towns (2015), Leicester, Leicestershire & Rutland (2015), Royal Berkshire (2015),
Staffordshire (2024), West Yorkshire (2023)

Comprehensive Cover.
Proven Savings. Trusted Support.

FRIC delivers exceptional value and peace of mind.

Cover that fits your service
Get tailored protection for the unique risks faced by fire and rescue services. From motor and liability to property and professional indemnity, FRIC offers comprehensive cover that's built around your operational needs.

Flexible options, only what you need
Choose the right level of protection with a combination of discretionary and insured layers. Add optional covers like cyber, D&O, and terrorism through trusted third-party brokers. Pay only for what's relevant to your service.

Fast, expert claims support
Submit claims easily through our dedicated online portal, Claims Cloud. For larger claims, our experienced team and specialist partners ensure swift, professional handling every step of the way.

Built to make insurance easier
We're here to simplify the complex. With consistent renewal dates, and responsive support, FRIC takes the hassle out of insurance allowing you to focus on protecting your communities.

Savings for our Members

West Yorkshire Fire & Rescue Service

£190,000
Saved

East Sussex Fire & Rescue Service

£188,000
Saved

Devon & Somerset Fire & Rescue Service

£70,000
Saved

These represent real savings for our Members in terms of annual contributions, but the real value lies in the ancillary benefits, from risk pooling to shared expertise, which strengthen our Members resilience and operational confidence.

Led by Members.
Built for Fire & Rescue Services.

FRIC offers a wide range of cover designed specifically for the operational and organisational risks faced by fire and rescue services. Our hybrid model combines discretionary mutual protection with insured layers, ensuring robust and responsive support.

Core Cover Highlights:

Type of Cover	Cover Limits
Motor	- Comprehensive cover - £25m third-party property damage - Unlimited third-party injury
Employer's Liability	- £50m legal liability
Public & Products Liability	- £50m legal liability
Officials' Indemnity	- £5m aggregate legal liability
Professional Indemnity	- £5m aggregate legal liability
Property & Business Interruption	- £50m all risks (excluding terrorism)
Computer Equipment	- All risks (excluding terrorism) up to declared value
Money	- £10k loss of money
Works in Progress	- £5m all risks (excluding terrorism)
Fidelity Guarantee	- £1m aggregate for employee fraud

Led by Members.
Built for Fire & Rescue Services.

Additional Covers (Non-Mutual)

While FRIC provides comprehensive mutual protection, we also recognise that some risks require specialist insurance solutions. That's why we offer access to a range of additional covers, arranged through a trusted third-party broker.

These include:

- Cyber Insurance – Protection against data breaches, ransomware, and other digital threats
- Directors' & Officers' Liability – Cover for legal costs and liabilities arising from decisions made by senior personnel
- Terrorism Cover – Financial protection against losses resulting from acts of terrorism

These optional covers are designed to complement your core FRIC membership, giving you peace of mind across a broader risk landscape.

Layered Protection: Tailored to Your Needs

FRIC's approach to risk is built on a layered model, giving Members flexibility and control while ensuring robust protection across key areas.

Member Retentions

- Members choose their own retention level, ranging from £5,000 to £50,000, depending on their risk appetite and operational needs.

FRIC Discretionary Cover

- Above the retention, FRIC provides discretionary cover up to:
    - £1.6 million for Property and Liability
    - £1.3 million for Motor

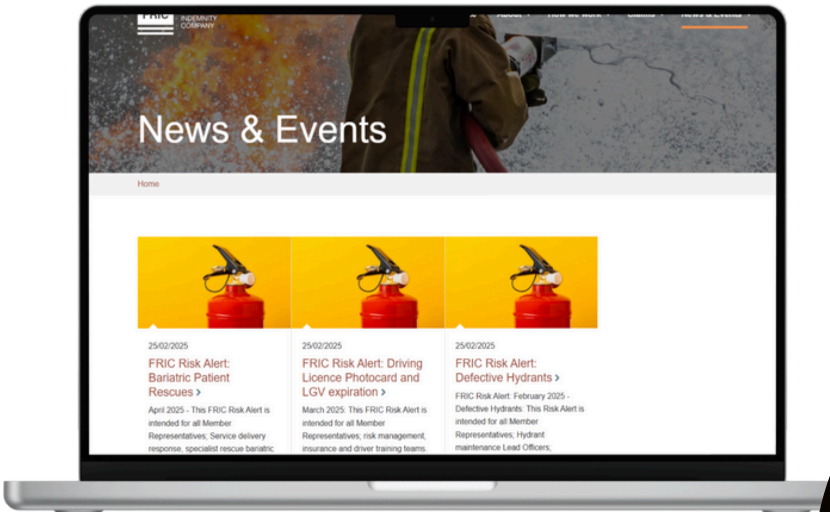
This structure ensures that Members are protected against significant losses, while maintaining autonomy over lower-level risks. It's a model designed to balance resilience, responsibility, and value.

