

# THURSTON PARISH COUNCIL

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Paper submitted to full Council: 07.06.23 by the Clerk in her role as RFO.

To confirm to full Council that a review of the insurance currently in place to cover the Council's assets and liabilities has been undertaken and that the following matters should be noted by the Council.

Background:

1. FR 15 states that:
  - 15.1. Following the annual risk assessment (per Financial Regulation 17), the Clerk/RFO shall effect all insurances and negotiate all claims on the council's insurers.
  - 15.2. The Clerk/RFO shall keep a record of all insurances effected by the council and the property and risks covered thereby and annually review it.
  - 15.3. The Clerk/RFO shall be notified of any loss liability or damage or of any event likely to lead to a claim and shall report these to council at the next available meeting.
  - 15.4. All appropriate members and employees of the council shall be included in a suitable form of security or fidelity guarantee insurance which shall cover the maximum risk exposure as determined annually by the council, or Policy and Finances Committee.

Council currently has the following insurance cover in place under a Select for Local Councils Policy Schedule with Zurich Municipal under a three-year long-term agreement which is active from 1<sup>st</sup> October 2021 until 1<sup>st</sup> October 2024 and Cyber Insurance with Travelers Insurance under a Management Liability Package which is active from 17<sup>th</sup> July 2022 until 16<sup>th</sup> July 2023.

Cover provided with Zurich Municipal	
Public Liability	12million
Employers Liability	10million
Fidelity Guarantee	500thousand
Officials Indemnity	12million
Libel and Slander	250thousand
Legal Expenses	Limit of indemnity 200thousand
Money	250thousand
Personal Accident - Employees	50thousand/250pw
Personal Accident – Directors / Councillors	50thousand/250pw
Personal Accident – Key Personnel Cover (Clerk)	100thousand/500pw (max 10 weeks)/100pw
Material Cover (all risks)	As per schedule based on the asset register provided
Cover provided with Travelers	
Privacy and Security Liability	100thousand
Media Liability	100thousand
Regulatory Proceedings	100thousand
Breach Responses	100thousand
Cyber Crime	100thousand
Business Loss	100thousand

Cover is provided under a "Taking reasonable care basis" and Council is required to acknowledge that it has taken reasonable care in managing its activities.

The review as carried out by the Clerk and confirmed as being in place by the Internal Controller covers the following:

1. Written risk assessments are in place for key activities.
2. Written records are kept of staff and councillor training.
3. All employees, councillors and volunteers abide by any rules, guidelines, advice and legislation currently in place as given by any relevant authority (such as but not limited to Local Authority, National Bodies (NALC, LGA, HM Government), or the Health and Safety Executive.

**Action to be taken by Council:**

**To accept the confirmation that the Clerk and Internal Controller have reviewed the current insurance arrangements and that employers liability insurance is in place, there is an appropriate level of fidelity guarantee insurance and that all cover is risk-based and kept under constant review to make sure it adequately reflects changes in circumstances.**