

WARD WORK - GUIDANCE FOR COUNCILLORS

1. Introduction

- 1.1 Ward work is a key aspect of the representational role of an elected Councillor and will include dealing with resident's concerns and representing the concerns and interests of individual constituents and the ward more generally. The key duties of a "frontline" Councillor are set out in Annex 1 of this guidance.
- 1.2 This guidance note highlights and summarises the support Councillors can expect to receive from Council Officers in dealing with ward work in line with relevant provisions within the Council's Constitution and established practice. It also summarises the measures Councillors should take to ensure they operate at ward level in compliance with the Members' Code of Conduct and other codes and protocols adopted by the Council, best practice in terms of personal safety and with a view to achieving the best outcomes for residents. This guidance should be read in conjunction with the guidance for Councillors on use of resources.
- 1.3 The Local Government Association produces a comprehensive Councillor's Guide which is made available to all Medway Councillors when they are elected. This includes advice on representing the ward, community involvement and surgeries and casework. The induction programme for Medway Councillors after each local election usually includes a session on dealing with constituent's enquiries.
- 1.4 An electronic portal is being developed for Councillors on which a variety of information, advice, guidance and links to other sources of information will be available to assist them in undertaking their roles and provide one place to find such information, or links to it elsewhere. Most, if not all of the information referred to in this document, will be available on the portal.

2. Ward level information

- 2.1 Getting to know their ward is a key priority for new Councillors and keeping abreast of issues affecting local residents is an ongoing issue for all Councillors during their term of office.
- 2.2 Medway Council also publishes statistics on its website covering a range of themes, including: demography, business and employment, deprivation and infrastructure. This information can be found on the facts and figures pages of the Council's website:

https://www.medway.gov.uk/downloads/download/26/facts_and_figures

- 2.3 The Council has a statutory duty to publish a Joint Strategic Needs Assessment (JSNA) which contains analysis on the health and wellbeing of Medway, including comparisons at a ward level.

<http://www.medwayjsna.info/>

The JSNA Ward profiles can also be found here:

<http://medwayjsna.info/jsna-appendices-other.html>

- 2.4 More advice on local statistics can be found at:

<https://www.ons.gov.uk/help/localstatistics>

- 2.5 Labour market profiles can be found at:

<https://www.nomisweb.co.uk/reports/lmp/ward2011/contents.aspx>

From here search for your ward.

- 2.6 As part of the Council's transformation programme the Council intends to launch in 2019 an interactive business intelligence tool providing ward information. This tool will take published data about Medway's wards and make it accessible to everyone via the Council's website.

- 2.7 Councillors can expect to be kept up to date by officers on all significant matters affecting their ward including (but not limited to) the following issues:

- Schools – including amalgamations, closures, academies, proposed new schools and important internal matters such as changes to staffing structures and the appointment of Deputy/Assistant Directors, Service Managers and other senior staff
- Greenspaces – including large-scale clearances, new green space developments, improvements to parks, changes to grass cutting regime etc
- Parking – including changes to car parks, introduction of Controlled Parking Zones and on-street parking charges etc
- Road works – including introduction of yellow lines, road surface improvements, pavement improvements, road closures and roadworks (excluding smaller scale works like pot holes for example)
- Transport – including changes to bus routes, introduction/changes of speed limits, improvements or changes to railway stations/tracks/bridges and any transport consultations
- Public events and official visits in the ward – including festivals, fun runs, ceremonial openings, community events etc
- Service reconfigurations – including proposals to discontinue, close or restrict any facility such as post offices, youth clubs, council offices, libraries, services for older people etc
- Ward Improvement schemes – including introduction of new recycling facilities, alleygates, health centres etc

- Consultation exercises
 - Establishment of new PACTs with an invitation to attend
 - Major planning and economic development issues – including introduction of a major shopping centre, town centre works and the introduction of Council led economic/social regeneration schemes
 - Regeneration activity - including the formation of resident's groups, consultations, forums and any physical works
- 2.8 It is an established convention that Councillors will be briefed equally, and involved in any ward level meeting or consultative exercise organised by the Council. Ward Members may also request a confidential briefing from officers that will not be shared with other ward members unless the member concerned chooses to do so.

