

Committee members

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| Joint Chairs: | Lyn Anthony-Higgins | present |
| | John Mullaney | present |
| Treasurer: | Helen Savidge | present |
| Committee: | Brian Cairns | present |
| | Rob Halpin | present |
| | Jamie Harcourt | absent |
| | David Moro | absent |
| | Elisabeth Westerlund | absent |

Other DRCF members present: none

Agenda item 1

Road Fund insurance renewal

Objective

To come to a decision regarding the insurances for Derby Road.

The **Managing Private Road and Estates** (MPRE) document had previously been circulated and discussion took place regarding the need for more than one insurance policy for Derby Road. There are two at present: one to protect the committee in its activities and the other to protect the road and the assumed responsibilities in the road. There is a time constraint on the decision for this year as the current policy runs out on Wednesday 17 February 2021.

Discussion points

- 1 The MPRE document highlighted a number of possible liabilities which re-inforced the need for adequate insurance.
- 2 There were a lot of suggestions in the document around signage for safety reasons.
- 3 Safety and responsibilities in regard to homeowners clearing pathways outside their homes etc was discussed.
- 4 It was clear that insuring against trees falling was a good thing to do and that increasing signage would be a good thing, not just for trespass but for those with rights of access as well. Because in case of injury there may be a claim for compensation.
- 5 Possibly move to a sponsored insurance in the future as recommended by the MPRE.
- 6 One insurance policy already in place is with Ashburnham which is also one of the MPRE sponsors.
- 7 There was concern over having two insurances but still not being covered by either for any specific issue.
- 8 It was noted that the previous committee felt sure that two policies were needed and that they both had the public liability aspect covered.

- 9 There was concern that the insurers weren't very conversant with Derby Road's particular situation and their response was not very satisfactory. Perhaps it would be better to pay a bit more to someone who knows what they are talking about and that the committee feels comfortable that there is good cover.
- 10 At present the two insurances are roughly £250 each.
- 11 It was deemed important to have the legal costs of any possible claim covered.
- 12 The insurance does not cover any damage to the road - that is what the fund is all about.
- 13 There is a lack of knowledge regarding the quality of the road surface and the level of maintenance required and in what timeframes.
- 14 There is a possibility of problems beneath the surface. Question: "Are we covered if a sinkhole should open up?" yes in terms of injury and damage to vehicles but not for the road itself. It would be too costly to have insurance covering every eventuality.
- 15 We have to accept that we can only maintain the road and that the insurance protects us in respect of Public liability.
- 16 It is unclear what is actually covered. Although not owners, as maintainers we are assuming some liability.
- 17 Other aspects of cover to consider are Access and after the event cover which may already be covered in the current insurance's public liability.

Outcomes/ Actions

To go ahead with the Ashburnham insurance but research thoroughly alternatives for a comprehensive insurance policy before next year's renewal.

TO BE ACTIONED BY:

A.O.B. Objective

How minutes should be recorded

To have minutes that are acceptable as an accurate account.

In respect of the minutes of the recent Finance meeting and the questions surrounding the transcripts it was agreed that in this instance all those who took part would summarise their own section and return to John/Lyn to be made ready for agreeing at the next meeting.

There was a question regarding the need to have verbatim accounts for the minutes. It was agreed that it was an onerous task that took up an inordinate amount of time and was unnecessary as there is a video recording available to check accuracy if necessary and that all members could make their own notes if they so wished.

It was agreed by all present that the minutes should be a summary of the agenda items, the discussion that took place and the outcome which would need to be actioned. There could be supporting notes if necessary. It was decided it was not appropriate to put a verbatim account on the website either.

It was agreed that Sue Feather would be approached to compile the minutes in the future.

Next meeting

Not stated at the meeting but will be included when these minutes are disseminated.