



GILLINGHAM TOWN COUNCIL

The Town Hall, School Road, Gillingham, Dorset SP8 4QR

EXTRA-ORDINARY FULL COUNCIL MINUTES

Minutes of the Full Council meeting held on **Monday 3 July 2023** at The Town Hall, Gillingham, commencing at 6.45pm

Present:

Cllr Barry von Clemens, Mayor
Cllr Roger Weeks, Deputy Mayor
Cllr Graham Bashford
Cllr Fiona Cullen
Cllr Sharon Cullingford
Cllr Rupert Evill
Cllr Alan Frith

Cllr Paul Harris
Cllr Mick Hill (joined at 6.56 pm)
Cllr Val Potheary
Cllr Donna Towe
Cllr Alison von Clemens
Cllr Mark Walden
Cllr David Walsh

In attendance:

Town Clerk, Julie Hawkins
Projects and HR Officer, Serena Burgess
One member of the public

1090. Public Participation

There was no public participation.

1091. To receive apologies for absence

It was agreed and **RESOLVED** to accept the apologies for absence from Cllr Potheary, Cllr Poulter and Cllr Snook who were unable to join the meeting for personal reasons.

1092. Declarations of Interest: Members are required to comply with the requirements of Section 27 of the Localism Act 2011 disclosable pecuniary interests

There were no disclosable pecuniary interests.

1093. To receive, consider and adopt the draft minutes of the following standing committees:

a) HR Committee meeting held on Tuesday 27 June 2023

It was agreed and **RESOLVED** that the minutes of the HR Committee meeting held on Tuesday 27 June 2023 are approved and adopted.

1094. To receive and consider combined and motor insurance renewal quotations

Cllr Hill joined the meeting at 6.56 pm during the discussion of this Agenda item.

A report was circulated prior to the meeting – please refer to [Appendix A](#).

It was agreed and **RESOLVED** that an annual community combined main insurance policy, with a £1,000 excess, is taken out with Hiscox Insurance Company Limited through Broker A at an annual premium, including IPT and all fees, of £16,205.76 and funded from Budget no. 7609 – General Insurance.

Cllr Harris asked that the Council consider earmarking £10,000 from the General Insurance budget to cover the excess for any claims made.

It was agreed and **RESOLVED** that, in order to ensure rate stability, Gillingham Town Council agrees to set up a three year binding long term agreement with Hiscox Insurance Company Limited through Broker A at an annual premium of £16,205.76.

It was agreed and **RESOLVED** that a fleet rated commercial motor vehicle insurance policy is taken out with ERS through Broker B at an annual premium of £4,393.00 and funded from budget no. 7304 – Motor Insurance.

It was agreed and **RESOLVED** that an annual cyber insurance policy is taken out with Channing Lucas and Partners Ltd through Broker A at an annual premium, including IPT and all fees, of £807.12 (less £50 discount) and funded from Budget no. 7609 – General Insurance.

The Chairman thanked all those involved in the renewal process.

1095. To receive and consider free room hire requests

There were no requests for free room hire.

The meeting closed at 7.06 pm

Extraordinary Full Council – 3 July 2023

Minute no. 1094

Gillingham Town Council

Review of Insurance Policy

Author: Julie Hawkins, Town Clerk

1. Introduction

The town council's insurance policies are due for renewal on 16th July 2023.

Meetings have been held with specialist insurance brokers to ensure the most cost-effective and appropriate insurance is obtained.

The brokers consulted have undertaken a full market tender exercise to ensure the best value for money.

2. Main Policy – Community / Commercial Combined

Three brokers were asked to quote for community / commercial combined insurance. One broker was unable to quote due to the specialist nature of the cover required.

Cover	Broker A Sum insured	Broker B Sum insured
Town Hall	£1,326,876	£1,546,759
The Old Mortuary	£ 247,878	£ 288,955
The Chapel	£ 568,661	£ 662,897
Town Bridge Office & WC	£ 184,694	£ 215,300
Chantry Community Office	£ 131,229	£ 152,976
Greenhouses & Polytunnels	£ 3,295	£ 3,841
Roman Court Workshops	£1,110,591	£1,294,632
Gates and fences	Not insured	Not insured
Street Furniture <i>This cover contributes £102 incl. IPT to the annual premium</i>	£ 98,451	£ 108,000
Fixed outside equipment (CCTV, Xmas lights, Sculptures etc)	£92,840	£122,696

