

## SID Impact on insurance

SID Insurance To insure the Speed Indication Device against loss or damage based on a sum insured of £2,000 will increase the annual premium payable by £9.78 including Insurance Premium Tax (IPT) to a new future annual premium of £455.61 including IPT. As this premium is modest there will be no pro rata additional premium required until the next renewal date on 1st June 2021.

## Volunteers (SID)

- With regards to the volunteers, we will not need any list of names etc.
- Volunteers undertaking activities on behalf of the Parish Council, such as speed watch training, are covered automatically by the policy we arrange under the Employers' and Public Liability sections where a £10 million limit of indemnity applies under both sections. This would have no effect on the Council's insurance premiums as the cover is automatically included.
- If aged over 16 and under 90 they are also covered by the Personal Accident section where there is a sum payable of £100,000 in the event of an accident causing death, loss of limbs or sight or permanent total disablement. A £500 weekly benefit is payable for a maximum period of 2 years should the accident prevent the individual from pursuing their usual occupation.
- In order to reduce the likelihood of injury or damage arising we recommend that a risk assessment of the proposed tasks is completed in writing and kept on your records. The Parish Council should ensure the participants are competent to carry out the work they are offering to undertake and, for the more manual duties, have access to the correct tools as well as suitable clothing/protective equipment.