

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

Report to:

Policy & Finance Committee

Date of Report:

26 June 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.

Officer's Recommendations

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

Report Summary

1. Town Council Vehicle

Pursuant to P&F 12 May 2026, minute nr 16/26/27

A small dent was found on the nearside of the Town Council's Ford Transit van (EA14 ZCZ) during a routine check, with the cause unknown. The damage has been reported and a £1,157 + VAT repair quote obtained, with the council liable for a £250 insurance excess.

At the last P&F meeting, the members agreed to defer the matter to a later date to allow the Town Clerk additional time to assess the damage to the vehicle and consider whether it would be appropriate to make an insurance claim.

The Town Clerk has since conducted a further review of the minor dent to the vehicle and has determined there is no need to proceed with an insurance claim.

2. External Claim – Elwell Woods

Saltash Town Council has recently received an email from a third-party solicitor notifying us of a claim against our Zurich Public Liability insurance. The claim

relates to an incident in April 2026 at Elwell Woods, where a member of the public sustained an injury.

The matter has been referred to Zurich Claims, who have acknowledged receipt and have requested relevant documentation from the Council to support the defence.

A further update will be provided at the next P&F Committee meeting.

Signature of Officer:

Finance Officer