



Report FC/002/21

Agenda Item No: 6
Committee: Full Council
Date: 13th October 2021
Title: Insurance for play equipment within Ifold
By: Catherine Nutting, Clerk & RFO
Purpose of Report: To update the Council regarding the insurance implications for installing play equipment on the Kelsey Hall curtilage.

Recommendations

Full Council is recommended:

- a. To approve the inclusion of any play equipment installed at the Kelsey Hall, Ifold within the embrace of the Parish Council's insurance policy.

1. Background

- 1.1 Plaistow and Ifold Parish Council holds insurance with Came & Company Local Council Insurance, which is part of the Gallagher group of companies.
- 1.2 Gallagher is one of the world's largest insurance broking, risk management services and consulting firms.
- 1.3 As a point of note, Came & Company is rebranding to Gallagher on 4 October 2021; bringing together its specialist teams and enabling it to provide insurance solutions to more of the public sector. This rebranding will have no affect whatsoever on the Parish Council's insurance policy, terms, and conditions.

2. Ifold play equipment

- 2.1 The Parish Council was first made aware of the demand for play equipment within Ifold when it began the Neighbourhood Planning public consultation process in 2013.
- 2.2 246 people attended the Ifold consultation for the Neighbourhood Plan. Written comments were collected on a wide range of local topics illustrated by the consultation exhibition.
- 2.3 303 comments were received on a range of topics, which were allocated into 19 areas, such as the settlement boundary, infrastructure, roads/traffic concerns etc.

- 2.4 Specific requests/comments for play equipment within Ifold represented 4.6% of all comments received.
- 2.5 The more pressing concerns, which received the highest number of comments and informed the drafting of the Neighbourhood Plan (such as retaining the SPA and roads/footpaths) achieved 8.24% and 11.5% of comments respectively. Therefore, the percentage of comments received regarding play equipment within Ifold is not dissimilar to the other results.
- 2.6 The results of the June 2021 public consultation illustrate that the requirement and strength of feeling to see play equipment installed within Ifold remains resolute.
- 2.7 The consultation received 135 responses, which is considered a good response rate at 27%. Typical survey response rates can vary anywhere between the 5% to 30% range.
- 2.8 51% of respondents live in Ifold and 31% of those specifically called upon the Parish Council to provide dedicated playpark facilities within Ifold.
- 2.9 Therefore, the Parish Council can be confident that there is a desire and need within the community of Ifold, which has been consistent over the past 8 years.
- 2.10 The Parish Council has written an Open Letter to the Kelsey Hall Management Committee (KHMC) dated 28th September 2021 asking it to consider designating a small area for the installation of play equipment at the Parish Council's expense, in accordance with:
- The recommendations of the Newsletter Steering Group dated 11th August 2021, [item 3](#)
 - The recommendations of the Finance Committee dated 18th August 2021, [F/21/005](#)
 - Resolution of the Full Parish Council dated 8th September 2021, [C/21/143 b & C/21/145](#)
- 2.11 The Open Letter has been cc'd to Ifold Estates Ltd / IFRA / Little Acorns Pre-School / Plaistow Pre-School / Plaistow and Kirdford Primary School and published on the Parish Council's website and Facebook page including on Plaistow and Ifold Village Facebook page.
- 2.12 Within the Open Letter the Parish Council pledges to:
- Organise and manage the project, including further public consultation to advise on the type and style of play equipment.
This can be done via a [free 10 question Survey Monkey online](#), via the website and Facebook in partnership with IEL/KHMC/IFRA/Pre-Schools and School. The Parish Council has recently organised and project-managed the renovation of the Lady Hope Playpark within Plaistow and therefore has the knowledge, contacts, and expertise.
 - Work in partnership with the KHMC to ensure that the project does not adversely interfere with the day-to-day running of the hall, or inconvenience hall users.

Carefully organised and agreed, any installation of play equipment could take place during the working day over a holiday period when Little Acorns Pre-School is not using the hall facilities.

- Ensure that the design of the play area is in keeping with the visual amenity of the hall and the Ifold community generally.

This would be supported by the public consultation in terms of design and working with KHMC and IEL.

- Pay for the equipment, safety surfacing, signage, and additional fencing/gates to ensure that the area complies with health and safety laws and public liability insurance.

The Parish Council has an available budget of £15,000 in 2021/22 for play equipment and associated costs. This budget can be further considered and amended when drafting the 2022/23 annual budget in December 2021. IEL have agreed to consider financially contributing towards the project. The final costs will be determined by:

- a) the combined and agreed budgets of the Parish Council and IEL*
- b) design of the area (equipment type as informed by public consultation and partnership working and feasibility owing to spaces/trees etc)*

- Organise and pay for the annual mandatory play equipment safety inspection.

The annual cost will be no more than £90.

- Budget for the ongoing maintenance and/or replacement of the equipment.

The Parish Council ordinarily maintains an annual budget of £9,000 for Village Maintenance and Community Reserve fund and can apply for a Public Works Loan when equipment needs replacing within the next decade or more as it has done for the Lady Hope Playpark.

- **Insure the area at the Parish Council's cost.**

See 3 below.

3. Insurance

3.1 The Parish Council's insurance company has advised that the Parish Council can insure any designated play area within the Kelsey Hall curtilage under its own policy and public liability.

3.2 Written permission (a license) would need to be obtained from the KHMC that the area is designated for the purposes of a children's play area and that it is to be insured and managed by the Parish Council.

3.3 This agreement would not confer any ownership rights of the land to the Parish Council.

3.4 The Parish Council's current insurance policy includes legal advice at a discounted rate. Support to draft a formal licence between the KHMC and Parish Council will take between 2 – 4 hours at £185 per hour; (discounted from £300ph). Alternatively, the Council can instruct the Clerk to draft the license.

- 3.5 The Parish Council would be responsible for ensuring that the area had the correct signage to alert users who to contact in the event of an issue.
- 3.6 The Parish Council's insurance company would liaise with the KHMC's insurers to ensure that they were properly kept apprised of the matter. This is standard practice.
- 3.7 Any use of the equipment by Little Acorns Pre-School during their sessions, when the hall and grounds are closed to the public, would be covered jointly by the Parish Council's insurance (in terms defective equipment) and the Pre-School's insurance, in terms of lack of supervision or incorrect use etc.
- 3.8 The Parish Council's insurance premium will increase this year by virtue of the equipment upgrade at the Lady Hope PlayPark, Plaistow. The sum insured for individual equipment items must be correct.
- 3.9 The Parish Council's insurance premium will increase by £50 for every £10,000 of equipment included in the sum insured amount.
- 3.10 The zip wire will incur a £224 additional premium, by virtue of it being a 'high risk' installation. This 'high risk' premium permits up to five 'high risk' installations (such as a skate park) and would include an additional playpark in Ifold, in general terms, as there will be a minimal increased of 'risk' to the Parish Council's insurance by virtue of having multiple playparks covered under the policy.