

To receive a report on Cyber and Pontoon insurance and consider any actions and associated expenditure.

Report to: Policy & Finance Committee

Date of Report: 14 November 2025

Officer Writing the Report: Finance Officer

Purpose of the report:

To inform members of the insurance policy renewals for both Pontoon and Cyber Security.

Officers Recommendations

Members are requested to consider delegating authority to the Finance Officer to obtain renewals for both insurance policies. The Town Clerk, Chair, Vice Chair and Cllr Gilles to provide final approval on behalf of Saltash Town Council, ensuring compliance with budgetary limits and reporting back to the next Policy and Finance Committee meeting.

Report Summary

There are two insurance policies due for renewal in December 2025. Renewal quotes have not yet been received as the information is not available until 30 days prior to the renewal date.

- Cyber Insurance due to expire on 21 December 2025 (Premium 2024/25 £1,435)
- Pontoon Insurance due to expire on 14 December 2025 (Premium 2024/25 £2,770)

Note: the next Policy and Finance Committee is scheduled for January 2026

Budgets

Budget Codes: 6205 PF Insurance

Budget Availability: £7,992

Estimated Committed Spend: Commercial Fleet Insurance 2024/25 £2,457

Estimated Budget Remaining: £5,535

Signature of Officer:

Finance Officer