

INSURANCE MEETING MINUTES 9th OCTOBER 2023

Present – Jo Ferguson, John Boucher, Kelly Sumner, Tom Hollings, Joe Marcangelo Lyons

Apologies – Terry Moulder, Joy James, Owain Powell, Will Kenny-Levick, Tracy Mapstone, Naomi Wilson, Dee Nobbs, Andy Reilly, Sophie Burr

Meeting held to discuss the latest insurance quote from Clear. Currently our only reasonable quote. Not heard anything back from Gallagher.

Discussed points that need to be clarified with Clear before accepting quote:

- Increase contents cover to £12,500 (and increase equipment in Assets Register to £260,000), so that the cover and Register align.
- Discussed and agreed to remove some unnecessary areas of cover
- JB raised that the Policy itself has not been seen and he would like to see this prior to accepting
- Certain cover does not extend to when the building is not in use – to clarify that we would like cover when not in use
- Clarify what cover we have for vandalism and find out if we can improve this with better security
- Issues around Employers Liability cover for mower discussed. JB raised that current quote doesn't cover Andy to use mower. This needs clarifying
- Public Liability – not covered for events with large numbers, long duration, third parties....clarify what this exception means and how it affects the Festival, Pilton Party, etc
- Confirmation in writing about what they mean about ROSPA standards
- Seek confirmation that we are not underinsured if we cover the pavilion for its rebuilding cost
- Seek confirmation that double public liability cover with PPC is ok
- Rob Kearle was contacted by KS, who confirmed that no insurance claims had been made in the last three years

Agreed JML will send points to Clear and get back to us with their response asap.

JB raised the importance of presenting a realistic picture of the risks to the insurer. Discussed that it may be better to use some of the funds to get a builder in for a few days to work through the maintenance list asap. JF to ask TMA to go through the maintenance schedule and highlight those that present the highest risk so that these may be prioritised.

Need risk management policy data protection, employment and grievance policies. KS can get these policies from PPC.

Agreed estimate of building at £350,000 not clear where this number came from. Discussed the need to get quotes from some builders for the cost of a full re-build. KS will ask Ted Rogers.