Led by Members.
Member Interest Group.

We've launched a dedicated Member Interest Group – a space for members to connect, collaborate and share insights on the issues that matter most to you and your Authority.

- Regular online meetings focused on current challenges, sector developments, and emerging "Hot Topics"
- Recent discussions have included Hydrants and Bariatrics – with more to come
- Open agenda – Members tell us what they want to hear.

Whether you're looking to raise a concern, share best practice, or simply stay informed, the Member Interest Group helps to shape the conversation.



Led by Members.
Making a Claim

Unfortunately an incident can happen at any time but that is why the dedicated FRIC Claims Team is here to support our Members and make this process as simple as possible. Our Claims Team is here to assist you at all stages.

1 Initial contact

- Report claims with full details onto the FRIC Claims Cloud system as soon as viably possible and in line with the agreed service level agreements
- Attach any relevant documentation and images to the file, including damage images if applicable.
- We will give you help and advice and deal with any claims made against your Authority.

2 Claim Management

- We may need to inspect your vehicle should the damage be of a high level
- Relevant documents such as accident report, statements, training records etc will be requested on all Employers' and Public Liability claims (non-notification only).
- CCTV maybe requested on claims where liability is not clear, or to be disputed.

3 Claim Assessment

- We will investigate the claim to determine the cause of the accident, assess liability, and determine the extent of the damage. We may use our loss adjuster or solicitors for this.
- The Uninsured Loss Recovery provider (MAPS) will deal with cases where the third party is wholly / partially liable and are appointed directly by yourself.
- We will keep you updated throughout the claim process, discuss liability and identify any trends / issues that require communication with all our Members
- Should your vehicle be uneconomical to repair, we will discuss a settlement figure and arrange payment to you directly once all agreed.

Leading with Purpose: Our Team

Behind FRIC is a dedicated team of professionals who bring deep sector knowledge, practical experience, and a shared commitment to supporting our Members.

From day-to-day operations to strategic development, the team works collaboratively to ensure the Mutual runs smoothly, delivers value, and remains responsive to the evolving needs of fire and rescue services across the UK.

Redvers Cunningham
CEO

Sophia Reed
Mutual Manager

Simon Lambeth
Deputy Mutual Manager

Mark Miles
Underwriter

Sue Nugent
Risk Manager - Devon & Somerset Fire and Rescue Service

Nik Warmink
Head of Claims

Ben Lambert
Claims Handler

Emma Jones
Claims Handler

Leading with Purpose: Our Board

The FRIC Board of Directors sets the strategic direction for the Fire and Rescue Indemnity Company, ensuring the Mutual delivers on its commitments to Members.

Bringing together a breadth of experience from across the UK's fire and rescue services, alongside expertise from the financial and legal sectors, the Board provides strong, informed leadership and oversight.

Celia Gannon
Chair of the FRIC Board

Douglas Buchanan
Buckinghamshire FRS

Conor Byrne
Royal Berkshire FRS

Gavin Chambers
Bedfordshire FRS

Jon Quinn
Kent FRS

John Roberts
West Yorkshire FRS

Duncan Savage
East Sussex FRS

Alex Waller
Cheshire FRS

Lisa Whitfield
Devon and Somerset FRS

FRIC MEMBERS' CLAIMS DAY

AGENDA

WEDNESDAY
8TH OCTOBER 2025
10:00 AM - 15:45 PM

9:30 AM	REGISTRATION	Starts with registration and refreshments.
10:00 AM	WELCOME	Welcome and introductions
10:15 AM	LEGAL UPDATE HCR	Leanne Conisbee and Rose Burberry of HCR provide a legal updatey
11:15 AM	COFFEE BREAK	
11:30 AM	HOOPERS ENGINEERS	Matthew Ormerod, Dave Middleton and Jody Sharman
12:00 PM	LUNCH BREAK	
12:45 PM	HOTSPOTS & TRENDS	Most common claim types – blues on/off, going to/returning from incident – driver training
13:45 PM	WORKSHOP	
14:30 PM	COFFEE BREAK	
14:45 PM	CLAIMS QUESTIONS	
15:30 PM	CLOSING	

Presenters

NIC WARMINK
Head of Claims

BEN LAMBERT
Claims Handler

EMMA JONES
Claims Handler

HOOPERS SPEAKERS

HOOPERS

MATTHEW ORMEROD
Managing Director

JODY SHARMAN
Head of Engineering

DAVID MIDDLETON
Head of Engineering

HCR SPEAKERS

hcrlaw

LEANNE CONISBEE
Partner

ROSE BURBERRY
Associate

Ready to Join a Growing Mutual Built for You?

Contact Us

info@fric.org.uk

01892 893 224

Let's talk about how FRIC can deliver value for your service

www.fric.org.uk

FRIC FIRE & RESCUE INDEMNITY COMPANY