

Risk Management Support for Local Councils



clear
councils

Contents

Risk Management

• Clear Councils Insurance - helping you manage your risks	3
• Building Valuations	4
• Maintenance Programmes	6
• Slips and Trips	8
• Playground Equipment	10
• Tree Management	12
• Composite Panels	14
• Managing Contractors	16
• Security - Protection of Regalia, Precious Metals and Valuable items	18
• Crime (aka Fidelity Guarantee insurance)	20
• Cyber Attacks and Data Breach	22
• GDPR	24

Other products for local councils to consider

• Legal Expenses	28
• Charity Insurance	30
• Clear Cyber for Councils	32
• Events Risk Management	34
• Parish Online - Digital Mapping for Councils	35
• Personal Accident	36
• Key Person Cover	38

Clear Councils Insurance – helping you to manage your risks

This risk management guide has been designed to provide you with lots of helpful 'risk management information, helping you to protect your community.

You'll find information on common risks that local councils are facing today, from managing contractors and maintenance programmes, through to tree management and playground equipment, our guide aims to help you identify and prevent any accidents and claims from arising.

About Clear Councils Insurance

Clear Councils Insurance is a specialist insurance broker for town and parish councils, brought to you by Clear Insurance Management. We are one of the leading Chartered Independent Insurance Brokers in the UK with over 50 years of trading history. We support a wide range of organisations in the public, private and charity/not-for-profit sectors with their risk management needs.

We are the official Insurance partner to the National Association of Local Councils (NALC) and we provide training, information and guidance on emerging insurance related issues that affect councils and their communities.

We are proud to be Ecclesiastical's principal insurance broker of choice for town and parish councils. Ecclesiastical is a specialist insurer with dedicated expertise and award-winning service. They are passionate about the sectors they serve and are driven to make a positive impact on society.

Risk Management Guidance

As a Clear Councils Insurance policyholder, you are entitled to a wide range of services through Ecclesiastical Risk Management services. These include access to industry specific risk management guidelines, Loss Prevention Standards, tools and templates, a risk advice helpline and much more.

Please get in touch for more information.

Risk Assessment Toolkit

As a policyholder you are entitled to our exclusive Risk Assessment Toolkit. This has been designed to provide you with helpful information and guidance on the risks that require assessing and managing.

It works as a best practice, self-audit tool to help you identify key risk areas and control measures to mitigate the risks helping you to protect your Council.

To get your copy, please email us at councils@thecleargroup.com

Building Valuations

It is estimated that up to 85% of all commercial properties are underinsured*, with the consequences meaning the amount of any claim you make will be impacted. Therefore it is important to get professional advice through your broker or valuation expert to make sure you have the right amount of insurance cover for your property.

Top Tips to reduce the risk:

- Ensure you have had your property professionally valued for 'insurance purposes' within the last 3 years
- Review this valuation if you have altered or extended the property
- Ensure your insurance cover has been based on the cost to rebuild your property rather than market value
- Ensure you have factored in costs for gates/fences, boundary and retaining walls, car parking areas in your calculations
- Consider increased costs if your property is a listed building i.e. time and cost of repairs/rebuilds are likely to be increased
- Ensure costs of professional fees such as an architect or surveyor have been factored in
- Ensure you have factored in costs such as site clearance or access - particularly where your property might need, for example, a crane or heavy plant to help with remedial work as a result of a claim
- Note - in the event of underinsurance the insurers can reduce the claims settlement on a pro-rata basis.

*Source: Barrett Corp & Harrington

For more information please see <https://www.ecclesiastical.com/riskmanagement/building-valuation-service/valuing-your-property/>

Maintenance Programmes

Well-planned servicing and maintenance programmes strengthens your overall risk management strategy. Conversely, poor servicing and maintenance can result in equipment failures, building problems and ultimately an impact on your Council's performance. Consequences of poorly maintained buildings can result in falling masonry, partial building collapse, water ingress due to poor roof conditions, or faulty drainage systems, for example.



