



Spring 2014

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The Play Inspection Company

The best insurance is an insurance broker

At the end of 2013 we were appointed as principal sponsor of the Society of Local Council Clerks (SLCC), for the next three years. In six years we have come a very long way. When it comes to insurance, we believe that what really matters to the good people working in this sector, is knowing that the answer to the insurance question is (simply) just a phone call away (and not push 1 for this or 2 for that); and that when 'push comes to shove' we will be there at the drop of a hat, providing the advice and assurance that is needed, when you suffer a large and complex claim.

It is, of course, not only a great honour to have been selected by the SLCC as their principal sponsor for the next three years, but also a substantial vote of confidence in what we, as a company, are striving to achieve in the local council sector.

As ever, we feel that the people making decisions about increasingly more complex issues regarding insurance, risk assessments and the general well-being of the people in their communities, will make better decisions if they are making them from a position of knowledge. That is why we believe that councils with assets which include buildings, playgrounds and sports facilities should engage on a face-to-face basis with their insurance providers at least once in a three year cycle. How can you be certain that you have the right cover in place unless your insurer has seen it for themselves? In the ever-increasingly litigious society in which we live, it is not acceptable simply to cross your fingers and hope that you have got the right insurance in place for your council. In the past three years my team has visited over 600 parishes, provided over

100 training sessions and attended over 70 SLCC/ALC conferences.

As with all insurance, it is always possible to find a cheaper policy and believe that, as long as you have some cover in place, everything will be fine. If you have a claim for Libel & Slander, Officials' Indemnity or Employers' or Public Liability, before you decide to deal directly with an insurance company, ask yourself this one question – when your insurer declines to cover your claim, who will fight your corner and get the claim paid for you?

I am aware that having set the benchmark that others have copied, the insurance cover provided to local councils all now looks the same. Standard covers are now relevant and generally provided automatically. We do not aspire to be the cheapest but I guarantee we offer your council best value as we are proactive, passionate and professional, and we care about your insurance and your council.

We are, we can and we do.

Best wishes

Peter Came - **CEO**



Came & Company Local Council
Insurance Brokers



Fidelity Guarantee (Employee Dishonesty)

There were two high profile cases in the last quarter of 2013 relating to councils who had been defrauded by their clerks. We feel it is important to highlight the importance of the policy requirements for Fidelity Guarantee (Employee Dishonesty).

Please find below a list of the primary policy requirements. This represents areas that councils may not necessarily be aware of, however, insurers require to be in order for policy cover to remain valid. If you wish to obtain further information on these requirements, please contact the office.

References

- A reference will be held for any member of staff responsible for the council's finances. If you are insured via Aviva, and the clerk was in place when the policy was incepted, a reference is not required. If a new clerk is employed after the policy is incepted, then a reference should be obtained. If you require any clarification please contact the office

Audit

- Independent professional accountants or auditors to examine the accounts every 12 months

Cheque Issue

- Cheques are only to be signed if fully completed

- All manually-prepared cheques will be signed by at least two authorised signatories
- If cheques are prepared and signed by a computer or machine
 - Dual control will be in place
 - At least one other signature will be applied if cheque exceeds £25,000
 - Supporting documentation will be examined and authorised prior to signing by a computer or machine
 - All signatories must examine supporting documentation against cheque prior to signing

Wage-roll

- Will be examined at least quarterly by someone other than the employee, to check the total amount drawn is correct

Money Received and Banking

- Any employee who receives or collects money or cheques in the course of their duties away from the premises, will be required to remit them to the council at least every week
- All money and cheques received (including above) will be banked at least twice a week

Debtors

- If credit is allowed, statements of account will be issued at least monthly. If the issue of statements of accounts involves employees who receive payments, then all accounts will be reviewed by someone other than the employee responsible
- Action will be taken before an account becomes three months overdue



Reconciliation

- All cash book entries to be checked by someone other than the employees responsible, at least monthly against bank statements, receipts and other supporting documentation
- The balance to be tested against cash and un-presented cheques