3. Dealing with case work

- 3.1 All Councillors deal with problems and issues raised with them at ward level by local residents. This is known as case work and usually involves dealing with the resolution of a specific problem. Although the traditional way of meeting constituents is through the use of surgeries, casework for Councillors also comes through letters, phone calls, emails, contact through social media, responses to leaflets and door-knocking.
- 3.2 It is best practice for Councillors to refer any enquires or complaints from residents who live outside of their ward to the relevant ward councillor. In addition there is clear guidance on referral of issues to a fellow-ward Councillor if the matter raised would give rise to a conflict of interest or pre-determination. See section 6 below.
- 3.3 If Councillors or officers arrange meetings or events involving residents across more than one ward or where the issue involved is likely to impact on residents of other neighbouring wards it will be expected that all ward councillors will be notified and invited to attend.
- 3.4 The protocol on Member/Employee relations in the Council's Constitution sets out in detail how Councillors should process ward level enquiries and what they can expect in response from officers.
- 3.5 The key points are as follows:
- Councillors should make enquiries to the relevant Director, Deputy/Assistant Director or Service Manager who will respond within a reasonable timescale
 - Where it is not possible to give a prompt response the officer will inform the Councillor of the reason for this
 - If the matter is of a more general concern or the Councillor is not happy with an operational officer's response the matter should be taken up with the relevant Deputy/Assistant Director or Director.

- Councillors should not approach more junior members of staff, except on matters of day-to-day service issues (such as missed bin collections or a faulty street light), discussions with staff in Democratic and Member's Services and meetings with staff specifically assigned to a task group, panel or forum to support members in their role
 - The Democratic Services Support Officers will provide Councillors with support on day-to-day correspondence which will be on Medway Council headed paper.
 - Councillors should not ask officers to do anything which could be regarded as politically biased.
 - Where a Council officer is the first point of contact for a constituent they will either signpost the constituent to their ward Councillors or act as a liaison point.
 - Councillors should not reply to resident's enquiries on behalf of the Council.
 - Councillors may receive complaints from constituents, who should be directed to the Council's complaint process in the first instance, There is more information on this in section 7.2.9 of this guidance.
 - Councillors may also receive contact from constituents raising issues related to safeguarding of children or vulnerable adults Any Councillor who believes there is a safeguarding issue should make an immediate referral and details on how to do this is set out under section 7.2.10.
- 3.6 Each webpage on Medway.gov.uk has an "Our Services" icon in the top right hand corner, which is a useful resource for Councillors when determining which Council department to refer a specific casework issue to. A structure chart with senior officer designations and contact details will also be made available via the electronic Members' Portal
- 3.7 The Transformation Team have developed a new "Compliments, Comments & Complaints" process that uses a new digital customer service software to handle any issues raised by residents.
- 3.8 In most cases constituents should be encouraged to visit the authority's website where they can submit an issue or complaint via an online form. Constituents will then receive updates directly and will be able to track all interactions within their Medway Council customer account. Issues relating to the Council's partners, such as Medway Commercial Group and Medway Norse, can also be dealt with via the online form.
- 3.9 The following link provides direct access to the Compliments, Comments & Complaints section of the website:
https://www.medway.gov.uk/info/200138/your_council/470/complaints_compliments_or_comments/1
- 3.10 Where this is not possible, customers may call the Customer & Business Support (CABS) service, via the contact centre on 01634 336000. In addition, Councillors may contact the CABS service via the Members' line on 01634 336813. Every effort will be made to deal with calls promptly but there may be times when all agents are busy. At

such times, Councillors may be directed to a manager or may leave a message for a call back where a manager is not available.

- 3.11 Due to the implementation of Office 365, Councillors are encouraged to use their Medway email address for ward work as it will allow them to have secure access to the Medway Council emails, applications and files via Office 365. This access will be possible from Councillor's own devices including PCs, laptops, tablets and smartphones.