Maintenance programmes come under four main categories:

- Preventive
- Risk Based
- Condition Based
- Corrective (Reactive)

Top Tips to reduce the risk:

- Maintenance should be the responsibility of a specifically named individual
- A proactive maintenance regime will help the business operate more smoothly
- Keep well maintained records that are easy to navigate
- Have robust follow up actions procedure in place.

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Slips and Trips

Slips and trips are the single-largest cause of accidents in public areas. They consistently account for around 1 in 3 non-fatal major injuries in Great Britain; an estimated total of at least 35,000 injuries per annum. The majority of these accidents occur when floor surfaces are contaminated or uneven. Best estimates currently put the average slip or trip claim in the UK at approximately £7,000*.

It is important therefore to assess the risk of slips and trips in properties owned or operated by Councils to ensure the safety of employees, visitors, contractors etc. Similarly, anyone who is in control of premises needs to manage the risks of slipping and tripping.



**CAUTION
WET FLOOR**

Top Tips to reduce the risk:

- Ensure access to your area/property is well lit and in good condition
- Where possible exterior lighting is adequate e.g. car park areas
- Review access routes that could be affected by the weather e.g. fallen leaves can make access routes to the premises slippery. Rain or snow can be trodden in through entrances making lobbies slippery
- Ensure interior floor surfaces are non slip and in good condition
- Ensure all tripping hazards such as trailing cables are routed away from walkways or are covered in some way
- Ensure suitable procedures for dealing with a spillage or dropped container quickly, effectively and efficiently
- Ensure routine cleaning activities are carried out and records kept.
- Carry out periodic inspections of access routes and keep records of them.

For more information please see <https://www.ecclesiastical.com/riskmanagement/preventing-slips-and-trips/>

Playground Equipment

Playgrounds should be fun but inevitably carry an element of risk. Most children certainly endure a number of bumps and scrapes throughout their childhood, but it is important that playgrounds offer children the opportunity to encounter acceptable risks as part of a stimulating, challenging and controlled learning environment.

Top Tips to reduce the risk:

- Get competent advice when designing a new play area or when planning to refurbish or update an existing area
- Establish a robust purchasing policy for new play equipment ensuring equipment is designed to current standards
- Carry out and record a risk assessment or review any existing assessment of the playground equipment
- Give consideration to whether the equipment complies with standards or not and what action is needed to make it compliant. Establish a regular inspection and maintenance regime for play areas
- Take into account the typical usage of the equipment and likely damage or wear and tear from previous inspection and maintenance records
- Make reference to accident records and reports including incidents with the potential for a more serious outcome. Develop a prioritised action plan to address any deficiencies identified by assessments.

For more information please see [https:// www.ecclesiastical.com/risk-management/playgroundequipment-safety/](https://www.ecclesiastical.com/risk-management/playgroundequipment-safety/)

Tree Management

The owner and/or occupier of land upon which trees stand may be held liable for any loss or damage resulting from falling branches or from a fall of the tree itself. Therefore suitable procedures should be put into place to help to identify and manage the risk. If there is any doubt about the status or ownership of land containing trees, landowners are strongly advised to clarify the situation as a matter of urgency.

Top Tips to reduce the risk:

- **Determine which trees are at risk** - To avoid public harm, property damage and costly liability claims, regularly assess your trees for risks. Consider the age, size and location of the tree. Look out for signs of rotting, such as loose branches or dead roots.
- **Beware of encroaching tree roots** - When uneven, rotten or encroaching roots are ignored, they can cause subsidence to local homes, unsafe pavements and blocked drains. Safe pruning and effective waste removal are important for local safety.
- **Avoid overhanging branches** - Overhanging branches can grow over boundaries and block natural sunlight into homes. Keep in mind that fallen trees and branches can cause vehicle damage, road blocks and even accidents, especially in bad weather.
- **Create a tree inspection process** - It's a good idea to have a structured inspection routine in place. If the tree is at risk, put actions in place to legally remove or repair the tree to avoid personal injury or property damage.

