

APPENDIX PC 96

	Sum Insured	Cost / value taken from Parish Asset Report Nov 2017
Bowling / Tennis Club		
Buildings	£33,859 (£27,087)	£58,000 +£1500 (hut)
Outdoor playing surfaces	£0	Bowling Green £120,000 Tennis Court £54,000
Employers Liability	£10,000,000	
Public Liability	£5,000,000	
Parish Hall		
Buildings	£336,913 (£292,968)	£268,000
Employers Liability	£10,000,000	
Public Liability	£5,000,000	



Gill Ayres <greatbudworthparishclerk@gmail.com>

Fwd: Great Budworth Parish Council - Policy Wording

1 message

Gill Ayres <greatbudworthparishclerk@gmail.com>

25 April 2019 at 20:55

To: Robert Collier <bobcol_98@yahoo.com>, Hazel Forwood <Hazelforwood2@gmail.com>, Lesley Hopkinson <lesley@hobbyhome.co.uk>, Anna Lee <annalee1@btinternet.com>, Malcolm Torrance <malcbudworth@gmail.com>, PETER MCANDREW <psmcandrew@btinternet.com>, John Travis <johntravis@hotmail.co.uk>

You will have seen my email of 16th April about the insurance of PC assets and attaching a table of comparison values.

I have now received this reply from our own insurers Came and Company. Note the penultimate para which says:

"Lessees should only insure council owned buildings against damage where the lease requires them to do so otherwise they do not possess what is known as an insurable interest in the premises"

Kind regards
Gill

Gill Ayres
Clerk and Responsible Financial Officer for Great Budworth Parish Council
Tel: 07907 456 037 greatbudworthparishclerk@gmail.com

----- Forwarded message -----

From: **Local Councils** <Local.Councils@cameandcompany.co.uk>
Date: Tue, 23 Apr 2019 at 13:52
Subject: RE: Great Budworth Parish Council - Policy Wording
To: Gill Ayres <greatbudworthparishclerk@gmail.com>

Dear Gill,

Thank you for your email.

After reviewing our records I can confirm that the stocks do form part of the current Street Furniture sum insured. When we first provided our quotation in 2010 they were the only asset covered against loss and damage. A BT phone box was added in 2013 for £3,000 but apart from these two assets it does not appear anything else has been included.

The policies we arrange do not itemise individual assets. The total sum insured under each category, such as Street Furniture, should reflect the replacement value of such assets including installation costs. Please bear in mind that due to the £250 claims excess it is not worth including individual assets valued at less than £250 unless they are located close to other insured assets so could be damaged or stolen at the same time.

Lessees should only insure council owned buildings against damage where the lease requires them to do so otherwise they do not possess what is known as an insurable interest in the premises. Most leases include an insurance clause which will confirm which party must insure the building.

I trust this advice is of assistance but please contact me again if any further questions arise.

Kind Regards

Andrew Bedding Cert CII

Senior Account Handler

Came & Company Local Council Insurance

Blenheim House,1-2 Bridge Street,Guildford,Surrey GU1 4RY

Direct Dial: 01483 462891

Mobile: 07780 483359

email: local.councils@cameandcompany.co.uk

Website: <http://parishinsurance.co.uk>

From: Gill Ayres [mailto:greatbudworthparishclerk@gmail.com]

Sent: 16 April 2019 18:17

To: Local Councils <Local.Councils@cameandcompany.co.uk>

Subject: Re: Great Budworth Parish Council - Policy Wording

James,

Thanks for this. Just a couple of queries:

- 1) Are the stocks and finial signs covered under "street furniture"?
- 2) Would it be acceptable for lessees to insure buildings / premises owned by the Council?

Kind regards

Gill

Gill Ayres

Clerk and Responsible Financial Officer for Great Budworth Parish Council

Tel: 07907 456 037 greatbudworthparishclerk@gmail.com

On Wed, 3 Apr 2019 at 09:38, Local Councils <Local.Councils@cameandcompany.co.uk> wrote:

Dear Gill,

Thank you for your email.

If there are other assets that the Council owns and would like cover for loss or damage, then these would need to be added to the policy separately, having looked at our files, the Street Furniture section provides cover for signposts etc and a BT phone box.

The Parish Hall, Tennis and Bowling facilities are not covered under the current policy for loss or damage, the Council's Public Liability section would provide cover if a member of the public was to be injured in any of the premises' and the Council were to be proved negligent. However, the clubs that use the facilities should have insurance for their own contents, but as the building is owned and the responsibility of the Council, then the Council would need to insure the buildings against loss or damage.

Any areas of land owned by or the responsibility of the Council, such as the footpath and parish field, are automatically covered for Public Liability up to £10 million. If there are any assets of the land such as gates and fences, benches etc. that the Council would like to cover, we would require the replacement costs including installation for us to provide you with a quote to add them.

The insurance policy provided by Hiscox provides £5,000 cover automatically in respect of Defibrillators and Cabinets that are owned by the Council, if there is more than £5,000 worth of cover required for Defibrillators, please let us know and we will be happy to provide you with a quote, also, if there is other items of contents that loss or damage cover is required. A £250 excess would apply to any one claim.

I trust this information is of assistance, however, if you have any further queries, please do not hesitate to contact us.

Kind Regards

James Brown Cert CII

Account Handler

Came & Company Local Council Insurance

Blenheim House, 1-2 Bridge Street, Guildford, Surrey GU1 4RY

Direct Dial: 01483 462887

email: local.councils@cameandcompany.co.uk

Website: <http://parishinsurance.co.uk>