**Date:** 05 May 2022

**Title:** Report Item 8 – Council Insurance

**By:** K Larkin (Parish Clerk)

**Purpose:** To set out options for the year 1 June 2022 to 31 May 2023

**Recommendations:** a) To note the report
b) To approve the purchase of Advantage cover from Ansvar for the year 1 June 2022 to 31 May 2023

---

## The recommended policy

1. The council's current insurance policy expires on 31 May 2022, and this brings to an end the Long Term Agreement the council had to maintain the same Council Guard policy underwritten by Royal Sun Alliance for three years. That policy is no longer on offer, and to achieve comparable cover going forward, the council's insurance broker James Hallam Ltd currently recommends the attached quotation from Ansvar (Annex A), though prices are not guaranteed 'so far in advance and can only be an indication at present' (an update will be provided at the meeting). Ansvar is the trading name of the Ecclesiastical Insurance Office plc. There are different cover options being offered by Ansvar, and the broker recommends the Advantage option which would in his opinion give the council a slightly wider and better value cover, although the council can of course go for the cheaper option if it so wishes. The Statement of Facts on which the offer is based is shown in Annex B and has been copied by the broker from the current Council Guard policy. The statement of Endorsements (i.e. what would not be covered) is shown in Annex C.

2. The premium for Advantage cover would be £2,174.06. This is significantly more than the £1,500 budget for insurance in 2022/23. However, even the most basic cover quoted for ('Essentials') would cost £2,078.81.

3. A second quotation for a similar policy based on the same Statement of Facts is being sought by the broker from Aviva, and an update will be provided at the meeting.

## Cyber Insurance

4. The quotation does include cyber insurance. However the broker has had to assume some facts relating to the council's computer usage to obtain this indication. The council needs to carefully check the statement of fact to ensure that it is in agreement with all of the following:

a) you have an email and internet usage policy to manage email use and prevent access to inappropriate or potentially damaging website that employees are expected to follow, and
b) when recruiting new employees you undertake background checks including credit checks and DBS checks, where required, before employment is offered, and

c) if making payments online or transferring money you have documented procedures in place to ensure that payment requests are genuine and verified before making payments, and data backups are performed at least every seven days. If a service provider processes or stores data for you, make sure that the terms of the contract between you and the service provider allow data to be backed up in line with this condition, and
d) you use data storage and service providers that are based in the United Kingdom, Channel Islands or Isle of Man, and
e) there is a firewall in place which controls access to your computer system, and
f) your computer system is protected with up-to-date anti-virus software which is paid for and not freely available and is updated at least every seven days, and any handling or processing of any special categories of data, as defined under current data protection legislation, has been disclosed to us and agreed by us in writing.

5. The council is compliant with most of these conditions but not with (f) which requires the council to have paid-for anti-virus software. The cost of this would be around £60 per year (e.g. Norton 360 Deluxe £29.99 for a year's subscription on each of the two office computers). The council does not handle or process any special categories of data. The Information Commissioners Office defines such data as genetic and biometric data as well as information about a person's health, sex life, sexual orientation, racial or ethnic origin, political opinions, religious or philosophical beliefs, and trade union membership.

6. Further advice has been sought, and it emerges that **all devices capable of accessing the insured's data should have some form anti-virus software.** With regards to personal devices specifically, it will be acceptable if these devices have anti-virus software that was included as part of a package or was otherwise free to the user. However they **must** have some form of anti-virus to be compliant. The recommendation from the broker is that all devices have paid for anti-virus software. Free anti-virus software because of its ubiquity can be more vulnerable. Prevalence means some freely available software it is more likely to be targeted by criminals due to potential windfall if a loophole can be found or exploited. However this is a recommendation rather than a requirement at this time.

**Event Insurance**

6. Insurance for the parish council's Platinum Jubilee event is being arranged separately through James Hallam Ltd.