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

Report to:

Policy & Finance Committee

Date of Report:

18 November 2026

Officer Writing the Report:

Finance Officer

Purpose of the report:

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

Officer's Recommendations

Members are asked to recommend delegating authority to the Finance Officer to obtain renewals for both pontoon and cyber security insurance policies. The Town Clerk, Chair, Vice Chair and Cllr Gilles to provide final approval on behalf of Saltash Town Council. The premium costs will be made from Budget Code 6205 PF Insurance, with details reported to the next Committee meeting.

Report Summary

There are two insurance policies due for renewal in December 2026. Renewal quotes have been requested but not yet received

- Cyber Insurance due to expire on 21 December 2026 (Premium 2025/26 £1,717)
- Pontoon Insurance due to expire on 14 December 2026 (Premium 2025/26 £2,486)

As the renewal date falls after the Policy and Finance Committee meeting scheduled for 24 November 2026, Members are asked to consider providing delegated authority to the Finance Officer to obtain and review the renewal quotation.

Final approval would be provided by the Town Clerk/RFO in consultation with the Chairman and Vice-Chairman of the Policy and Finance Committee, with details reported to the next Committee meeting.

Budgets

Budget Codes: 6205 PF Insurance

Budget Availability: £5,477

Committed Spend: Approx £1,600

Budget After Committed Spend: £3,877

Signature of Officer:

Finance Officer