4. Community Engagement with the Council

- 4.1 In undertaking ward work Councillors may be asked to advise on how residents can have input to the formal decision-making processes of the Council on a particular issue. Councillors need to be familiar with the following provisions within the Council's Constitution enabling issues of concern to residents to be raised at this more formal level:

- The facility for public questions at full Council meetings
- The Council's petitions scheme and the facility for members of the public to set up e-petitions on the Council's website
- The Councillor Call for Action procedure for matters relating to community safety

- 4.2 In addition Councillors themselves may submit motions on ward level issues for debate at full Council and ask a question at these meetings. There is provision for member's items at Overview and Scrutiny Committees and for input by ward Councillors at Planning Committee and Licensing Hearing Panels (subject to the Codes of Good Practice on Planning and Licensing in the Council's Constitution).

5. Personal Safety and Insurance

- 5.1 Councillor contact with individual constituents is usually rewarding and non-adversarial but sometimes residents approach their Councillor because they have been unsuccessful in resolving an issue through other channels. Councillors quickly become skilled and experienced in dealing with angry and frustrated residents. Training and guidance for new Councillors is provided.

- 5.2 It is very important that Councillors do not put themselves at risk. There are a range of personal safety measures that Councillors can take to prevent and deal with those rare circumstances when they feel anxious for their personal safety as follows:

- Try not to hold surgeries in an otherwise empty building
- Try not to do surgeries alone
- Consider the layout for surgeries – it is a good idea for Councillors to sit closest to the door with constituents seated on the other side of a table
- Try and arrange a separate waiting room

- Be prepared to deal with a range of emotions. Training is available on how to deal with aggressive and difficult people and people who make unacceptable remarks. For example, racist or personally offensive comments
- Try to be accompanied when undertaking home visits. At the very least leave details with another person of the address you are visiting and your expected time of return
- Do not encourage callers at your home
- Do not put yourself at risk if you are looking into a complaint about the activities of a particular resident. For example, breach of planning permission where you are seeking evidence to support enforcement activity by the Council. Instead refer the matter to officers to pursue
- Deal with abusive or nuisance telephone calls in accordance with police advice. Use answer-machines and voicemail to screen calls if necessary.
- Refer any malicious or anonymous letters or emails to the police
- Park in safe well lit places
- Report any incidents of concern even if fairly minor or “nearly happened” to the Chief Executive
- Attend training which covers personal safety

Annex 2 to this guidance note sets out the position with regard to insurance.

6. Ward Improvement Fund (WIF)

6.1 The WIF is a budget held and managed by the Chief Finance Officer in consultation with ward members. This provides £2,000 for each Councillor to spend on projects at ward level which meet the following criteria:

- The proposal should command community support and strictly relate to an unmet need in the ward(s), or improve social, economic or environmental wellbeing in the ward(s).
- No budget should already exist to cover WIF proposals,
- Councillors may agree to pool their WIF with other Member(s) to fund proposals that deliver benefits across ward boundaries,
- The project can be completed within the financial year and have no ongoing revenue implications.

6.2 The central point of contact for Councillors is the Finance Strategy Team and additional information will also be made available via the Member electronic portal. The procedure for approving WIF proposals is that Councillors should complete the Request for Release of Ward Improvement Funding form (which will be made available via the Member Portal) and pass the completed form to the Finance Strategy Team via email to wif@medway.gov.uk. In line with the guidelines in the [Council's Constitution](#), set out at Chapter 5, Part 12, the Finance Strategy Team will confirm that there are adequate funds available for the proposal and forward the form to the Chief Finance Officer for

completion. The Chief Finance Officer may either accept or reject the WIF proposal, giving due consideration to whether it meets the essential criteria, and notify the member(s) accordingly. Where requests require technical input, the Chief Finance Officer may refer it to a Director.

7. Member conduct at ward level – danger zones

7.1 The Members' Code of Conduct and other codes and protocols in the Council's Constitution generally apply to Councillors and co-opted members of the Council when they are acting in that capacity.