For more information please see
<http://www.hse.gov.uk/treework/index.htm>

<https://www.ecclesiastical.com/risk-management/treemanagement/>

Composite Panels

The use of composite panels within building construction has increased significantly during the last two decades. Composite panels have been specified as an effective way of achieving high levels of energy efficiency, whilst allowing for design flexibility. They are now supplied with various types of insulation materials, differing metal finishes and various colours, some of which can include additional fire retardant materials. However, there have been a number of significant fire losses involving the use of combustible composite panels, especially in industries such as food, pharmaceutical and electronic.



Top Tips to reduce the risk:

- Ensure documented identification of panel types, insulation materials, their hazards and the location within any property
- Ensure detailed plans of the panelling are drawn-up so contractors, maintenance employees etc know where they are and are familiar with your management procedures for them
- Ensure Fire Brigades etc. are aware of the exact location of combustible materials. The panels themselves should also be marked with the insulation material
- Panels should be completely sealed with a metal facing, and joints maintained in good condition
- Any holes or damage should either be replaced or repaired with metal caps or covers riveted to the panel. Silicone sealant is not suitable as in a fire it shrinks away and exposes the hole
- Whenever alterations to the buildings, machinery or operations are planned, the risks and presence of combustible panels should be considered and a 'Composite Panel Permit' completed
- Whenever work is undertaken on panels, power tools and cutting equipment must not be used, and no hot works to be undertaken on panels
- Manual drills and snips should be used
- Electrical and other services penetrating panels should be fitted with non-combustible, fire rated sleeves to the full thickness of the panels. Equipment and cabling should be subjected to increased frequency of electrical testing including thermographic inspections
- No storage should be located in close proximity to the panels (whichever is the greater of 10 metres distance or twice the storage height)
- A weekly documented inspection of panels must be carried out (as part of the regular self-inspection programme) and any holes or damage repaired as above. Management must check the logs monthly.

For more information please see <https://www.ecclesiastical.com/riskmanagement/building-works/>

Managing Contractors



A contractor is regarded as an individual or company who undertakes work on your behalf, but is not an employee; such as builders, joiners, electricians, caterers etc.

A lack of control regarding the selection and use of contractors can, and does lead to property damage/losses as well as accidents and injuries, not only to contractors but also to your own employees. Whilst recognising that contractors can bring essential skills, they can also introduce additional hazards given that they are generally less familiar with the workplace within which they are operating.

Accidents have resulted in both prosecutions and civil claims against the employing organisation, in addition to the contractor. The risks attaching to or arising from the activities of contractors will vary, and the approach to risk management should reflect this.

Contracting out a task does not mean you contract out the risk or exposure to your assets or your business activities.

Sites are most vulnerable to an incident/accident during change. The use of contractors in many cases constitutes a change to the normal.

For more information please see:

<http://www.hse.gov.uk/managing/delivering/do/organising/managing-contractors.htm>

<https://www.ecclesiastical.com/risk-management/managingcontractors/>

<https://www.ecclesiastical.com/risk-management/building-works/>

Security - Protection of Regalia, Precious Metals and Valuable items

Protection against loss through damage or theft of historical, valuable items, regalia and precious metals is essential and it is important to assess how they are protected plus the possible impact of their loss.

When considering current/future security, it can be helpful to think of it in terms of 'layers' of protection, each layer needing to be overcome by thieves before they achieve their aim. Good security is usually achieved by having a complementary range of security measures in place at each 'layer' and overall.



1st Layer

Physical Security - Hindering access/removal of items has to be a priority; but protecting contents is a simpler task than protecting a structure or items in the open i.e. Locking internal doors, perimeter fencing or creating a specially secure inner area, e.g. safe, stockroom, store or cage.

2nd Layer

Human Surveillance - In some cases manned guarding may be appropriate, in which case ensure any contracted guards hold Security Industry Authority (SIA) licenses.

3rd Layer

Electronic Detection - An intruder alarm is a recognised means of detecting break-ins to buildings, but to be effective needs to have fully monitored remote dual path signalling. Detecting theft in the building, or items in the open, can utilise battery powered wireless alarm systems, but a more effective solution usually requires remotely monitored CCTV.

4th Layer

Removing/Reducing Attraction - Thieves can't steal what's not there, so consider reducing the value at individual sites, forensic marking and/or suitable notices.

