

OVERVIEW

The existing Insurance Policy for the Parish Council, is placed with Allianz Cornhill. It is a standard policy produced for local councils and meets all legal requirements, with most sections giving a fixed upper limit of cover. Additional sections within the Policy, are optional to the basic cover provided. The Policy can be adjusted to include some of the additional sections available, with a suitable increase in premium paid.

There are currently three areas of Financial Risk, which are not covered by the existing Policy:-

Officials Indemnity

This section offers an optional extra to increase the Insurance Cover, to indemnify the Parish Council against any claim for negligent acts, accidental errors or omissions committed by any Councillor or the Clerk, in pursuit of their Parish Council duties.

Libel and Slander

This section offers an option to increase the Insurance Cover, to pay damages in respect of any claim which is made against the Parish Council, any Councillor or the Clerk.

Personal Accident

This section offers an option to increase the Insurance Cover, to meet a claim for accidental bodily injury sustained by any Councillor, the Clerk, any Employee or Voluntary Worker, whilst on Parish Council business.

The Parish Council has agreed to increase its Insurance Cover to protect itself against any claim under the above headings.