



Chelveston-cum-Caldecott Parish Council

Northamptonshire

A2206 item 15

Proposal to reinstate Personal Accident cover to the Council's insurance

Background: Back in 2002, the Council's insurance cover was statutory minimum – Public & Employer Liability, and Fidelity Guarantee (in case the Clerk does a runner with the Council's funds). With the increase in the use of volunteers and the acquisition of assets including land and buildings (305th BG(H) memorial, allotment sheds), the scope of the Council's insurance cover gradually increased over the years to include these and other covers, including Personal Accident (i.e. accidental bodily injury) cover for Cllrs, employees and volunteers.

However, in later years, with the move to self-employed contractors who are required to provide their own cover, the Personal Accident cover was removed as a cost saving. Accidents or damage caused by Cllrs, employees and volunteers to third parties are covered under the Public & Employer Liability.

Proposal: The Community Events Committee (aka the Events Team) is largely comprised of volunteers. Newsletter deliveries are undertaken by a mix of Cllrs, employees and volunteers. Other volunteers undertake litter picking and parish path warden duties. Accordingly, given the recent reduction in costs of the insurance (from £845 to £344), the cost of reinstating the Personal Accident cover for 16-75 years and 76-85 years has been explored (£28).

Recommendation:

The Council is recommended to reinstate Personal Accident cover to the Council's insurance.