Protect yourself with planning

Be the better risk

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Welcome

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Introductions

Brian Brookes
Risk Manager, Clear Insurance Management

Sarah Pearson
Head of Enterprise Risk Management, Ecclesiastical Insurance

Simon McGill
UK Schemes and MGA Development Manager,
Ecclesiastical Insurance

“It won’t happen to me…”

Brian Brookes, Risk Manager, Clear Insurance Management

Poll

What worries you about keeping the council going – I hope XXX doesn't happen?

1) Loss of the clerk
2) Loss of finances (through fraud or theft)
3) Loss of property
4) Loss of reputation
5) Cyber attack
6) Other?

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Setting the scene

What if?

- You lose a key person?
- You lose a key building?
- You lose ICT systems?
- You lose a key supplier?
- You lose resources to a catastrophic incident?

Why does it matter?

- Impact on services / people / property
- Insurance.

It won’t happen to me…

- Three Councils in the last year failed to renew their insurance after their clerk unexpectedly left the council.
- Engineering company - key personnel won the lottery.
- Loss of Finance Director meant salaries couldn’t be paid.

> Experience of failures indicates it could happen anywhere. Many local authorities are only two or three poor decisions away from a serious risk of failure.
>
> *Report: preventing failure in local government - Grant Thornton 2023*

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Have a plan!

- List critical services
- Contact list of important personnel
- Contact list of all employees
- List of contractors (including insurers!!)

A plan for self-protection

Sarah Pearson, Head of Enterprise Risk Management,
Ecclesiastical Insurance

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Poll

Do you currently have a Business Continuity Plan?

a) Yes
b) No
c) Unsure

Think ahead – be prepared

- Prioritise services
- Recovery timelines
- What you'll need
- Who'll you'll need
- Scenario planning
  - Key threats
  - Plan B

Poll

Have you had a business continuity incident in the last 3 years?