Cash balances, Floats and Petty Cash

- Cash balances, floats and petty cash will be laid down and subject to a physical check against supporting documents by someone other than the employees responsible, at least every month

Stock Control

- All stock will be subject to at least an annual physical check against verified stock records by someone other than the employee responsible

Purchases

- In respect of any purchase with a value of £1,000 of machinery, equipment, goods, materials, services contracts and sub contracts, no one employee should be able to perform the following three stages on their own:
 - Order
 - Certificate receipt or completion
 - Authorise payment

Computer Security

- All update and amendment access to computer systems and programmes containing accounting, stock and other valuable records will be protected by passwords. Passwords must be chosen by, and confidential to, the user and will be changed at least every 90 days
- You will protect your computer systems with firewalls and anti-virus software which you will update regularly

Fund Transfer Controls

- Written instructions to transfer funds will be signed in accordance with the cheque issue limits and procedures above
- Telephone instructions will be verified by someone other than the employee, to check they are valid prior to the transferring of funds
- In all cases the banks will be required to confirm all funds transfers, in writing, within 24 hours of the transfer. The confirmation will be checked by an independent person within 48 hours of the receipt
- In respect of electronic instructions
 - At least dual controls will be imposed to ensure that no one employee can complete a funds transfer from beginning to end
 - All employees involved will require unique passwords. Passwords will be chosen by, and confidential to, the user and should be changed at least every 30 days
 - Password resets will be carried out by an employee who does not have access to, or other involvement in, the fund transfer process
 - You will comply with all process and security controls agreed with the bank (or financial institutions) through which transfers are made

Online Applications

Recently we have been made aware that some organisations offer online application forms to the local council sector. Councils may be tempted to complete application or even proposal forms online for their insurance. Typically, this means the council will copy its current insurance document and may not be aware of the consequences arising from inputting information that is incorrect or out-of-date.

As an insurance broker it is our job to ensure that the policy provides for all of the council's



responsibilities and this is why, when we review our policies at renewal (process a new business enquiry), we will highlight the areas of cover that may not be in place or may need to be reviewed.

Fundamentally, the main reason clerks should not complete a proposal form online is because a council's insurance requirements can be complex and we feel that it is unfair to ask a person who is not an expert in insurance to complete a form, that if incorrect, may lead to future claims being declined or cover restricted.

Chancel Repair Liability

We have been receiving an increase in enquiries regarding insurance cover for Chancel Repair Liability. 'Chancel Repair' is a liability on some property owners in England and Wales to assist in funding repairs of their local parish church.

The responsibility of owners of once 'rectorial' land (a rectory, glebe, vicarage and parsonage) can still be invoked by the Parochial Church Council in some areas, which means the council may be asked to pay for repairs to the chancel.

If a council has any queries regarding Chancel Repair Liability, we would recommend that they speak to their solicitor, firstly to confirm if there is a concern and, secondly, as the solicitor can arrange for an insurance quotation to be provided.

Public Liability

When Came & Company entered the local council sector, we increased many limits of indemnity to ensure validity, to bring them in line with necessary sums for today's litigious society and to afford each council the correct level of protection. We still see varying limits of indemnity offered in this sector with some council's documents outlining limits that range from £5million up to £15million. We currently offer

a limit of indemnity of £10million, which upon review with market-leading commercial insurers, is more than sufficient to protect local council assets and responsibilities.

Due to Employers' Liability insurance being compulsory, the insurance industry provides a certificate as proof of cover. Public Liability insurance is highly recommended, however it is not compulsory. As a result, the insurance industry does not issue a certificate. If the council needs proof of Public Liability cover, we can issue a 'To Whom It May Concern Letter' outlining the policy cover.

Reasons for regular (documented) inspections:

- to help protect the members of your community
- to enable your insurers to defend third party claims of negligence
- to reduce claims costs and therefore keep premiums down
- to maintain council equipment and areas

We recommend that a council carries out a weekly visual inspection of their playgrounds and that these inspections are noted in writing (including date, time and name) and kept on file. This is like an MOT; it states that at a particular date and time, the playground was safe for use. We know it will not stop claims, however, it will provide evidence that the council was checking its areas on a regular basis and that the areas were safe for use by the community.

