

Report Purpose:

13. Insurance

Author

Town Clerk and Admin and Governance Manager

Background:

The Admin and Governance manager has completed a review of the asset register (attached to Item 11) and sought 3 quotes at the beginning of the year, to give plenty of time to the brokers:

- Clear Councils
- Zurich
- Forum Insurance

Zurich were the only company to come back and meet the requirements in the financial regulations.

The renewal terms are:

1 Year: £5,521.35

3 Year (LTA): £5,000.01

Proposal

To accept the renewal quote from Zurich for the next 3 years.



Ms Laura Smith
 Macclesfield Town Council
 Town Hall
 Macclesfield
 Cheshire
 SK10 1EA

Select for Local Councils Policy Schedule

This insurance policy, which meets your demands and needs, has been based on the latest information obtained from you. The Policy, the Policy Schedule, any Certificates of Insurance and Endorsements form one document and should be read together. This Schedule replaces any previous Schedule.

Policy Number	YLL-2720447273
Insured	Macclesfield Town Council
Business	Parish / Town Council
Period of Insurance	
From	21 st May 2024
To	20 th May 2025
and any other period for which cover has been agreed.	
Renewal Premium	£ 5,521.35

Premiums are inclusive of Insurance Premium Tax and/or VAT as appropriate.

Schedule Number	129634378
Long Term Agreement:	Not Applicable
Preparation Date	25 th April 2024
Prepared by	Mr Robert Brown
Policy Form Reference	MLAACG08

Policy Cover Declaration:

You, the Insured, are not aware of any known losses or events that could give rise to a claim, or circumstances that would be prejudicial to us, the Insurer, should the basis of cover on the below given insurance product (s) be changed.

This is important information, please read it carefully and check that the facts given about you are correct and that we have included all the covers that you require. We are unable to give you advice so it is your responsibility to check the cover is correct for your organisation.

Statement of Fact

If you provide services or activities to children, or adults who are in need of care and support and therefore may be unable to protect themselves against abuse or neglect:

- Your organisation has not had any third-party inspections with a grading of Inadequate, Requires Urgent Improvement, Weak or Unsatisfactory
- You have in place a written safeguarding policy and accompanying procedures that clearly set out the actions to take in response to child and vulnerable adult abuse
- You carry out safer recruitment and selection processes that include the seeking of appropriate criminal records checks, alongside a renewal and update process
- All employees and volunteers engaged in regulated activity and/or activity that brings them into contact with children or vulnerable adults receive safeguarding awareness training including refresher training
- You have one or more designated practitioners for safeguarding to support other practitioners in the organisation to recognise and respond to concerns about Abuse
- You retain employment records, safeguarding checks, safeguarding policies and procedures and safeguarding records for at least the prevailing regulatory best practice period.

If you provide services or activities to children, or adults who are in need of care and support and therefore may be unable to protect themselves against abuse or neglect, and you become non-compliant with any of the above statements, you must tell us, as it may affect your ability to claim under this policy.

Important information

Taking reasonable care

We require that you take reasonable care in managing your activities. Where appropriate this requires you to do the following:

- Keep written risk assessments for your key activities
- Keep written records of your staff and volunteer training. For example, manual handling training, or for use of tools and machinery
- Abide by any rules, guidelines or advice that is given to you by any relevant authority, such as a Local Authority, or the Health and Safety Executive

We want you to be confident about your insurance and understand what is required of you. Please contact us if you have any questions relating to the above.