



PLAYGROUND
INSPECTIONS



HAZARDOUS
TREES



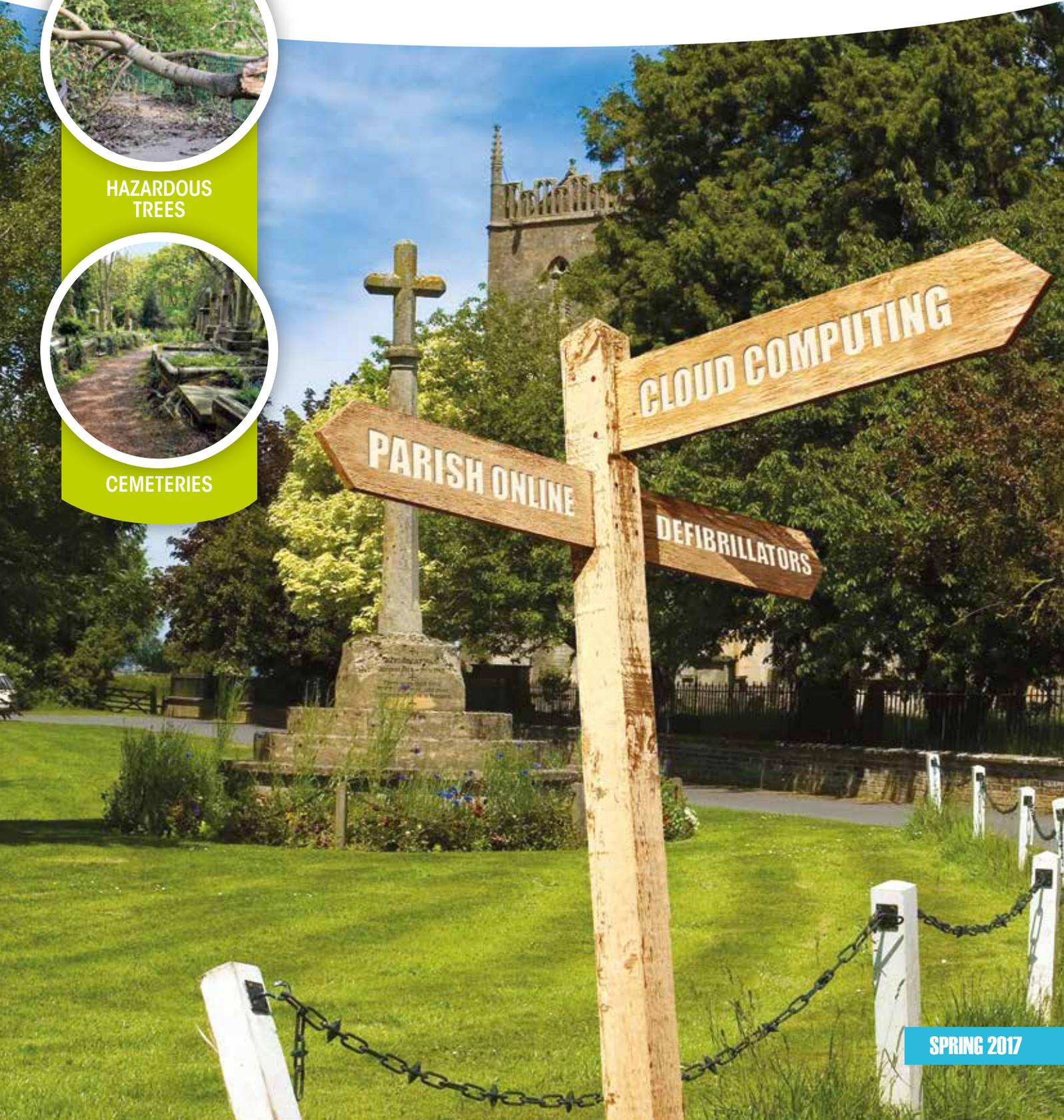
CEMETERIES



came&company
local council insurance

Part of the Stackhouse Poland Group

COUNCIL MATTERS



SPRING 2017

Andy Cotter – Welcome



As 2017 unfolds, it seems more and more is being asked of local councils. On an increasingly frequent basis, we are asked to consider the insurance implications for a council whose responsibility includes new and varied assets and services.