Property away from the premises in the UK (SID, radios etc)	£5,000	£9,051
Bus Shelters	Included in street furniture	£18,000
War Memorials	£ 263,533	£ 318,582
Playground Equipment, Skatepark & outdoor gym equipment	£1,084,124	£2,754,883
Surfaces	Not insured	Included
Rent receivable	£ 5,000	£8,910
General Contents including computers	£109,657	£109,657
Civic Regalia	£9,899	£15,700
Gardening equipment, plant and machinery	£24,971	£25,734
Loss of money during business hours	£1,000	£5,000
Business Interruption – Loss of income	£10,000	£17,000
Business Interruption – increased costs of working	£50,000	£50,000
Employers Liability	£10,000,000	£10,000,000
Public Liability	£10,000,000	£10,000,000
Officials Indemnity	£5000,000	£500,000
Legal Protection	£100,000	£250,000
Fidelity Guarantee (Crime, Fraud and dishonesty)	£1,000,000	£1,250,000
Excess	£250*	£500
Annual Premium including tax	£17,015.95	£22,046.01

*A reduction of £810.19 can be achieved by increasing the excess to £1,000 with **Broker A**.

During the consideration of an appropriate excess, the council's claim record has been taken into consideration and it is recommended that the council agrees to the higher excess of £1,000 in order to achieve a discount of £810.19.

3. Employees Personal Accident Cover

Cover	Broker A Sum insured	Broker B Sum insured
Personal Accidental – death or disablement	£100,000	£25,000
Personal Accidental – Temporary benefit	£500 per week	£500 per week
Annual Premium including tax	Included in Commercial Combined Insurance	£466.86

4. Motor Insurance Policy

All the vehicles have been revalued this year to represent market values. Due to the specialist nature of the cover required only one broker was able to provide a quotation. The broker consulted has undertaken a full market tender exercise to ensure the best value for money.

For security reasons this document will be redacted when posted on the council's website.

Cover	Broker A Sum insured	Broker B Sum insured
[REDACTED]		[REDACTED]
[REDACTED]		[REDACTED]
[REDACTED]		[REDACTED]
[REDACTED]		[REDACTED]
[REDACTED]		[REDACTED]
[REDACTED]		[REDACTED]
[REDACTED]		[REDACTED]
[REDACTED]		[REDACTED]
[REDACTED]		[REDACTED]
[REDACTED]		[REDACTED]
[REDACTED]		[REDACTED]
Any agricultural or forestry vehicle the property of the policyholder or in their custody or control and for which they are legally responsible		Included
Cars - Occasional business use for up to 20 members of staff		Included
Excess		£100
Annual Premium including tax		£4,393.00

*Excludes drivers under 25

5. Cyber Insurance:

The town council currently has no cover against cyber-crime. During the past few years there has been an increase in the use of computers by both staff and councillors and it is therefore recommended that cyber insurance is now taken out.

Due to the specialist nature of the cover required only one broker (Broker A) was able to provide a quotation. The broker consulted has undertaken a full market tender exercise to ensure the best value for money.

The cyber insurance premium (including IPT and all fees) for the year will be £807.12. If the main combined insurance cover is also taken out with Broker A, there will be a £50 reduction in the annual premium.

6. Financial Implications

The annual premiums for the year July 2022 to July 2023 were as follows:

General Insurance Combined - £20,626.13
Vehicle Fleet Insurance - £4,031.24

The town council is currently insured with Royal Sun Alliance (RSA) through a specialist broker; however, following RSA's sale they took the decision to pull out of the local council sector and last year, prior to setting the budget, the council were advised by the broker that there may be a large increase in the insurance premiums for FY 2023/24. The budgets for insurance for this financial year were therefore set as follows:

Budget No. 7609 – General Insurance Combined - £41,518
Budget No. 7304 - Vehicle Insurance - £8,064

7. Recommendations

- **That an annual community combined main insurance policy, with a £1,000 excess, is taken out with Hiscox Insurance Company Limited through Broker A at an annual premium, including IPT and all fees, of £16,205.76 and funded from Budget no. 7609 – General Insurance.**
- **That in order to ensure rate stability, Gillingham Town Council agrees to set up a three year binding long term agreement with Hiscox Insurance Company Limited through Broker A at an annual premium of £16,205.76.**
- **That a fleet rated commercial motor vehicle insurance policy is taken out with ERS through Broker B at an annual premium of £4,393.00 and funded from budget no. 7304 – Motor Insurance.**
- **That an annual cyber insurance policy is taken out with Channing Lucas and Partners Ltd through Broker A at an annual premium, including IPT and all fees, of £807.12 (less £50 discount) and funded from Budget no. 7609 – General Insurance.**