**Parish Council Insurance Review March 2020**

Having scanned through the policy, the general “conditions” look fine.

Cindy and I focussed our attention on the table of cover. Interestingly claims for each item carry just a £100 excess, so we may wish to be more savvy with insurance claims in future?

1) Youth Club Hut Insured for £15K This is Rebuild cost. (Lighthouse Church insure contents). Clearly £15K will not cover the cost of a rebuild, but we couldn’t insure it for rebuild with a modern swanky building. Realistically if the hall had a fire, this cover of £15K would cover the cost of disposal of rubble (asbestos?) and making the site safe, and nothing more.

2) Street Furniture £36K - (Bins, benches etc). OK

3) Gates and Fences £12K. OK for now but we should up to £25K once the new Rocket Park fencing is installed early June (slightly before policy renewal date?)

4) War Memorial £9K. OK

5) Play, Skate Park Equipment, Play Surfaces £155K We’d like this re-worded "Play Equipment, Skate Park Equipment and Play Surfaces".

6) Floodlights £5K. We know that replacement lamps are £3300, but the posts and control box and cabling mean that the floodlight installation is probably worth nearer £10K. We’d propose we up the cover to £10K.

7) Natural Surfaces £3K. (ie repairs to rec pitches). OK

8) Wooden Fending £4K. This is Rocket Park fencing. We should drop this item completely. (see 3)

Additional – We should add MUGA fencing as, whilst some damage is wear and tear, there has, in the past, been significant damage to the fencing that is blatantly due to vandalism. Suggest £5000 of cover.

Cllrs A Huggins and C Wood

10 March 2020