Contractors' Public Liability Limits

We have seen an increase in queries by councils regarding the limits of indemnity that their contractors have, and whether they are sufficient. Each sector of business has different requirements with regards to levels of cover, and it is up to those sectors and their insurance providers to deem which limit of indemnity is sufficient.

Volunteers

We are frequently asked about cover for volunteers. Volunteers are covered under three sections in our policy:

Employers' Liability provides cover if the volunteer (employee or councillor) is injured whilst carrying out the activity. The council should carry out a risk assessment for the activity and ensure the volunteer is provided with the correct personal protective equipment and any relevant training.

Public Liability provides cover if the volunteer (employee or councillor) causes an injury to a member of the public or damages a member of the public's property.

There is no age restriction for either of the above covers.

Personal Accident provides cover if a volunteer (employee or councillor) suffers an accident and is unable to work. The age limits of this section follows the working age ie starts at 16 years and ends at 90 years. We should be notified if any volunteers, employees or councillors are over the age of 85 years.

Stormy Weather

We doubt there is an area in England or Wales which has not been affected by the stormy weather this year and we are now entering the time of year where people will want to start using outdoor spaces. If you have not already done so, we recommend that an inspection is carried out of the council's outdoor responsibilities; to ensure that these areas are safe for use. If needed, please arrange for any repair work that is required in a timely manner.

This could also be an opportune time to review the risk assessments for these areas, to ensure that they are up-to-date.

Summer Claims

We have noticed trends occurring during the summer months where councils are reporting

similar incidents and submitting similar claims. Our records demonstrate that throughout the summer, the longer evenings result in an increase in claims for vandalism and theft. Please review procedures for inspection of property in order to highlight vandalism at the earliest opportunity, as well as ensuring all security requirements are considered.

Sports Pavilions and Changing Rooms

It is that time of year where the sporting seasons change, which means that buildings need to be inspected before being occupied for the new season.

1914 - 2014 First World War Centenary Year

In 2014, the country will be involved in commemorating the 100th anniversary of the start of the First World War. We are certain that some councils will be involved in arranging events, remembrance parades and also ensuring that their war memorials are cleaned. See below for our advice regarding events. We have also found the websites for War Memorials Trust www.warmemorials.org and the War Memorial Archive (Imperial War Museum) www.ukniwm.org.uk hold a great deal of information relating to war memorials.

Events

If the Council is the sole organiser of an event, the policy will provide cover subject to:

- A risk assessment being carried out, and written up, prior to the event and kept on Council records
- The location is suitable for the event
- A first aider should be in attendance and they should have means to call the Emergency Services

- All Third Parties should have their own Public Liability insurance, for example: catering vans, fair rides, pony rides, bands and stalls that are not run by the Council
- We would highlight that bouncy castles are excluded from our policy. They should be hired from someone with their own Public Liability insurance in place and be operated by them at all times
- All permits and licenses should be in place, and if required, the Police and Fire Brigade should also be notified
- There should be sufficient marshalls for the number of people attending (guidelines dictate a minimum of 1 marshal per 100 people)
- If the council is responsible for a BBQ, it should be sited in a position where people cannot walk into it. Fire-fighting equipment should be in place (sand/water) and the food should be kept chilled until it is cooked
- If the Council is organising a 'tug-of-war' it should ensure that all competitors are wearing suitable clothing and footwear.
- If the Council is organising the lighting of a bonfire, we will need to be notified (on behalf of your insurers) a minimum of 14 days prior to the event, and receive a copy of the risk assessment. Insurers require that the council ensure the public are kept a safe distance from the fire. If the bonfire is less than 75 metres from any property the Council does not own, then we must (on the Insurers behalf) be notified

Spring Cleaning and Litter-picks

We are aware that it is time to clear away the winter debris and look forward to spring and summer. If your Council is considering a clean-up, we would ask you to consider the following:

