



Community Buildings Meeting

Date: 21st September 2023

Number: FC070 – To consider the Parish Council Insurance Declaration in relation to the recent withdrawal of PLI cover at a south-west Parish Council

As a consequence of the withdrawal of the Public Liability Insurance at a council based on south-west England, councillors are asked to review and note the Parish Council's insurance policy wording and advise the Parish Clerk separately if they have any concerns regarding these conditions.

General Conditions

3. Reasonable Precautions

The insured will comply with all regulations imposed by any competent authority and take all reasonable precautions to prevent or minimise accident, injury, loss or damage. In addition, the insured will comply with makers recommendations made in respect of plant and machinery wherever reasonably practicable.

Fidelity Guarantee

Section 4 – Exclusions

The insurer will not be liable for:

c) any loss arising from the engagement of any employee or appointment of any member, who to the insured's knowledge previously committed any fraudulent or dishonest act (except for convictions regarded as spent under the Rehabilitation of Offenders Act 1974)

The Policyholder or any partner or any director involved with the business must specifically disclose if they have:

- Been the subject of a County Court Judgement, an Individual Voluntary Arrangement, a Company Voluntary Arrangement or a Sheriff Court Decree
- Been convicted of or charged with (but not yet tried for) or been given an Official Police Caution in respect of any criminal offence (other than a motoring offence) which is not spent under the Rehabilitation of Offenders Act.
- Been declared bankrupt or insolvent or have been or are currently the subject of any bankruptcy or insolvency proceedings.
- Been involved as owner partner or director of any business which has gone or is currently going into receivership, liquidation or administration.
- Been disqualified from being a company director.

Cuckfield Parish Council Report

- Been subject to an investigation by HM Revenue and Customs, which has resulted in a prosecution.

In summary, there is an expectation that the Parish Clerk has an understanding of the history of all individuals that work for the Parish Council (including Councillors), and risk assessments should be completed where necessary.

Name: Sam Heynes

Title Clerk

Date: 13th September 2023