5th Layer

Recovery - The police are alert to the problem and even if property is recovered, the police may be unable to successfully prosecute those in possession of it, or return it to the true owners without proof of ownership. Consider taking photographs of items, this will also help in restoration/establishing values.

For more information please see <https://www.ecclesiastical.com/riskmanagement/all-security-risk-guidance/?p=1>

Crime (aka Fidelity Guarantee insurance)

A crime loss occurs when a local council suffers loss of money and/or securities by way of an external (3rd party) and/or internal (employee) theft.

These types of losses could include:

Internal

- Stealing cash, merchandise, equipment or materials
- Charging inactive accounts
- Paying bonuses to those who should not receive them
- Increasing amounts on cheques and invoices after they have been paid
- Paying invoices to companies that do not exist
- Padding payroll and cash expenditures
- Not crediting cash payments

External

- Using computers to hack into your system and transfer funds
- Purchasing goods by way of identity and card fraud
- Scamming your Council using counterfeit money
- Stealing property and money, either online or in person
- Telecoms and utilities theft

The consequences of Crime could lead to large financial losses, bankruptcy and reputational damage.

Top Tips to reduce the risk:

Internal Crime Safeguards:

- Obtain Employee references and carry out CRB checks
- Have the appropriate banking controls in place
- If agency workers are used then check that the Employment Agency has adequate insurance cover
- Conduct Regular Audits
- Establish a line of authority at your organisation, and ensure that everyone is acting responsibly
- Create an 'Audit Trail' for each transaction
- Have in place two signature/factor authorisation for transactions

External Crime Safeguards:

- User education and awareness - train employees in cyber security principles
- Lock shared documents with sensitive financial data to prevent thieves from accessing them
- Undertake periodic crime risk assessments to uncover any vulnerabilities
- Managing user privileges - establish effective management processes

Cyber Attacks and Data Breach

Cyber Risks include the financial losses suffered by a Local Council after a Data Breach or unauthorised intrusion of your computer network.

Typical losses include:

- Legal expenses
- Forensics and IT specialists expenses
- PR Consultant expenses
- Data restoration
- Business interruption
- Notification expenses
- Regulatory fines
- 3rd Party liabilities

A Data Breach or Unauthorised Network intrusion can occur from a number of sources including:

- Your staff receiving fraudulent emails
- Viruses, spyware, malware
- Impersonating your Council in email/online
- Ransomware
- Negligence of your own employees

We recommend you should assess the risks to your information and systems with the same vigour you would for legal, regulatory, financial or operational risks.

Top Tips to reduce the risk:

These are simple, economical steps you can take to reduce your risk of falling victim to a costly cyber attack

- **User education and awareness** - Train employees in cyber security principles
- **Network Security** - Protect your networks from attack by Using Firewalls, Anti virus software and ensuring the Software and Patches are kept up to date
- **Incident management** - Establish an incident response plan and disaster recovery capability
- **Information risk management regime** - Formal cyber security policies or other documentation
- **Monitoring** - Establish a monitoring strategy and produce supporting policies
- **Malware prevention** - Produce relevant policies and establish anti-malware defences
- **Home and mobile working** - Develop a mobile working policy and train staff to adhere to it
- **Managing user privileges** - Establish effective management processes
- **Removable media controls** - Produce a policy to control all access to removable media

In addition to the above, good quality risk advice is publically available online from sites including:

<https://www.getsafeonline.org/>

One of the UK's leading source of unbiased, factual and easy-to-understand information on online safety

<http://www.actionfraud.police.uk/>

A central point of contact for information about fraud and financially motivated internet crime.

For more information also see <https://www.ecclesiastical.com/risk-management/all-cyber-security-guidance/>

General Data Protection Regulations (GDPR)

Data protection rules grant more rights to data subjects, and is tied to two main concepts-specific purpose and consent of data processing/storage.

