

# HUNGERFORD TOWN COUNCIL

The Mayor  
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**MINUTES** of the **Extraordinary F&GP Meeting** held on Tuesday 28<sup>th</sup> May 2019 at 8.55pm in the Library, Church St, Hungerford.

**Present:** Cllrs Winser, Simpson, Chicken

1. **Apologies:** Cllr Knight
2. **Declaration of Interests:** None
3. **Insurance – (see report - attached)**
  - **Propose annual renewal premium and insurer** – *Cllr Winser proposed changing to RSA through WPS (see option 2 for details), and renewing at a premium of £4821.54, seconded by Cllr Simpson, all in favour.*
  - **Consider purchase of a Crime and Cyber Policy** – *Cllr Winser proposed taking out a Cyber Policy at a premium of £305 with WPS (RSA), see option 3, seconded by Cllr Simpson, all in favour.*

Meeting closed at 9.05pm

## Hungerford Town Council

**Public Report to:** F&GP 14<sup>th</sup> May 2019

**Agenda Item No:** 7- Insurance

### **Background**

Currently insured with WPS Insurance (who have an agreement with Aviva). HTC signed up to a Long-term Agreement that ends 1/6/2020. Following my meeting with WPS yesterday they advised they now have an agreement with RSA and would recommend we switch our policy to them.

### **Objective**

Propose option 1 or 2. In addition consider option 3.

### **Options and Financial and Legal implications**

- 1) **Propose remain with WPS (Aviva) as planned** until 1/6/2020 and then look at alternative insurers. **Insurance Premium £5275.01**
- 2) **Propose remain with WPS (switch to RSA).** This is only available on a 3-year long term agreement commencing 1/6/2019. WPS advise they search 17 insurers to find

the best option and they recommend RSA. The cover is generally more comprehensive. **Premium £4821.54**

Benefits include: Public liability at £15 mill instead of £10 mill. Wider wording under the Officials Indemnity. Personal accident £400 a week instead of £200. Includes no claims rebates at 7.5%. Note: There is no travel insurance included (e.g. for Twinning) however most people would have their own personal cover in place.

- 3) **Consider extra cover - Propose effecting a Crime & Cyber Policy.** This is through WPS (RSA). Please see attached copy of cover. **Premium £305** including IPT for minimum cover which should be sufficient.

**Conditions of cover** - The main points to note: - We should have proper virus protection in force for all HTC owned devices (i.e. the 5 laptops/PCS in the office), not free antivirus with different suppliers. *Jeff has since purchased Norton Antivirus 5xPC deluxe overage for £19.99 and installed on all devices.*

Encrypt all mobile devices (mine and Jeff's laptop). WPS advised password protection is sufficient.

WPS advised whilst it is recommended for Councillors' devices to be anti-virus and password protected, not having this in place will not invalidate HTC's cover.

RFO is aware - All requests to create or alter third party bank details or transfer funds are independently verified by telephone with a known contact and confirmed in writing before implementation.

Clerk is aware- Weekly back-ups of critical data to a secure location.

### **Reference to Council Strategy, where relevant**

Action Plan – Compliance with policy

### **Recommendation(s)**

The best option, based on the above information

**Signed:** Town Clerk 9/5/19