7.2 The particular danger zones for Councillors when conducting ward work are as follows:

7.2.1 **Clarity about when a Councillor is and is not acting in their capacity as a Councillor** - the matter of "official capacity" should be straight-forward. A councillor should explain clearly (and to all parties if there is a dispute) whether they are or are not becoming involved in a matter on a formal basis, as a councillor. If becoming involved in a private capacity, without a clear statement about involvement, there is considerable potential for confusion to be generated as to a councillor's role. This is unfair to constituents and can make matters overly complicated for the councillor.

7.2.2 **Complaints of inappropriate behaviour** - the Members' Code of Conduct sets out general obligations in relation to the standards of conduct expected of Members and requires all Councillors and co-opted members to have regard to the following principles – selflessness, integrity, objectivity, accountability, openness, honesty and leadership. The Code includes a requirement for Members to not act in a bullying manner and to not act in a manner that could reasonably be regarded as bringing the Council or themselves into disrepute. . These provisions take on a particular significance for Councillors when meeting with constituents on a one-to-one basis.

7.2.3 **Breach of confidentiality** – Councillors must not disclose information provided to them in confidence. It is very important for Councillors to be clear whether or not information they are providing in response to constituent's enquiries should be in the public domain. Please also refer to further information provided on Data Protection at paragraph 7.2.12 of this guidance.

7.2.4 **Promoting and supporting high standards of conduct** – Councillors need to be mindful of the requirement in the Code of Conduct to promote and support high standards of conduct when serving in their public post. It is always important for Councillors to remain calm and professional when dealing with complainants or attending ward level meetings where residents may be angry or critical of the Council.

- 7.2.5 **Improper advantage/disadvantage** – The Members’ Code of Conduct says that Councillors must act solely in the public interest and never improperly confer an advantage or disadvantage on any person or act to gain financial or other material benefits for themselves, their family, friends or close associates. At ward level all Councillors have to be careful to handle enquiries from residents fairly, irrespective of political affiliation and personal association. In particular, Councillors who hold positions of special responsibility should not seek to secure an accelerated or preferential response from Council officers or partner organisations (such as local NHS bodies or the Police) to their ward level enquiries.
- 7.2.6 **Use of resources** - the provisions in the Code relating to use of Council resources are also significant at ward level and another guidance note has been produced covering this aspect of the Code.
- 7.2.7 **Use of Social Media** - The use of social media tools by councillors represents an opportunity to engage with people who may not traditionally contact their local councillor. Councillors wishing to use social media should ensure they are familiar with the tools they wish to use and seek appropriate training as required.

It is important to recognise that all content published on social media is publicly available. Councillors are advised to not publish anything on social media that they would be unwilling to say face to face or to have published in the local newspaper. In particular councillors should be aware that their use of social media as a councillor could potentially be subject to the Member code of conduct, which does specifically cover the use of Social Media as follows:

“Section 7

You must not publish on social media material that a reasonable person would consider offensive or abusive.

You should be aware that members of the public may perceive you to be acting as a Councillor or co-opted Member even when you are acting in your personal capacity. This includes everything you publish on social media. It is your responsibility to make it clear in any posts/tweets, etc. whether you are acting in your personal capacity or as a Councillor or co-opted Member”.

- 7.2.8 **Conflicts of interest/pre-determination** – The Members’ Code of Conduct and the Medway Council Members’ Codes of good practice on Planning and Licensing set out in some detail the obligations of Councillors where they have a disclosable pecuniary interest, other significant interest or any other possible conflict in a matter of Council business or where their activities at ward level may give rise to pre-determination or bias. Councillors need to understand these rules because it is easy to fall foul of the rules when championing an issue at

a local level and subsequently seeking to take part in formal decision-making on the same matter. Training is provided on this as part of member induction after each local election.

- 7.2.9 **Complaints** – The Council has a complaints process for people unhappy about a service they have received. It's important for Councillors to understand the process to explain it to constituents if required but Councillors themselves do not need to use the service and should raise any particular issues they have with the relevant Assistant Director.