With this, our position as an independent insurance broker affords peace of mind that regardless of risk, appropriate advice and cover is only a phone call away. We have been made aware of situations whereby particular services and assets fall outside the scope of traditional cover afforded to this sector. As we move into a period whereby devolved assets and services become prevalent, knowing that cover can be obtained, backed-up by pro-active advice, means each of our council clients can confidently enter into new arrangements with the necessary support.

We constantly strive to ensure our insurance policies meet the ever changing requirements of the sector, as, having access to all major markets means we can always secure comprehensive and competitive solutions, regardless of the complexity.

Within the community space, we are now engaging with more charitable trusts, not-for-profit and other organisations requiring assistance with risk management and insurance in order to effectively protect all involved. As a sector relying on volunteers it is imperative that cover is designed to reflect this exposure. With this in mind, our Trinitas Church business has gone from strength to strength. Often the same 'good people doing the right thing for the benefit of their communities' wear different hats. Councillors regularly sit as Trustees or members of other committees and having the continuity of broker across all organisations, has proven hugely beneficial.

Continuing in our role as Principal Sponsor for the SLCC has further highlighted our commitment to the sector and is a superb endorsement of our proposition. We will be ever present at all conferences and look to progress our involvement at branch level. We also continue to work with important organisations such as the 'National Association of Local Council's' and 'One Voice Wales', all of whom have engaged with us to deliver training and advice to their members and assist in adding real value to already excellent member benefits.

I am pleased to announce we have increased our team numbers, both here at our office in Guildford, as well as regional representation, in order to maintain the high service standards to which we are committed.

We will continue to engage with our clients, and the wider sector, to ensure we understand the current and future needs that organisations demonstrate. Continuing to utilise the services offered by a professional insurance broker means working towards minimising risk and reducing exposure.

We would like to thank you for your continued support and look forward to providing you with unrivalled specialist and professional, risk and insurance advice.

Best wishes,

Andy Cotter
Scheme Manager

Cemeteries

As with any responsibility, a council should have a written risk assessment in place to cover the entire area. Not only; paths, walls and trees but also the management of monuments and headstones.

Due to uneven surfaces and often irregular paths, third party injury claims resultant of 'slips and trips' are frequent. Recently we have become aware of multiple claims arising from trips occurring on weed protective membranes on paths, covered with stones. If these are in place, ensure they are managed and maintained effectively.

The necessary frequency for monitoring sites should be considered and clarified within the risk assessment. If no issue arises,

and if no change occurs, the assessment should benefit from an annual formal review.

With regards to cemetery walls, if the council has decided to insure against material damage, we would highly recommend they review the value of their insurance policy. Recent claims have identified this is an item that is frequently underinsured which means the Council will be left to meet any shortfall in the reinstatement value.

Lastly, there is the inspection of headstones, which would include topple testing. We recommend that for up to date advice & information on this subject, you seek advice from the SLCC.

ALLOTMENTS

If the council is responsible for the management of the allotments, there are various sections (within the councils' insurance policy) that will provide protection for those involved. This includes: -

- The Public Liability section which will look to defend if a person is injured on the land that the council is responsible for.

- The Officials' Indemnity section may be of assistance if the council is accused of errors and omission

It would be expected the council has a written risk assessment for the land for which the council is responsible, paying particular attention to uneven ground, trips and slips for all allotment sites. The

risk assessment should be reviewed annually or if a change is made to the site. It will also determine the frequency of inspection regime.

If there is a allotment society in place, then they should have their own insurances in place to cover their activities.

Trees

Increasingly, an area of concern is trees. A recent judgement stated that hazardous trees should be inspected every 12 to 24 months. A hazardous tree is a tree that is next to a road, pavement, right of access, playground etc. If the tree is identified as the responsibility of the council, advice should be requested from an Arboriculturist regarding an inspection regime.

When a council uses any professional service, please ensure the validity of the business' insurance. Not only request to see the Public Liability Insurance but also, as they are offering the council advice, Professional Indemnity insurance (this covers any errors or emissions if the advice they provide means the council suffers a financial loss).



COMMUNITY DEFIBRILLATION

- things to look out for - The Heartbeat Trust



Since 2009 the numbers of defibrillators in the community has increased almost exponentially year on year.

Whilst no exact figures exist, it is estimated there are about 20,000 cPAD schemes now installed in communities on village halls, telephone kiosks and shops. Many of these have been installed as "it was the right thing to do" or by enthusiastic community volunteers who, whilst correctly making a resource available to the public, may not have realised the liabilities that ensue with medical equipment. As a result, councils, village halls and other locations may be at risk in some form.