There are potential regulatory fines of up to 4% of worldwide turnover or EUR 20,000,000, and Mandatory Notification and Compensation rights for 'Non Material' damage, which could lead to potential Distress Claim.*

Key issues under the GDPR that your Council need to address:

- Accountability for the collection, use and retention of data relating to employees, citizens, and third parties
- Collection of health, genetics, crime data and demographic information
- Managing more onerous obligations, higher penalties and enhanced individual rights
- Profiling favourable service user identification
- Connected devices
- Fraud detection reporting and credit reporting multi-channel marketing
- Use of legacy databases
- Information security and cyber resilience
- Data sharing and off-shoring
- Data profitability
- Managing and reporting data breaches
- Data protection officers

* Source: <https://ico.org.uk/>

For more information, please visit <https://ico.org.uk/for-organisations/data-protection-reform/overview-of-the-gdpr/>



Other solutions for local councils to consider

We recognise that there are other insurance solutions outside of the more common risks that local councils could benefit from but don't always get considered.

To help you make a more informed decision when considering your insurance requirements, we've provided you with a high-level guide to the following products:

- Legal Expenses
- Charity Insurance
- Clear Cyber for Councils
- Berea - Cyber Risk Management Bundle
- Parish Online - Digital Mapping for Councils
- Personal Accident
- Key Person.

Legal Expenses

People are far more aware of their legal rights, with media coverage and changes to the legal services model increasing the likelihood of a legal dispute.

Solicitors' traditional hourly rate models and retainers have been superseded by 'Fixed Fee' or 'No win, No fee' types of arrangement, making access to advice and representation far more cost effective.

Typical losses from Legal Expenses include:

- Defence of Employment disputes, and resulting Tribunal Compensation Awards
- Contractual disputes with suppliers
- Representation costs for Health & Safety investigations
- Defence of criminal allegations
- Representation at Disciplinary Hearings by a regulatory authority
- Pursuing third parties responsible for damage to Council property
- Costs of evicting squatters from premises, and other nuisance or trespass issues
- Pursuing compensation for injury to your employees

The costs of defence, representation, advice and negotiation in these circumstances can become a financial burden, and are in addition to the expense of time and stress. A Legal Expenses insurance policy seeks to remove the financial burdens associated with certain disputes, and provides access to a qualified representative in the relevant field of expertise.

Top Tips to reduce the risk:

It is important that you respond to issues at an early stage in an effort to resolve them, or at the very least ensure you have a reasonable chance of success should the matter escalate.

- **Check your policies** - Ensure your Health and Safety policies are up to date
- **Procedures** - Regularly update and communicate procedures for Employment/HR matters
- **Agreements** - Ensure contracts with suppliers are formalised/documentated
- **Staff communication** - Ensure staff know what to do when an incident occurs, what to say and who to escalate the problem to
- **Take advice** - Most Legal Expenses policies provide access to a helpline
- **Aim to resolve the issue** - Try not to let the matter escalate, and be seen to be taking steps to resolve the issue for the other party
- **Document the issue** - Meeting notes, emails, letters and photos help to support your case and will become invaluable if the matter escalates
- **Early notification** - If you hold a Legal Expenses policy, early notification of an issue to the insurer is essential. In most cases the insurer will appoint a solicitor on your behalf, and will not pay for costs already incurred with your own legal representative.

And finally...

- **Prospects of Success** - The Legal System operates on the premise of having a reasonable chance of winning or defending your case, and the support under a Legal Expenses policy will follow this requirement. Following the advice above will help towards ensuring you have a good chance of success should your claim progress to legal proceedings.

Charity Insurance

Our specialist Charity Insurance covers your charity, local community group or not-for-profit organisation against a range of unexpected risks, accidents or allegations.

Why would you consider taking the cover?

As a friendly, specialist Charity Insurance Broker, we have a dedicated team able to support charities of all sizes.

As a client, we are pleased to offer you a range of added extras including:

- Easy-to-use templates to build your own contracts and legal documents
- E-learning to keep you up-to-date with legal requirements
- Risk management services
- Latest health and safety regulations

You will also have access to a library of risk management support guides. These include managing events, trustee liability and asset protection to GDPR.

What does Charity Insurance cover?

