

LINDFIELD PARISH COUNCIL

Minutes of the meeting of the **Insurance and Risk Management Sub Committee** held on **17 May 2010** at the King Edward Hall, High Street, Lindfield.

Present: Mr. A. Gomme (Chairman)
Mr. M. Allen
Rev. M. Davies
Mr. S. Henton
Mr. S. Willcox

In attendance: Mrs. C. Irwin

The meeting commenced at 3.00 p.m.

39. APOLOGIES FOR ABSENCE

39.1 No apologies were received – all members were present.

40. DECLARATIONS OF INTEREST FROM MEMBERS IN RESPECT OF ANY ITEMS ON THE AGENDA

40.1 No declarations of interest were received.

41. QUESTIONS/COMMENTS FROM MEMBERS OF THE PUBLIC

41.1 No members of the public were present.

42. MINUTES OF THE MEETING HELD ON 10 MARCH 2010

42.1 The Chairman called for approval of the Minutes of the meeting held on 10 March 2010. These were **AGREED** and the Minutes were signed as being a true record of the meeting.

42.2 Minute 34.1 (Risk Management procedure and documentation). It was noted that a health and safety inspection had been carried out at the Parish Office but not yet at Masters.

42.3 Minute 34.2 (Training and Protective clothing). It was noted that the Environment and Amenities Committee had agreed to reimburse Richard Powell for protective footwear for use when operating the sickle scythe and heavy mower and that notices would be put up in the shed containing the mowers for communal use, advising people to use appropriate footwear.

42.4 Minute 35.2 (Maintenance of the Parish Office computers). It was accepted that maintenance of the Parish Office computers was carried out on a voluntary basis with back ups taken to prevent loss of data; that professional indemnity insurance was not appropriate in the circumstances and to engage a company for this purpose would be costly and less convenient.

43. RISK MANAGEMENT

43.1 The Clerk reported that further work had been done to enter the Parish Council information on Local Council Risk System and members of the E&A and F&GP Committees had taken summary sheets for reviewing and returning to the Clerk. A report would be presented to the Finance and General Purposes Committee in due course.

43.2 No requirement for additional insurance cover had been identified from carrying out risk assessments.

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44. INSURANCE

44.1 The Finance and General Purposes Committee, on 18 March, had agreed to obtain quotations from other insurers prior to the renewal date of 27 May. Members considered the quotations and supporting information which had since been received from two insurers providing policies tailored to Local Councils: Aon Parish Council Scheme (Allianz), Aviva National Parish Council Insurance Scheme (through Came and Company Parish Council Insurance), in addition to the Council's present insurer, Zurich. The Clerk had circulated a spreadsheet comparing the three policies. It was agreed that any recommendation to change insurer should be supported by good reasons. Members recognised each of the insurers as being reputable companies.

44.2 NOTED:

- an equal amount of detail relating to terms and conditions had not been provided and further information would be sought before the F&GP meeting
- the policies from Aon and Aviva both included Officials' Indemnity as standard, which Zurich did not.
- the Aviva quotation did not include the increased premium for the Fidelity Guarantee which was arranged with Zurich after the quotation was received.
- Aon and Aviva limited their Personal Accident Cover to those aged 15-75 and 16-80 respectively which was relevant to the annual Spring Clean
- The present insurance value of the Parish Office, at £88,575.00 was probably too low. **AGREED** that when obtaining a new valuation the valuer should be made aware of the Council's concerns regarding adjoining properties in the event that partial or total rebuilding should become necessary and the valuer should be asked to take this into account when quoting.
- Annual premiums, including 5% Insurance Premium Tax:

ZURICH	- £1,693.94
AVIVA	- £1,320.48 for one year or £1,254.46 with 3 year Long Term Attachment
AON	- £1,600.05

AGREED to RECOMMEND to the Finance and General Purposes Committee that the lowest quotation should be accepted, provided that any further information received following this meeting did not indicate otherwise.

45. EMERGENCY PLAN

- 45.1 Following the previous meeting, Councillor Allen had redrafted the Emergency Plan according to the comments made by Members at that meeting and at the same time the formatting had also been cleaned up.
- The call out list at Appendix A on Page 7 required confirmation by the named people.
 - Appendix B which set out a telephone call order scheme had been left in as it seemed to be an efficient means of contacting all key personnel.
 - Some telephone numbers were still to be entered in the table at Appendix E.
 - The registers of useful contacts and special needs would have to be revised regularly, but it was recognised that information of this nature would also be held at the Surgery.
 - The old register of needs and resources was now very out of date and should be destroyed.

It was agreed that this was now a much more useful document. It was pointed out that events such as the Arts Festival held the previous weekend highlighted the fact that there was a large pool of people in the Village whose particular talents and skills could be useful in emergency situations. The local Clergy and leaders of other organisations would know who had gifts in particular spheres and there should be links with the various recognisable bodies with pools of labour. It was suggested that thought should be given to working that concept into the Emergency Plan.

AGREED:

- A report to be given to the Finance and General Purposes Committee on 29 May
- All Councillors should be provided with a copy of the Emergency Plan and to be asked to confirm their role as suggested in the call out list.

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- The Emergency Plan should be on the Agenda for adoption at the Full Council meeting on 24 June 2010.

Members recorded thanks to Councillor Allen for the work he had done on the draft plan since the last meeting.

As no members of the public were present, there was no second question/comment forum.

The Chairman declared the meeting closed at 3.50 p.m.

SUMMARY OF ACTIONS AGREED:

- Carry out health and safety inspection of accommodation at Masters and report to July F&GP (**Cllrs. Gomme and Henton**)
- Receive returned assessment sheets, update software and produce report for the July meeting of F&GP (**Clerk**)
- Obtain further information on terms and conditions of insurance policies and premium increase from Aviva for raised level of Fidelity Guarantee - before May F&GP meeting (**Clerk**).
- Obtain valuation of Parish Office by July F&GP meeting (**Clerk**)
- Make recommendation to May F&GP to change to Aviva (**Insurance and Risk Management Sub Committee**)
- Report on the Emergency Plan to F&GP May meeting (**Insurance and Risk Management Sub Committee**)
- Fill any gaps in contact lists (**Cllrs. Allen and Willcox with Clerk**)
- Circulate a copy of the draft Emergency Plan to all Councillors (**Clerk**)
- Councillors to confirm their roles (**All Councillors**)
- Council to consider draft plan for adoption (**Full Council - 24 June**)