

**Minutes of Electronic Correspondence of the Trustees of the
Educational Foundation of Abigail Bailey and Ann Levett
On 27th May 2021**

Participating:

Melvyn Wooding (Chair), Raymond Dyer, Andrew Seaman, Arthur Wright,
Peggy Deards, Sharen Hegarty (Trustees)
Adrian Dale (Clerk)

2021.7 Caretaker Liability Insurance

Clerk's Proposal

The Clerk reported that Ecclesiastical Insurance have changed their position on self-employed contractors being included on the Village Hall employer's liability and public liability insurance policies. They now require all contractors to have their own insurance. They will not provide such policies. Without such policies, none of the caretakers would be covered in the event that they were injured, nor if they caused an injury to a Hall user (e.g. by leaving the floor wet). Furthermore if one of the caretakers caused accidental damage to the Hall (e.g by leaving a tap running causing a leak, or leaving lights or heaters on causing a fire) then they would not be covered. The only way of bringing these within the Ecclesiastical policies would be for the Clerk to supervise and inspect all work they do. This is wholly impractical.

The individual costs of the caretakers taking out liability insurance would be around £120.00 per annum, effectively meaning that they would need to work for 10-12 hours for nothing to cover this cost. In their contracts, we specified that the Foundation would include them on the Ecclesiastical policy (as we had been able to do for Rachael). It is therefore reasonable that the Foundation cover this cost rather than the caretakers.

After much shopping around, the Clerk found a broker called Academy Insurance that was able to arrange a 3 person liability policy for £307.09 – £2 per caretaker per week. The Foundation would be covered and so would be the caretakers. Unlike with the Ecclesiastical Insurance, the Clerk would be recorded as the primary holder of the risk as he manages the contractors rather than the Trustees.

It was unanimously **RESOLVED** to approve the Clerk to make the necessary arrangements for this policy to be put into action.



Adrian Dale
Clerk to the Trustees
21 Water Lane
Chelveston
NN9 6AP

Melvyn Wooding
Chairman of the Trustees
Melrose Cottage
Caldecott
NN9 6AR