The principals of liability ensue when steps are not undertaken to mitigate any risk. Hence a goodwill group of villagers that fund raise, placed a defibrillator on the wall of the local shop and then fail to have any community training or long term management and governance programme may be at significant risk. The owners (the fund-raising group) will have a requirement for public liability insurances to protect a device that is being made available to the public without any governance or control mechanism in place. The shop will be accepting liability as externally the cabinets should be heated, as well as meeting disability/electrical safety/ accessibility/fire requirements, and if the shop disconnects the electrical

supply, accidentally or deliberately, then the defibrillator is not being stored under the manufacturers recommendations, and hence has the potential to fail in a rescue. The council may assume they have theft, damage and public liability in place, but do their insurances cover for a device that may be used by non-parish council employees, away from the place of storage, in a manner the council has no control over? Are there long term support systems in place, and do communities and councils have policies and procedures to cover a community defibrillator, its operation and the well-being of the residents? Has community training been undertaken? If not how can you be sure the device being used is being done so in accordance with the manufacturer's requirements?

Some organisations work to 'best practice' such as the Community Heartbeat Trust charity, whose ethos is to make sure these projects are done right, addressing liabilities, legislation, and safety and making sure all users are protected. Came and Co work closely with Community Heartbeat Trust and have amended insurance policies to meet the needs of community defibrillation. From 2017, the CHT WebNos Governance system will

allow insurance compliance to be tracked as part of Governance, and is a free service

As these devices are in the public domain, adherence to disability and discrimination legislation is also important. For example, the owners will not know who is potentially accessing the device and using it. Thus, any placement that ignores various disability and discrimination legislation may cause the owners significant issues. Such items may include the failure to recognise the users may not speak English, or may be hard of hearing, or visually handicapped, or may themselves have some other disability. Thus, the choice of equipment is important. Other issues such as fire safety may also play a part. Is the cabinet, which should be heated if external, fire safe? What would happen if someone tried to set fire to the cabinet (as has happened)? Is the cabinet made from fire resistant material, and is it placed in an area where if there was a fire, it should not lead to the fire spreading?

For further information, please visit The Heartbeat Trusts' website www.communityheartbeat.org.uk

Playground Inspections

It is that time of year where more people are outside using the facilities the council provides; including playgrounds, skate parks and BMX tracks. As with all council responsibilities council need to

ensure they have a written risk assessment and inspection regime in place.

The insurance sector expects councils to carry out weekly visual inspections which should highlight any damage to the equipment, surface and property, graffiti and litter (including broken glass) etc. If, from these inspections any faults or work is identified, then the identified risk should remain on the

weekly inspection report until it is completed.

The insurance sector also expects the council to ensure that an annual inspection is carried out by an independent qualified person. The Register of Play Inspectors International (RPII) hold a register of all qualified annual inspectors, please visit their website for further information.

www.playinspectors.com



Improve your Effectiveness with **PARISH ONLINE**

Fulfilling parish responsibilities requires a detailed knowledge of the parish – where people live, transport infrastructure, employment, leisure and recreation, environment and conservation, parish assets, health, and welfare, and lots more.

Too often this knowledge still resides in the heads of the councillors and clerks – supplemented by information and maps requested from the Local District or County Council. Parish Council meetings are often held without access to up-to-date digital information, and Parish Plans are still often drawn by hand onto hard copy maps.

However, 'localism' has set a trend for more responsibility to be devolved to the Parish Councils, and, in parallel, society is becoming less tolerant of accidents and errors in management. As a result, the management standards required of a Parish are rising, and will continue to rise in terms of its knowledge base and management tools.

Parish Online is a low-cost, simple but effective web-based mapping



system which is designed to allow every member of a Parish Council to have instant access to accurate information about its assets, plans and geographical data. Parish Online is reasonably simple to use – its main functions can be mastered with a few hours of training, and close to 1000 Parish Councils are already using the system.

We have found from experience that to transform the management of a Parish, the adoption of Parish Online needs determined leadership from the whole Parish Council, including the Chairman. Too often there is a single Parish Councillor or a Parish Clerk who is trained to use Parish Online and understands its benefits, but the Parish Council as a whole goes on managing parish business in the old 'paper and pencil' way, and the full potential of Parish Online is not achieved.

