

**Culture & Recreation Select Committee – 12th January 2006**

**Report of Director of Finance**

**Liability Insurance arrangements relating to community groups or associations**

**Purpose of Report**

1. To update Members on further discussions relating to insurance cover for community and voluntary organisations.

**Background**

2. At its meeting on 15th September 2005, the Committee expressed disappointment and concern that, for legal reasons, the Council's insurers were no longer able to arrange "blanket" insurance cover for community and voluntary organisations through the Council's own insurance arrangements.
3. Officers have had further informal discussions with the Council's insurers, and a potential solution may be possible. In essence, community associations and recognised voluntary groups could be offered a discounted rate for insurance under the wider auspices of their association with the Council. The contractual arrangements would, however, be between the insurer and the organisations and the Council would not be directly involved.
4. The detailed arrangements and costs have still to be formulated by the insurers, but this does appear to offer a positive way forward.

**Finance**

5. There are no direct financial implications arising from this report.

**Law**

6. There are no direct legal implications arising from this report.

**Equality Impact**

7. There are no direct equal opportunities implications arising from this report.

## **Recommendation**

8. The contents of this report are noted.

A handwritten signature in black ink, appearing to read 'M. Williams', with a horizontal line underneath.

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**Mike Williams**  
**Director of Finance**

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