We have a range of covers and optional extras to choose from. You can tailor your Charity Insurance policy so that you only pay for what you need.

- Personal Accident
- Business Travel
- Employee Dishonesty
- Data Breach Response
- Professional Indemnity
- Charity Trustees Management Liability

For more information please email us at councils@thecleargroup.com

Clear Cyber for Councils



Clear Cyber for Councils aims to protect your Council against a range of cyber security threats your local authority may face, such as data breaches, distress claims or damage to reputation.

Why would you consider taking the cover?

Cybercrime is now the country's most common criminal offence and Councils are increasingly becoming victims. The crime targets computer systems, infrastructures, networks or devices to steal, alter or destroy data or systems. As a result of successful cyber attacks, Councils are being hit by large fines for data breaches from the ICO (Information Commissioner's Office).

We can now provide tailored protection and peace of mind for Local Councils from the risks of cyber attacks and any liabilities that arise due to a breach of privacy legislation (GDPR).

All policies include:

- EOS (European Organisation for Security) data breach alert and monitoring service
- 1 hour cyber/GDPR consultation with a compliance specialist (who is also a councillor), with further consultancy available at extra cost
- Direct access to a 24hr helpline in the event of an incident
- 10 free Avast Business Pro Plus device licences. These can be split across up to 3 other Councils, if you wish to take out a joint policy
- Clear Insurance in-house Cyber Insurance Manager available to provide support and guidance

What does Cyber for Councils cover?

- Costs for re-instatement of data and reasonable expenses necessary to maintain the council operations following a Cyber event
- Credit monitoring costs for data subjects following an incident and Cyber extortion costs included
- Legal liability for distress claims made against the Council
- Legal liability for accidentally infringing any copyright or trademark, or any defamation
- 12 months retroactive cover, whether previously insured or not
- £250,000 limit of indemnity with E-Theft (social engineering/funds transfer) extension of £25,000
- Nil Excess applies to the incident response. £500 excess applies to E-Theft extension. £1000 excess applies to the rest of the policy. An 8 hour waiting period applies to business interruption.
- Instant coverage with basic information subject to receipt of payment.

For more information please email us at councils@thecleargroup.com

Events Risk Management

With the organisation of any event, no matter its size, risk management should always be on the agenda. Risk Management can make your event run smoothly and make sure that there are no nasty surprises.

Your Duties as an event organiser will include:-

- Overall management of the event
- Having health and safety measures in place to control risks
- Ensuring cooperation and proper coordination of work activities
- Checking the adequacy of your own and your contractors insurance
- Managing cars and traffic
- Licensing
- After the event debrief

Risk Assessment

The best way to formalise and document the above information is by way of a risk assessment. Your preparations should also include engaging the police, fire authorities and any other relevant stakeholders. When a claim is submitted by Solicitors the first document they ask to be disclosed is often the risk assessment. Ensuring these risk management steps are in place will go some way to protect you from insurance claims.

Risk example: if your event has inflatables or bouncy castles and your risk assessment doesn't include weather considerations then any subsequent claim resulting from an inflatable blowing away would be hard for the insurers to defend.

Having a robust risk management framework will help you protect the council and its budget as well as members of the public and employees. **Remember that careful planning and organisation will help to ensure that your event is safe and successful and remembered for the right reasons.**

For more information also see <https://www.ecclesiastical.com/risk-management/all-event-guidance/>

Parish Online – Digital Mapping for Local Councils

Asset Management is a key function of every Local Council and is a Foundation-level requirement of the Local Council Award Scheme. Parish Online will save time, vastly improve the quality of your asset management and reduce the risk of being underinsured.

What is Parish Online?

Parish Online is a digital mapping tool designed for Councils to record assets in a secure web-based register.

Parish Online is the **most widely-used** digital mapping system across Local Government and has been recommended by the **National Association of Local Councils (NALC)**.

What are the benefits to your Council?

A Council's insurance cover can only ever be as good as its knowledge and management of its assets. Paper records and spreadsheets can be easily lost, and have no ability to prompt actions to re-value assets or check maintenance. Moreover, relying on manual diary entries can cause problems if council personnel changes occur.