Bath and North East Somerset (B&NES) is an example of a District Council which has adopted Parish Online for all its 51 Parish Councils.

This has resulted in greatly improved management of each parish as well as far more efficient electronic communication between the parishes and the District Council. Martin Laker, the B&NES GIS Manager says:

“The adoption of Parish Online across the whole district has been a great success. Each parish now has direct access to all its own geographic information, and this has empowered them to take more positive control of their own plans and affairs. We have invested in quite a lot of support and training for Parish Online, but this has resulted in a significant reduction in the time the District GIS department spends supporting the parishes. I thoroughly recommend Parish Online.”



For more information on Parish Online and to sign up for a free 30-day evaluation go to www.parish-online.co.uk or contact Carl Greenman at carl@parish-online.co.uk

Cloud Computing

The emergence of the Cloud in recent years as an alternative to conventional computing has left many councils unsure of the way forward, asking themselves should they bite the bullet and join the increasing number of their contemporaries that are already using Cloud facilities.

One of the major hurdles is the uncertainty of how secure 'The Cloud' is. In recent months certain high profile incidents have led to worries over data security issues with cloud computing, especially in the Public Cloud. With the media highlighting these issues who can blame councils for their reluctance to embrace the technology. The complexity of security is greatly increased when data is spread over a large number of devices and the resources are shared by a large

number of unrelated users, as is the case with the Public Cloud.

Concerns also continue to be raised over not knowing where the data sits and the continuing worry of compliance with the Data Protection Act.

The Local Council Community Cloud Solution

Over the past twenty years our partnership with Town and Parish Councils has taught us many lessons and this has led to the development of our Local Council Community Cloud. A service exclusively designed for the Local Council sector, which delivers all the advantages of Cloud Computing without the inherent worries and disadvantages of the Public Cloud.

Running from our file servers situated in a state of the art data centre at the Plymouth Science Park, our Local Council Community Cloud delivers all the leading software applications relevant to the Local Council sector from a single secure source. This ever increasing portfolio

includes amongst others ... the complete Riatas suite of finance and administration software, the complete suite of Pear Mapping Software, and all Microsoft Office products.

Using technologies that enhance the security of your data, our Local Council Community Cloud offers comfort against the concerns surrounding conventional Cloud Computing by guaranteeing your data is:

- Held in the UK.
- Backed up every day (back-ups are regularly tested as protocol).
- Protected by strong and regularly changed passwords.

Furthermore it provides compliance with the Data Protection Act, as well as the CabinetOffice guidelines for Government Sector information held electronically.

For further information contact Stuart Wilbur, Microshade VSM, Telephone 01752 869053, email enquiries@microshadevsm.co.uk
www.microshadevsm.co.uk

When things **go wrong!**

The insurance policies that we provide are comprehensive and aim to support the council during difficult times, however there are expectations. Every policy includes requirements the insurer will expect the council to follow.

Requirements are documented in the policy wording and to ensure that you have the most current version, we will be emailing a copy with every renewal that is issued this year. If you require a copy in the meantime please contact us.

Recently, we have been informed of situations where a council has either carried out their own investigation or they have asked an independent person to do this on their behalf. If the investigation results in a recommendation/action or decision has been made, it can inadvertently mean that the cover the policy (may have) provided, has either been reduced or become null and void. Therefore, if the council becomes aware of a potential claim or incident that may cause a claim to arise, they should contact us immediately.

Within the Officials' Indemnity and Libel and Slander sections of our policies, it is important to note that there is a member to member

exclusion. This means that if a member or employee of the council takes exception to another member or employee of the council, there may not be any cover. If you need specific advice relating to this, please contact us.

**NULL
— AND —
VOID**

Came & Company Local Council Insurance
are pleased to introduce

ParishCare from Trinitas Church Insurance

The *real* alternative for Anglican Parishes

The Church of England wanted an insurance service that is tailored to the needs of parishes across the country. So at Trinitas Church Insurance Services our cover and services are designed around you.

Furthermore, all our policies are underwritten by award winning insurer Aviva – a long-standing, financially secure and trusted insurer providing well deserved peace of mind.

Our cover, developed in discussion with the Church of England offers that.

No extended lock-in or long term commitment

We understand that situations can change quickly for parishes. So we don't want to pressure you into tied down, long-term contracts. We give you the freedom to cancel your policy at any time without any penalties or additional costs.

