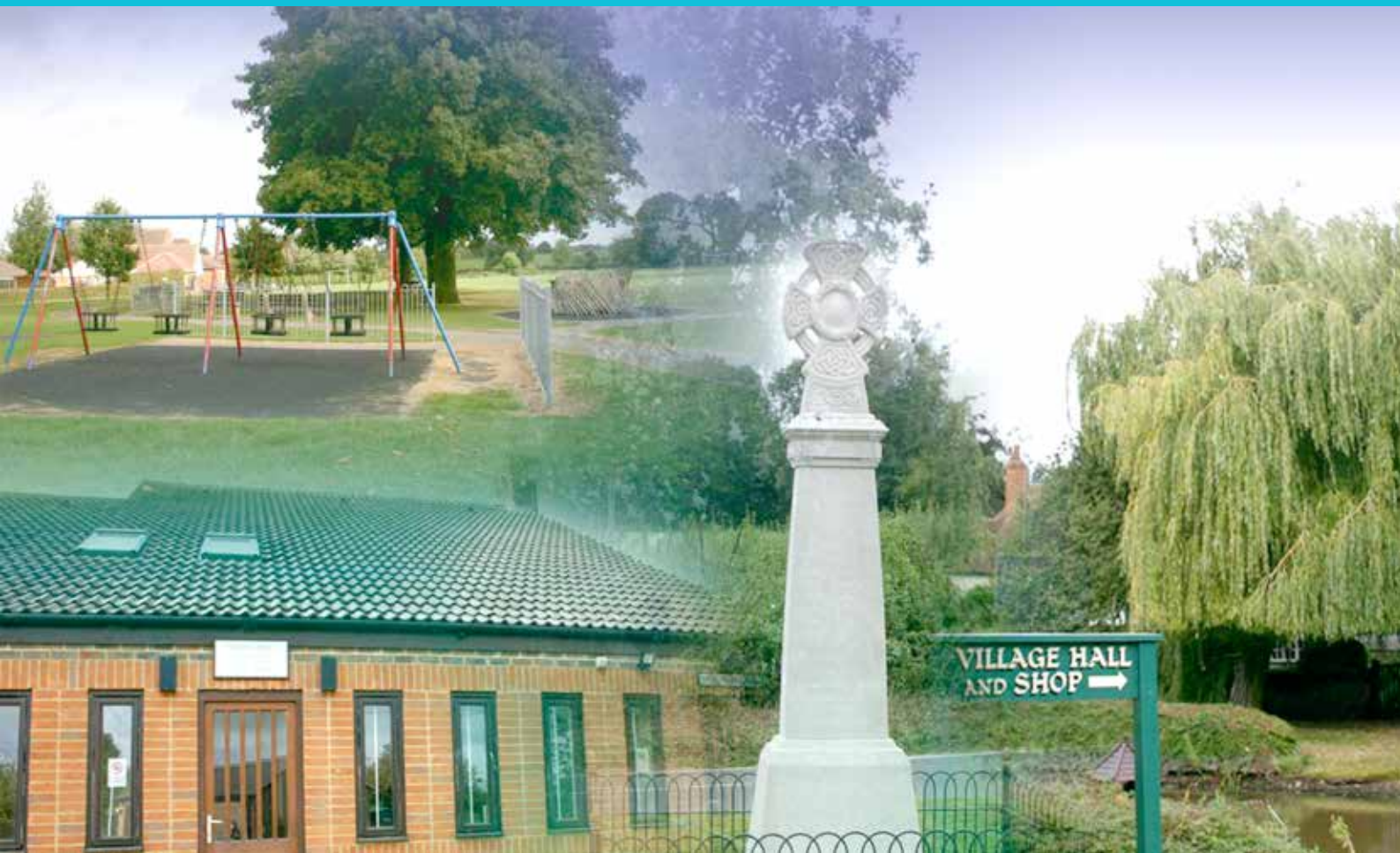


A Councillor's Guide to Council Insurance



The best insurance is an insurance broker
We've improved your cover from 1st April 2013

The Covers You Need...

At Came & Company Parish Council Insurance Brokers, we are often asked why we provide such extensive cover to our parish councils as standard.

Living in these litigious times, it is of paramount importance that all elements of the "risk" are considered. As a result, we offer a policy that, at its minimum, ensures good people doing the right thing for their community are covered.

Insuring with Came & Company means councillors, clerks and volunteers benefit from "core covers" – providing insurance that meets all your needs and allows the council the peace of mind that appropriate insurance cover brings.

In response to a recent insurer advertisement, Eric Galbraith Chief Executive of BIBA (British Insurance Brokers' Association) said:

"Brokers not only provide risk management and insurance advice but create a competitive market by accessing a variety of insurers. Local councils are complex organisations and they should utilise the services of a broker to obtain the correct risk management and insurance programme from the whole market."

Why use an insurance broker? Please ask yourself these questions:

Have we reviewed our parish council insurance recently?

Does our parish clerk have a good relationship with our current insurer?

Does our parish clerk find it easy to make changes to our current policy?

Does our current policy provide all the covers mentioned in this leaflet?

Does our parish council premium go down if we do not claim?