No insurance policy can adequately cover assets that have been under-valued, incorrectly maintained or not registered at all resulting in underinsurance or none payment in the event of a claim. Maintaining an effective asset register will avoid underinsurance or worse, no insurance cover at all.

It is the perfect tool to help you:

- Create and maintain an accurate register of all the assets your council is responsible for in a centralised and secure web-based system.

- Manage maintenance and valuation schedules to ensure assets are properly maintained and adequately insured.
- Give access to all relevant council staff making it unaffected by personnel changes, holidays or sickness.
- Link each asset to the related documentation, such as valuations, maintenance records and photographs.
- Send prompts and reminders to the relevant personnel in the Council to ensure that each asset is kept up to date.
- Log incidents, claims and losses (fly tipping, slips, trips, falls etc.) to help identify trends and plan remedial action.

Why would you consider subscribing to Parish Online?

Clear Councils Insurance are offering a **free 12-month subscription** to new customers to Parish Online as part of their insurance package to all Councils who place a new Local Councils insurance policy with them. If you are an existing customer of Parish Online, Clear Councils will subsidise over half of your existing subscription cost; please note terms and conditions may apply.

Testimonial

"NALC has a longstanding partnership with both Clear Councils Insurance and Parish Online and we applaud this initiative. Maintaining an Asset Register is a core requirement at the Foundation Level of the Good Council Award Scheme, but it's all too easy for an asset register to deteriorate over time unless it is maintained in a web-based, distributed system such as Parish Online."

Jonathan Owen, CEO National Association of Local Councils

For more information see <https://www.parish-online.co.uk/>

Personal Accident

What is it?

Protection against Accident & Health related risks for the welfare of insured persons.

Why would you consider taking out the cover?

Accidents can not only impact on the injured individual, but can also affect the long term productivity, overheads, profit and even the future of the Council if protection is not in place.

What does it cover?

- Personal Accident
- Business Travel
- Sickness
- Accidental Death
- Loss of sight, speech, hearing and/or limbs.
- Permanent or Temporary Disablement (arising from accident or sickness)
- Travel insurance benefits

Example Personal Accident claims:

- Capital benefits, such as accidental death, temporary or permanent disabilities, including a scale of disability benefits
- Typical travel claims relate to overseas medical expenses, personal effects and money, as well as cancellation, curtailment and rearrangement expenses
- A company purchased Occupational Personal Accident cover for its delivery drivers. When one of the drivers was involved in a serious road traffic accident, the policy provided a weekly benefit to the company in order for them to secure a temporary replacement driver during the period of absence.

For more information please email us at councils@thecleargroup.com

Key Person Cover



What is it?

If a key person within your council dies or suffers a serious illness it could have a devastating financial effect. Key Person cover is simply a life only or life and critical illness policy written on an individual that is vital to you.

Why would you consider taking the cover?

The proceeds can cover expensive recruitment costs, or pay for any penalties of non-delivery on goods and services.

We recommend assessing the risk fully and identifying your key people, consider:

- What is the person's impact on the smooth running of the council?
- What is the person's job history and qualifications?
- What is the person's key skills?
- Are there other key persons within the council to consider?

How much cover would you need?

Cover level requirements will vary from one key person to another, depending upon the impact of losing that individual.

Also whether you require life insurance only to cover the employee passing away unexpectedly, or include a critical illness cover which means the Council would receive a payment if the individual is diagnosed with a defined illness which would affect the day to day running of their duties.

- Consider the portion of profit or knowledge the individual is responsible for
- Status of the individual within the business
- Recruitment costs to replace the individual
- How long would it take for the business to recover from the loss of this individual and the level of financial support required during this time period?

Critical Illness Cover

Critical Illness benefits are paid out on the insurer's defined list of illnesses, often offering a primary level of cover and then an additional list. This does vary from one insurance provider to another but does only cover the most serious and disabling illnesses and injuries.

For more information please email us at councils@thecleargroup.com

To find out more, please contact
our team dedicated to Councils:

0330 013 0036

councils@thecleargroup.com

www.clearcouncils.co.uk

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