If a member of the public has a complaint they should be directed to the Council's complaint process in the first instance. Medway Council offers a two stage corporate complaint process, and also investigates Children and Adult Social Care complaints subject to statutory guidance. Complainants may make a complaint using our online form, or by telephone, email or letter if they prefer. If customers are unhappy with their response at stage one, they can ask for it to be escalated to stage two so that the matters can be further investigated. If they remain dissatisfied they can then ask the Local Government Ombudsman to independently review their complaint. The process and stages of Children and Adult social care complaints are subject to a legislative guidance.

More details of Medway Council's' complaints process can be viewed on our website:

https://www.medway.gov.uk/info/200138/your_council/470/complaints_compliments_or_comments/1

If a Councillor wishes to take forward enquiries on behalf of a constituent it is important to bear in mind that the matter may be before the courts and that Council officers may not be in charge of all that is happening with the issue.

- 7.2.10 **Safeguarding** – Councillors need to be mindful of their responsibility to safeguard vulnerable children and adults and to take steps to ensure that any safeguarding concern is referred to the relevant team. Safeguarding is about the safety of individuals but also families and if there are any community issues placing families, vulnerable adults or children at risk these should also always be reported. You can refer concerns about vulnerable children or adults by telephoning (01634) 334466, emailing ss.accessandinfo@medway.gov.uk or you can search 'report abuse' on the Council's website for more information on how to report concerns online.

It is very important for Councillors to remain detached and not become too personally involved as cases may be complex and may put the Councillor in a vulnerable position.

- 7.2.11 Procurement and the Council's commissioning role** – increasingly the Council is commissioning in partnership with other organisations and procuring and commissioning services from other providers. It is therefore important that Councillors are aware of the Council's procurement rules and the rules on conflict of interests. Contractors and providers may lobby individual Councillors and it is very easy to express a view or make a comment that could prejudice your own or the Council's position in subsequent decision-making.
- 7.2.12 Data Protection/GDPR** – The General Data Protection Regulation is a regulation in EU law on data protection and privacy for all individuals within the European Union and the European Economic Area. It also addresses the export of personal data outside the EU and EEA areas. The GDPR aims primarily to give control to individuals over their personal data. Superseding the Data Protection Directive, the regulation contains provisions and requirements pertaining to the processing of personal data of individuals.

As a representative of residents of their ward, all Councillors must register with the Information Commissioner's Office as a Data Controller. Failure to notify is a criminal offence and could result in a fine of up to €10 million (Euros), for which the individual Councillor will be liable. Processing of personal data without registration could result in a fine of up to €20 million (Euros).

Councillors must be conversant with their responsibilities under the Data Protection Act 2018 and the General Data Protection Regulations. Training and guidance will be made available to all Councillors, particularly as part of the induction programme after the local elections.

Councillors may be permitted access to personal data held by the Council. Where the Council permits such access, the use of any personal information will be restricted to the purpose for which it was provided to the Council.

Personal information held by the Council should not be used for political purposes, unless the explicit consent of the individuals concerned is obtained.

A useful guide is available from the Information Commissioner's Office at <https://ico.org.uk/>

To ensure that Councillors comply with the General Data Protection Regulations, it is recommended that they use a "footer" at the end of all emails and other correspondence that outlines how personal data will be used and how constituents may ask them to stop using their personal data. The Democratic Services Support Officers can assist with some appropriate text and how to set up a "footer". A more detailed Privacy Statement regarding the use of personal information by Councillors appears on the main Council's webpage.

7.2.13 **Misuse of Information** - Councillors are also likely to come into contact with local and neighbourhood level data used for service planning and monitoring. For example, this data might represent the likelihood that different residents will access a service, and be used to forecast future demand. Councillors should take great care to ensure that any data or information provided to them is used according to its intended purposes, and is not used for other purposes without the approval of the author.

