

**Policy & Finance Committee**

---

**Date:** 30 July 2018

**Title:** Insurance Claims

**Purpose of the Report:** To provide Members with an annual update regarding Town Council insurance (for information).

**Contact Officer:** Clare Cummins - Finance Officer

---

<b>Corporate Objective/s</b>	<b>LLTC Three Year Plan – Aim 2. Objective 19</b>	
<b>Implications:</b>		
<b>Financial</b>	√	Within existing budget
<b>Human Resources</b>		
<b>Operational/Service delivery</b>		
<b>Procedural/Legal</b>		
<b>Risk/Health and Safety</b>		

**1. RECOMMENDATION/S**

To note the report regarding the Town Council insurance policy and claims for 2017-18.

**2. INFORMATION**

- 2.1 As part of good governance the Town Council has put in place appropriate arrangements to identify all potential areas of risk of both a financial and health and safety nature, whilst also ensuring that appropriate arrangements exist to monitor and manage those risks identified in order to minimise the opportunity for their coming to fruition.
- 2.2 In June 2016 the Town Council entered into a three year agreement with Came & Co which provides the appropriate cover in support of those risks identified. We are now into the final year of this contract and will look to go out to tender early next year to ensure that we are receiving best value and cover.

2.3 The Policy and Finance Committee receives, on an annual basis, details of any insurance claims made by them or against them. Insurance year runs from 1<sup>st</sup> July to 30<sup>th</sup> June

2.4 From 1 July 2017 to 30 June 2018 the Town Council had the following claims made against it:-

<b>Claim Cause</b>	<b>Date of loss</b>	<b>Description</b>	<b>Settlement date</b>	<b>Status</b>
<b>Motor</b>				
Non fault	25/11/2017	Alleged dangerous driving causing a collision with lamppost		Closed
Theft	06/12/2017	Vehicle & Trailer stolen from Depot	14/02/2018	Closed
<b>Property Commercial</b>				
Theft	06/12/2017	Theft damage to gates at Depot	14/02/2018	Closed
<b>Property Owners Liability</b>				
Falling Object	18/05/2018	Market stall fell/blown onto parked vehicle		Ongoing

### **3. RECOMMENDATIONS**

3.1 To note the report.