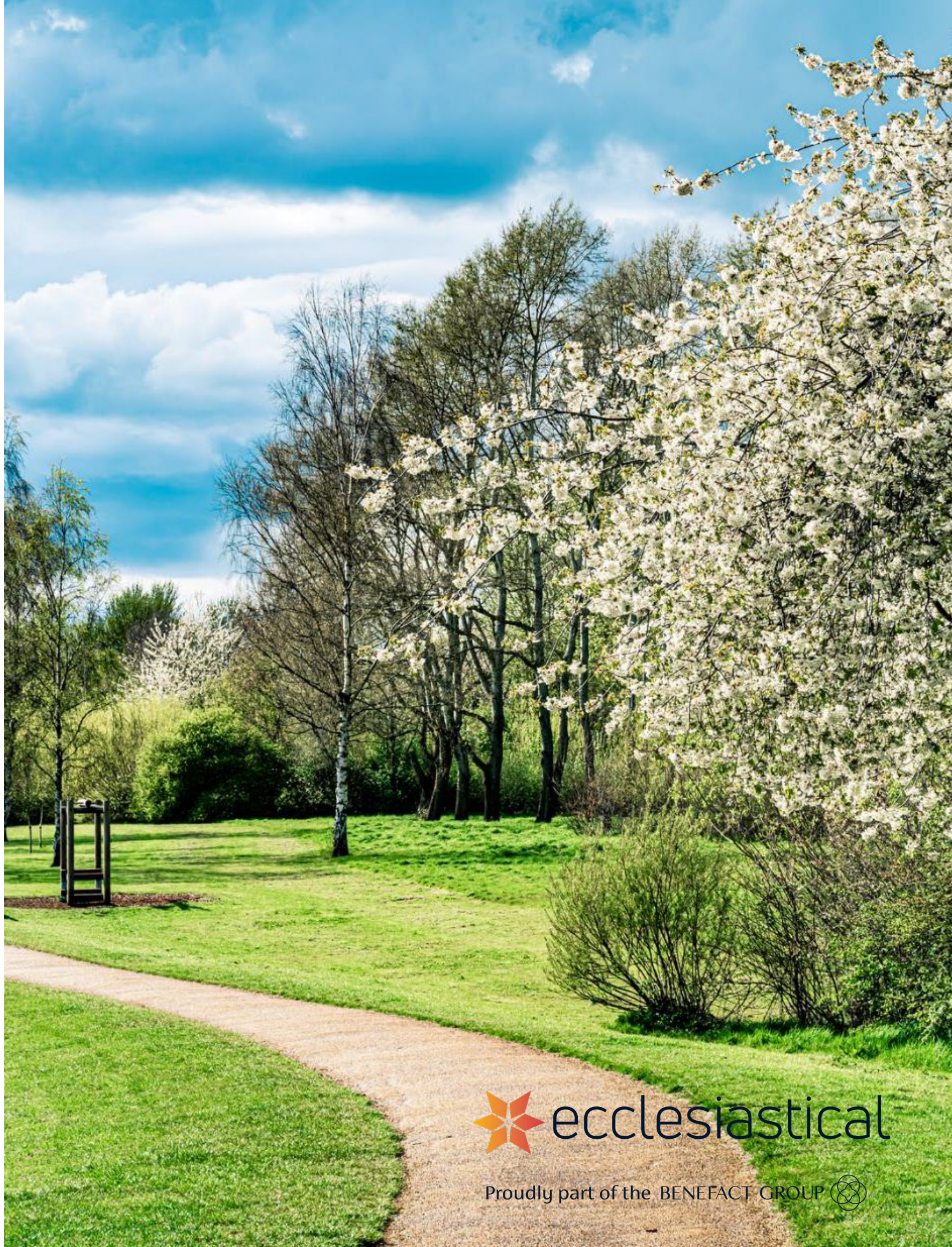
a) Yes
b) No
c) Unsure

When an incident happens

- Spotting and reporting an incident
- Who’s involved
- Where to meet
- Initial actions
- Who to contact – staff, contractors, neighbouring councils, other

Staying alive

- Review it regularly
- Test it
- Keep it accessible
- Update



The insurance position

Simon McGill, UK Schemes Development Manager, Ecclesiastical

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Clerk Absence and Key Person cover

What is available with Ecclesiastical Insurance and Clear Councils?

Cover 1 – Clerk absence

The schedule will show if Cover 1 applies

We will indemnify **You** against death or **Permanent Total Disablement** of **Your Clerk** due to **Accidental Bodily Injury** during the **Period of Insurance**

We will pay a maximum of £500 per week for the additional costs and/or expenses necessarily and reasonably incurred solely to prevent limitation of the usual activities undertaken by the **Insured** which but for such additional costs and/or expenses would have taken place

The most **We** will pay under Cover 1 in the **Period of Insurance** is £5,000

Cover 3 – Key person

The schedule will show if Cover 3 applies

We will indemnify **You** against

1. death or **Permanent Total Disablement** of **Your Clerk** deputy **Clerk** grounds person or deputy grounds person due to **Accidental Bodily Injury**
2. **Illness** of **Your Clerk** deputy **Clerk** grounds person or deputy grounds person

during the **Period of Insurance**

We will pay a maximum of £500 per week for the additional costs and/or expenses necessarily and reasonably incurred solely to prevent limitation of the usual activities undertaken by the **Insured** which but for such additional costs and/or expenses would have taken place

The most **We** will pay under Cover 3 in the **Period of Insurance** is £10,000

Summary and risk management support

Brian Brookes, Risk Manager, Clear Insurance

Useful links

- clearcouncils.co.uk
- ecclesiastical.com/risk-management/articles/
- ecclesiastical.com/erm
- movementforgood.com/ecclesiastical

Next webinar

A new series of webinars are being planned for 2026 – look out for details.

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Questions

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