

Insurance cover for community councils

Renewal dates for CC insurance may be causing some concerns this year.

With this in mind, the National Network of Community Councillors is happy to share the information below.

The details are provided by an Edinburgh firm, Keegan & Pennykid (Insurance Brokers) Ltd, a company that has provided first rate cover for a number of CCs over the last 12 months.

They offer a competitive premium, and extra cover for special events can be provided with a minimum of fuss. Pictured are Liz and Euan Drysdale who will be happy to answer your queries and provide you with any further information you may need.



Euan and Liz write: "There are certain basic insurance needs common to all Community Councils – Public Liability, Libel & Slander/defamation, Employer's Liability. And perhaps Personal Accident.

"Some Community Councils may have wider needs, organise events in their area or acquire property and equipment.

These may include Gala Day type events, Christmas Lights switch-on amongst others, for which wider cover may be required. There are packages available to cover just the basic risks, but they tend to be inflexible when it comes to adding additional risks. That usually means additional

cost and extra time required to organise it.

"Keegan & Pennykid (Insurance Brokers) Ltd with their lengthy experience of the voluntary and Not for Profit sectors can provide all the covers likely to be required both speedily and competitively. Their Encompass Policy has



the flexibility to be able to deal with most situations so that additional covers don't necessarily require the issue of an extra policy.

A phone call or e-mail to the office and provision of all the relevant information will usually be sufficient to obtain a quotation and arrange the extra cover. This saves the client both time and money.

"Many may feel that Employer's Liability doesn't apply to them as Community Councillors are elected volunteers. Though no money is being paid, Councillors are carrying out "the will" of the Council and a court might decide that there was effectively a "Contract of Service" and an injured councillor entitled to the same protection as an employee.

As a matter of "Best Practise" we include the cover in the basic package. Annual Premium for the straightforward basic package starts at £60.00 Including Insurance Premium tax at 6%."

Contact: Liz Drysdale – ld@keegan-pennykid.com or telephone 0131 243 9664 for details and/or a quotation.

Euan Drysdale – ed@keegan-pennykid.com or telephone 0131 243 9659

WEBSITE: www.keegan-pennykid.com

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