

To receive a report on insurance claims and consider any actions and associated expenditure

Report to: Policy & Finance Committee

Date of Report: 27 February 2026

Officer Writing the Report: Finance Officer

Purpose of the report:

To inform members of any insurance claims made against any of the Town Council insurance policies.

Officers Recommendations

Members are asked to note the information in the report summary below.

Report Summary

On 19 January 2026, damage occurred to the driver's side window of a Saltash Town Council vehicle BX15 HWJ (Citroen Tipper) while strimming works were being undertaken along the side road of Silver Street. After completing the task, it was noticed the window had been smashed. The incident was reported.

Because the broken window impaired driver visibility, the vehicle was taken out of service. The insurer was contacted and provided details of the approved glass repairer, who quoted £277.20 + VAT. As the vehicle could not be driven, the repairer attended the depot on the earliest available date, 27 January. The glass replacement was covered by the fleet policy, subject to a £75 excess.

The claim is now closed and an email received from James Hallam dated Friday 13 February 2026, stating the following:

We have been advised by your insurers that this claim has now been settled for a total of £277.20 for glass damage to the above vehicle.

Budgets

Budget Code: 6524 SE Vehicle Maintenance and Repair Costs

Budget Availability: £4,486

Committed Spend: £75 (insurance excess only)

Budget After Committed Spend: £4,411

Signature of Officer:

Finance Officer