- Once the date of the clean-up has been decided, a risk assessment should be carried out and a written copy of it kept on Council files

- Clear instructions must be given as to what is being cleaned, where the work is being carried out and who is responsible
- Ensure that there are sufficient gloves, litter pickers, bags and hi-viz tabards (if working near roads), and ensure the volunteers are wearing suitable clothing
- A qualified first aider should be present. If mobile phones are being relied on then the reception should be checked
- Ensure that everyone is aware of where the rubbish should be left
- If you are lighting a bonfire you must follow local authority guidelines and contact the fire brigade
- If parents or guardians are bringing children along they should be aware that they are responsible for the children and to keep a close watch on them
- A list of who volunteered on the day should be kept on Council files

Closed Cemetery

As best practice, we recommend regular inspections to ensure that any trees, paths, walls etc remain in good order.

If the Council also accepts responsibility for repairing damage sustained to the boundary walls, we can arrange cover for this under the Property Insurance section of the policy. In order to be able to provide a quotation, we will need to know the current rebuild cost of the wall. Please note general maintenance costs due to wear and tear are not claims. It must be damage sustained in a specific event such as vandalism or impact.

If you require further information, the following website may be useful;

www.churchofengland.org/media/55222/careofchurchyards.docm

Land

The Public Liability insurance provided by the policy we arrange, covers all land and assets which the Council either owns or for which it accepts responsibility. In the event of someone sustaining an injury due to the land being unsafe and it can be proven that the Council is legally liable, the policy will provide cover for any subsequent claim.

Sharing Assets

Over the last few months we have noticed an increase in Councils sharing assets (e.g. speed watch equipment) and the lead Council has asked for the item to be placed on their insurance. Whilst this is something that can be arranged, we highlight that if there is a claim, whether they have the equipment in their possession or not, it is the lead Council's policy that will be affected.

Defibrillators

Public Liability Insurance is provided automatically for any assets either owned by or for which the Council is responsible. On the basis that the Council accepts responsibility for the maintenance/upkeep of this defibrillator, cover will apply automatically to this item.

We recommend, as best practice, that the defibrillator is added to the Council's risk assessment programme with regular visual checks undertaken to make sure that the equipment is maintained in good working order, any instructions for use remain in place, and any damage is repaired promptly, or the equipment removed until fixed.

If the Council also wishes to cover the equipment against loss or damage, an additional premium may be required. Please note that an excess will apply to any one claim.

Chainsaws

If the Council uses chainsaws, or is considering using them, the Council should refer to us before doing so. A risk assessment should be carried out and the Council should provide the correct personal protective equipment and any relevant/necessary training.

It is an insurance requirement that all chainsaw users hold a current certificate.

Insurance Questions versus Legal Questions

As your Insurance Broker, we will endeavour to assist you with insurance, risk management, inspections and valuations. If, however, you have a specific legal question we would recommend that you contact your legal helpline in the first instance - to seek initial information.

Please contact your Insurance provider, quoting your policy reference.

Aviva Helpline: 0845 3001899

Hiscox Helpline: 0117 9340066

Renewals

Please be aware that your renewals this year will arrive electronically around 6 weeks prior to your renewal date. Please keep an eye out for the email and contact the office should it not arrive within the noted timescale.

Documentation

As an organisation, we continue to strive to minimise our carbon footprint. As a result we have decided that we will issue all renewal and mid-term adjustment documents by email. If you wish to receive a paper copy of these items, please contact the office and we will arrange for the documents to be posted to you.

Help us to help you

Throughout the year, we issue emails noting topical points that we hope are of interest to your council. Whilst the majority of councils notify us if there has been a change of clerk, we quite often find out only as a result of sending our bulletins to individuals that are no longer employed by the council. Can you please ensure that we are included in your change of contact procedure. Many thanks.

