



CLARE TOWN COUNCIL

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Vicki Stone
Chairperson, Clare Christmas Lights Committee

24 July 2015

Dear Vicki

Re: Public Liability Insurance Cover - Clare Christmas Lights

Thank you for your email dated 12th July 2015 containing an explanation of the various distinctive activities which together form the “Christmas Lights“. As you will now be aware the Town Council has decided that they do not need to provide Public Liability Insurance cover for the Switch-On events and the Christmas Tree as your current insurer will cover it.

Taking your points in order, we are happy to try and address your concerns.

1. The Finance Committee of Clare Town Council was extremely concerned with your statement that insurers will not cover a tree erected in a public place by a private body. As you state that the tree is erected by a contractor and volunteers in a special fixing in the public market place, we felt it necessary to contact Community Action Suffolk who currently provide your Public Liability Insurance which covers fundraising events, the Summer Fete (which was held on 7th June this year) and the Christmas Lights Switch On, and asked for confirmation on this point.

As you will see from the attached letter, Lorna Hart (the Senior Development Officer -Insurance) has been unable to find any reference to a request from yourselves for Public Liability Insurance to cover the Christmas Tree. If you can provide copies of any correspondence from yourselves requesting cover for the tree, I am sure she will investigate. She states that Community Action Suffolk would be more than happy to provide Public Liability cover for Clare’s Christmas tree after provision of a few pieces of information from yourselves relating to size, safety barriers, regular checks for damage/instability etc. We are confident the Christmas Lights Committee will be able to supply these details.

2. As you state in your letter, the lights themselves are installed under the control of a contractor on both private and public buildings. At the Finance Committee meeting of 9th June 2015, Cllr. Parsley (who is also a member of the Christmas Lights Committee) confirmed that the actual fittings and structure of the lights, while in situ, are covered by FES Insurance. Clare Town Council lists the current Christmas lights on the Town’s Asset Register and they are therefore covered by the Town Council’s Public Liability Insurance at other times.

3. The “Switch-on Event” has indeed grown from a spontaneous gesture by a few shop owners into the largest and most inclusive annual event in Clare. Hundreds of local people attend, parade in a public place in the dark and it is naturally appealing to families with children. At the Finance Committee meeting on 14th July 2015, Cllr. Parsley stated (as a Councillor and as a member of the Christmas Lights Committee)

he felt confident that everything, including a very robust risk assessment, would be done to ensure safety on the night.

Clare Town Council has every confidence that this will continue to be the case. In your letter you ask for participation in some way from Clare Town Council, St Edmundsbury Borough and Suffolk County Councils. We are in the fortunate position this year of having two town councillors currently serving on the Christmas Lights committee (albeit that they are not there as official representatives of the council) and are confident they will raise any subjects on which you feel we should be informed. Clare Town Council would also be happy to provide the contact details for the Safety Advisory Group at West Suffolk Council in Bury St Edmunds. Membership of this group can vary according to the event but can include Local Authority representatives, Suffolk Fire and Rescue Service, Suffolk Constabulary and East of England Ambulance Service NHS Trust. Should you require it, they may be able to offer helpful suggestions on receipt of your Draft Event Management plan.

Clare Town Council is pleased to continue to support the event and can provide contact details at Suffolk County Council Highways should you require any advice. It is also possible to provide direct contact details at West Suffolk Council to assist with the Event Licence application.

4. It goes without saying that Clare Town Council feels your committee does a very successful job in fundraising and the varied nature of the events you put on certainly appeals to a wide spectrum of residents.

We realise that the continuing cuts to Town Council grants which are being imposed by St Edmundsbury will make fundraising more essential for all groups and organisations throughout Clare in the future, but the Town Council will hopefully be able to continue to provide support through precept funding while at the same time maintaining a fiscally responsible position. In this respect, we would once again suggest that the premium for Clare Christmas Lights Public Liability insurance in the sum of approximately £141 could be included in your business plan to form part of your precept request for 2016/2017 to be submitted later this year.

One very small point has been brought to the notice of the council. Lorna Hart's letter refers to "Clare Christmas Lights Trust" but Town Council records and your correspondence refers to "Clare Christmas Lights Committee". In order that our records are up to date, could you please confirm the current status of your organisation.

Should you wish to discuss any of the contents of this letter, or if you have any other concerns, please do contact me.

Yours sincerely



Claire Ebeling
Clerk to Clare Town Council