Church and Church Hall cover

At Trinitas Church Insurance Services we want to make things as simple as possible. So we provide one policy that can cover not only your churches but all other Parish buildings too. One straightforward policy and one payment.

Continuous insurance cover

If you choose to pay monthly you will never have to remember to renew. Your policy will be continuous, provided you continue to pay your monthly premiums. We can always adjust a policy when necessary, but you will never find yourself uninsured or in a rush to renew at the last minute.

Annual share in excess profits

We will reward our existing customers and their loyalty by contributing to Parish funds. We do this whenever any excess profits are made by passing back our share of them to you.



Policy features

We understand that the insurance requirements of churches are special. That is why, as well as all the usual cover you would expect, we have included the following extra benefits within our Policy as standard.

- ▲ No restrictive financial limit for theft of metal, ensuring that your policy will pay the full cost to reinstate your roof.
- ▲ No Average Clause and an automatic free increase in buildings sum insured to help protect you against underinsurance.
- ▲ Cover for your inadvertent failure to insure is included as standard, so you can sleep easy in the knowledge that everything is insured even if you forgot to add it to your policy.
- ▲ Trustee Legal Indemnity insurance is included as standard, ensuring your PCC members' personal liability is protected both now and into their retirement.
- ▲ Cover is automatically included for Contract Works for Building Contracts up to £250,000 contract value at no additional cost.
- ▲ £10,000,000 public liability insurance as standard.
- ▲ In addition, ParishCare includes many other standard features that you would want from your Parish insurance policy.

To learn more or request a quote, visit:

www.trinitaschurchinsurance.co.uk

Alternatively, we can be contacted on, **01483 462870**
or enquiries@trinitaschurchinsurance.co.uk

COMMUNITY INSURANCE

Our parent company, Stackhouse Poland has a dedicated Community Division, which not only includes Came & Company Local Council Insurance, specialists in local council and not for profit insurance, but also insurance for Anglican churches. If you are interested in a real insurance alternative for Anglican parishes, please contact Trinitas Church Insurance on:

☎ **01483 462870** ✉ enquiries@trinitaschurchinsurance.com
or visit our website www.trinitaschurchinsurance.co.uk

Feedback Welcome

Your feedback on our service is always welcome, in order that we ensure our products and services are of the highest possible standard. We are keen to hear about your experiences and thoughts on how we might improve. To share your views please contact us at feedback@cameandcompany.co.uk

Contact Information

Since our move to Guildford we have become aware of intermittent issues with our telephone number. Despite the efforts of our telephone suppliers the issues have not been solved, which is why we have taken the decision to change our telephone number. **The new telephone number is 01483 462860**

Our email address remains unchanged;
local.councils@cameandcompany.co.uk



Contact Details

☎ : **01483 462860**

✉ : **Blenheim House | 1-2 Bridge Street | Guildford | Surrey | GU1 4RY**

@ : **local.councils@cameandcompany.co.uk**

🌐 : **www.parishinsurance.co.uk**

Came & Company Local Council Insurance is a trading style of Stackhouse Poland Limited which is authorised and regulated by the Financial Conduct Authority. Our Firm Reference Number (FRN) is 309340. Registered Office: Blenheim House, 1-2 Bridge Street Guildford, Surrey, GU1 4RY. Registered in England and Wales number 07090275.

SLCC Conferences

As principal sponsor of the SLCC we will be attending the following conferences

Regional Training Seminars

5th April 17 South East Training Seminar – Uckfield

27th April 17 East of England Training Seminar – London Stansted

28th June 17 Midlands Training Seminar – Kegworth

19th July 17 North of England Training Seminar – Durham

16th August 17 North of England Training Seminar – Barnsley

6th Sept 17 East of England Training Seminar – Peterborough

27th Sept 17 South West Training Seminar – Saltash

1st Nov 17 South East Training Seminar – Winchester

22nd Nov 17 South West Training Seminar – Bristol

Leaders in Action

7th Jun 17 - 8th Jun 17

Crowne Plaza, Bridge Foot,
Stratford-upon-Avon CV37 6YR

National Conference

18th Oct 17 - 19th Oct 17

Jurys Inn Hinckley Island Hotel Watling Street, Hinckley, Leicestershire, LE10 3JA



Stackhouse Poland
Private • Corporate • Charity