

BRIDGEND COUNTY BOROUGH COUNCIL

REPORT OF THE CLERK & TECHNICAL OFFICER

COYCHURCH CREMATORIUM JOINT COMMITTEE

7 SEPTEMBER 2012

INSURANCE ARRANGEMENTS

1. Purpose of the Report

- 1.1 The purpose of the report is to inform the Joint Committee of current insurance protection for buildings and contents.

2. Background

- 2.1 Coychurch Crematorium is supported by internal services within Bridgend County Borough Council. Insurance arrangements are managed by the Risk Management and Insurance Officer, who arranges cover for all properties where the responsibility to insure rests with the Council.
- 2.2 At the Joint Committee meeting on 29th June 2012, questions arose as to the details of the insurance and the level at which claims could be made. Enquiries were made with the Risk Manager, who has attended today to answer any questions.

3. Current Situation

- 3.1 A brief summary of current insurance arrangements are indicated in **Appendix 1**, as well as responses to frequently asked questions. Generally, for property insurance there is a policy excess of £25,000. However, the Council's insurance fund will pay claims caused by an insured peril which falls within the excess.
- 3.3 Previously, the Council did not have insurance cover for flood damage caused by burst pipes as there had been no claims in preceding years. Following the cold winters in 2010 and 2011, there were several flooding incidents which resulted in changes to the insurance arrangements and this cover is now included.
- 3.4 It is the Council's policy to cover large losses. Consequently, it does not insure perils which generally lead to more minor claims, such as malicious damage. This is because over a period of time it is uneconomical. There is, however, very limited cover for theft of external metal from a building.

4. **Effect upon Policy Framework and Procedure Rules**

4.1 There are no effects.

5. **Equalities Impact Assessment**

5.1 There are no equalities implications arising from this report.

6. **Financial Implications**

6.1 There are none.

7. **Recommendation:**

7.1 The Joint Committee is recommended to continue with the insurance arrangements currently managed by Bridgend County Borough Council.

Chris Howell
CLERK AND TECHNICAL OFFICER
31st August 2012

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Background Papers: Equalities Impact Assessment Toolkit