Dear

On behalf of Knowstone Parish Council, I am writing to say that the Council is very grateful you have volunteered to help in the event of an emergency in the Parish.

Following the compilation of Emergency Plan questionnaires, the Council has sought advice about insurance liability for those (like yourself) who have generously volunteered the use of your 4x4 vehicles, tractors and mechanical devices (e.g. chainsaws).

The Parish Council's own insurance policy covers volunteers for the following:

Personal injury

Third party cover (ie injury to others) under the Council's Public Liability insurance

The above insurance covers use of personal equipment for volunteer work if the equipment being used is deemed to be "**fit for purpose**" and the operator is **"competent and suitably qualified**". With reference to the use of chainsaws, the Council has been advised by its insurance brokers that their use should be restricted to persons who possess the appropriate training and certification and would not be covered unless this could be verified.

However volunteers are **not** covered for the use of their own vehicle in an emergency situation in the event that their vehicle is damaged or causes damage. Volunteers therefore need to check their own motor policies to ensure that they are covered for this type of activity. On this issue the Council needs to point out that "using a vehicle whilst uninsured is a criminal offence. Should you decide to adopt this approach and carry on, this must be at your own risk." (DCC Legal Dept.)

I appreciate this approach seems rather "correct", but in these days of claims and litigation the Council has to manage these arrangements in an exacting and proper manner.

Thank you once again for your support in our Parish Emergency Plan, and if you have any questions or concerns about the above, please do not hesitate to contact me or ring Cllr Browse, EPO, on 01398 341977.

Yours sincerely

Wendy Sweet
Parish Clerk