Events and Seminars

We would love to see you at our stand at the conferences and training events currently confirmed, and noted below

Event / Location	Date
SLCC Larger Council Conference	27th - 28th March 2014
Derbyshire Association	27th March 2014
N Yorkshire SLCC Branch	29th March 2014
Somerset Association	8th April 2014
Lincolnshire Association	23rd April 2014
SLCC Regional Conference Peterborough Business Park, Lynch Wood, Peterborough	30th April 2014
SLCC & OVW Conference	14th - 15th May 2014
Lancashire Association	17th May 2014
SLCC Regional Conference Parkway Hotel, Cwmbran Drive, Cwmbran	4th June 2014
SLCC Regional Conference, Royal York Hotel, Station Road, York	19th June 2014
SLCC Regional Conference, Oxford Belfry Hotel, Milton Common, Near Thame, Oxon	2nd July 2014
SLCC Regional Conference, Telford Hotel, Great Hay Drive Sutton Heights, Telford,	17th September 2014
Lincolnshire Association	23rd September 2014
SLCC National Conference	9th - 11th October 2014
SLCC Regional Conference, Stoke by Nayland Hotel Keepers Lane, Leavenheath, Colchester	12th November 2014



the **play inspection** company
the safest hands around playgrounds



Together we are delighted to offer an Independent Inspection Service for your children's play areas and sports facilities.

Available services include:

Annual Inspection Service:

- Assessment of equipment Life Expectancy
- Assessment of condition of the equipment and the site
- Identification of all findings complete with photographs and recommended remedial action
- Risk assessment of all findings
- Identification of British & European Standard Compliance
- Basic DDA Statement for site
- Assessment of Stock Valuation
- Full electronic report in PDF format

Price: £59.95 + VAT Per Site

Full Year Inspection Service:

Ensure that you are fulfilling your requirements by engaging our services to inspect your sites 4 times throughout the year. We will provide electronic reports for all 4 inspections and parish council representatives will be given access to our online inspection and recording system where all inspections will be stored & viewable free of charge for an unlimited time period.

- 3 x Quarterly Operational Inspections
- 1 x Annual Inspection

Price: £195.00 + VAT Per Site (Total for year)

Post Installation Inspection Service:

- Inspections of newly installed equipment to ensure correct installation and standards compliance

Price: £295.00 + VAT Per Site

New Playground Design Assessments:

- Assessment of new playground plans to ensure correct layout and design

Price: £95.00 + VAT Per Assessment

Please contact the Play Inspection Company for further information quoting 'Came & Company Insurance Scheme':

Call us now on **01202 590 675**

email info@playinspections.co.uk or visit www.playinspections.co.uk

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What next?

Pricing:

Discounts may be available where the client has multiple sites (the discount will vary on the number of sites to be inspected within the Parish).

Lead Times

Please place your orders as early as possible to avoid delays; we sometimes need 6 – 8 weeks from receipt of your order to when an inspector will be able to make a visit; so please allow adequate time for us to plan your inspection date to meet with your requirements.

What does your current inspection cover?

Consider what is included in your current inspection report and the potential additional value provided. Many inspection companies will charge extra for risk assessment, photographs, life expectancy and stock valuations; these are all included as standard in our reports.

Recommendations:

What does your current inspection company recommend in terms of remedial action? The Play Inspection Company has a reputation for offering practical, common sense advice.

Examples of where surface areas have been extended by 50mm to meet compliance requirements are common place; in reality if the item has been in place for a number of years it is not necessary to do anything and just because an item of equipment does not meet today's standards does not mean it is unsafe; in the vast majority of instances there is no need to take any remedial action.

Trends

More and more playground operators are turning to the Play Inspection Company for all of their playground requirements, be that advice on design, training, inspection or anything else related to play provision.

The Play Inspection Company is the preferred inspection company for many of the major equipment providers in the UK; because of our sensible, practicable approach to inspection and the advice given we have become 'the professional's choice'.

Please contact the Play Inspection Company for further information quoting 'Came & Company Insurance Scheme':

Call us now on **01202 590 675**

email info@playinspections.co.uk or visit www.playinspections.co.uk

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Hook | Hampshire | RG27 9HY

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