Does our insurance broker provide us with proactive, relevant advice and solutions to everyday insurance issues encountered by parish councils?

Have we ever had a visit from our insurance company to discuss our requirements?

If your answer to any of these questions is "NO", please let us quote for your parish council insurance at renewal.

Core Covers

Officials' Indemnity – Limit of Indemnity has been increased from £250,000 to £500,000

This cover is essential for legal liability claims arising from financial loss as a result of a negligent act, error or omission committed in good faith by an employee or official of the parish council. For example, should a councillor or clerk offer advice or an opinion that, when acted upon, results in a financial loss for a third party, this cover will indemnify the parish council and protect the councillor or clerk from being personally liable.

Libel and Slander – Limit of Indemnity of £250,000

This cover provides protection against a verbal or written comment, made by the parish council, which a member of the public considers to be incorrect or damaging, and as a result seeks financial compensation. For example, a member of the public takes offence at particular content of published minutes or at comments made during the meeting and claims financial compensation.

Fidelity Guarantee – Limit of Indemnity has been increased from £100,000 to £150,000**

This provides cover against acts of fraud or dishonesty by any official of the parish council or numbers of officials in collusion, along with loss of property. The parish council must hold references for the parish clerk and the signatories.

Commercial Legal Expenses – Limit of Indemnity of £100,000

This cover provides protection for the councillors or clerk, acting in their capacity as officials for the parish council, against the cost of potential commercial legal disputes, legal advice and representation – including employment, tax and contract disputes.

Personal Accident cover – £50,000 (Capital Benefit) or £200 (Weekly Sum)

Our personal accident section covers employees, councillors and volunteers up to the age of 90*. For example, if you have an accident whilst on parish council business and no one is at fault, this will cover loss of income up to the policy limits if you are unable to work.

*Cover for people over the age of 80 is restricted to Death or Permanent Injury

...And Why You Need Them

Public Liability - Limit of Indemnity of £10,000,000

Any socially responsible parish council which owns property should have this indemnity limit during times of increasing litigation. This will provide protection against your legal liability for bodily injury to third parties and damage to their property occurring on property owned by the parish council or property for which the council are legally responsible as a direct result of the parish council's negligence. For example, village halls, community centres, playgrounds, skate parks and BMX parks, recreation grounds, wildlife areas and ponds.

Hirers' Indemnity has been increased from £2,000,000 to £5,000,000

This covers legal liability for hirers (non commercial small groups or individuals) of parish councils' property should injury or damage occur during the period of the hire.

Employers' Liability - Limit of Indemnity of £10,000,000

This covers the legal liability of the parish council for negligence following death or bodily injury or disease sustained by employees, councillors and volunteers during and arising out of their employment, including corporate manslaughter and homicide. If the parish council has employees then employers' liability is a legal requirement.

Money Cover is Included

Our money cover provides for loss of money belonging to the council when carried by employees (for example to and from the bank); in night safes for loss of money; safes and small amounts of cash at principal employees homes, together with personal accident assault cover for persons aged between 16 - 80.

Parish councillors' / clerks' motor policy excess and no claims discount protection

This section covers you should your car be involved in an accident whilst undertaking parish business. You will not be penalised as this section covers the excess and no claims discount that you may lose under your personal car insurance policy.

Property is covered on an all risks basis anywhere in the European Union

Theft and accidental damage is included as standard. Subsidence cover is also available if required.

Office Contents - for up to £5,000**

The policy also provides cover for office contents anywhere in the UK on an all risks basis. This includes computer equipment.

Increased Cost of Working - Up to £10,000**

Should the parish council incur additional expenditure as the result of a claim from an insured event (for example, having to rent office space following a claim at council owned premises). We automatically provide cover up to £10,000, reducing the financial impact for the parish council.

Loss of Revenue - up to £10,000**

Loss of revenue provides cover following a claim from an insured event under the property damage cover. For example if a property owned by the parish council is seriously damaged by an insured event and the revenue usually generated is curtailed during repairs, this cover will reimburse the loss of revenue up to the sum insured.

At Came & Company Parish Council Insurance Brokers - we've got you covered!

**Higher indemnity limits are available on request.

Also available:

Please see our website for further details on:

- Not for Profit/Charity Insurance
- Parish Council Motor Insurance
- Lorega Loss Recovery
- Risk Assessment advice
- Cunningham Lindsey Building Valuations
- Playground inspections and advice via the play inspection company
- Parish online - mapping software 'Get Mapping'

For further information or to obtain a no obligation quotation please contact:

Came & Company Parish Council Insurance
1st Floor Offices
2 Meridian Office Park
Osborn Way
Hook
Hampshire RG27 9HY

Tel: 01256 395020/21
Fax: 01256 395001

Email: parish.councils@cameandcompany.co.uk
Website: www.parishinsurance.co.uk

We look forward to hearing from you!



Came & Company Parish Council Insurance act as Brokers for the SLCC and are the proud to support the SLCC for 2013. We exhibit at the majority of SLCC events, and look forward to meeting both existing and new clients throughout the year.



Came & Company Parish Council Insurance is an appointed representative of Came & Company who are authorised and regulated by the Financial Conduct Authority. The policy is underwritten by AVIVA.