8 Further advice

- 8.1 This guidance was updated and approved for issue to all Councillors and voting co-opted members of the authority by the Councillor Conduct Committee on 13 March 2019.
- 8.2 For further advice on any of the areas covered in this guidance note please contact:

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Annex 1

Summary of key roles of a front line Councillor

Key duties in the following areas:

Community liaison

1. To participate constructively and effectively in the good governance of the Council, Medway as a whole and your local area.
2. To act in a manner which promotes the best interests of Medway, its residents and those who work in Medway.
3. To collectively be the council's policy makers and carry out a number of strategic and corporate leadership functions.
4. To deal effectively with the concerns of local residents on issues pertaining to the Council and its partners.
5. To represent the interests of the ward for which elected and their communities
6. To bring the views of the community into the council's decision making processes and to be the advocate of their communities.
7. To participate effectively in all relevant consultative processes with the local community and with other organisations.
8. To ensure effective contact with community representatives and other local stakeholders as appropriate and represent their views.
9. To develop and maintain a working knowledge of the organisation's services and activities and other matters which affect and impact on the local community.

Overview and scrutiny and regulatory roles

1. To be involved in reviewing the Council's policies, budget, strategies and service delivery through the overview and scrutiny processes when you are not a Member of the Executive, with a view to assessing their effectiveness in meeting the strategic objectives of the authority and the needs of its residents. To carry out this role in relation to scrutinising partners.
2. To participate actively and effectively as a Member on any scrutiny, regulatory or other Committee/panel, assembly or forum to which the Councillor is appointed.

Statutory

1. To fulfill the statutory requirements of an elected Member of a local authority and to participate in those decisions and activities reserved to the Council.
2. To develop and maintain a working knowledge of the authority's services, management arrangements, powers, duties and constraints.
3. To develop and maintain a working knowledge of the council's partners and their services e.g. the police and the NHS

Ways of working

1. To have a good understanding of the Council rules set out in the Constitution, determining how Council meetings are meant to be run.
2. To comply with the Council's Code of Conduct or such other code of conduct as the Council may from time to time adopt.
3. To comply with the Member/Officer protocol as set out in the Constitution.
4. To ensure that the principles of equality and fairness are integral to all actions and policies of the council.
5. To take part in training and development programmes to ensure that this role is undertaken as effectively as possible.
6. To make use of new technology as a means of effective communication.
7. To have a good understanding of the responsibilities elected members have as corporate parents.
8. To develop good working relationships with other members and with employees of the authority.

Skills and knowledge required

1. Good communication and interpersonal skills
2. Ability to use ICT to support their role
3. Ability to relate and deal with the public in a professional and timely manner
4. Ability to work effectively with council officers and outside organisations
5. Community Leadership skills including managing ward and case work

6. Ability to manage conflicting priorities, stress and time.
7. Understanding and appreciation of diversity and equalities issues
8. Understanding of the legislation relating to duties, obligations and rights of elected members
9. A good understanding of how local, national and European government operates, including the statutory and financial frameworks.
10. Ability to keep abreast of issues affecting local government

Annex 2

MEDWAY COUNCIL INSURANCE POLICIES**COVER FOR COUNCILLORS**

- **Introduction**

Members benefit from a number of the Council's insurance policies. The cover ranges from indemnity to Members for claims arising out of their official capacity to more direct benefits like personal accident. Brief summaries of the policies applicable are given below. The Head of Finance Operations will be able to give more detailed advice to Members on request

- **Employers Liability**

This policy covers the Council's legal liability to pay compensation to employees injured as a result of Council negligence. Members are indemnified under the policy

- **Public Liability**

This policy covers the Council's legal liability to pay compensation to third parties, who are either injured, or have their property damaged as a result of Council's negligence. Members are indemnified under the policy whilst acting in their official capacity as a Councillor.

- **Officials Indemnity**

The policy covers the Council's legal liability to pay compensation to third parties who have suffered a financial loss as a result of Council's negligence. Although rare this could arise from a decision which the Council has taken which are later proven to be in error and as a result a third party has suffered a financial loss. Again Members are covered under this policy whilst acting in their official capacity as a Councillor.

- **Libel and Slander**

The insurance policy covers the Council against claims from third parties who have suffered or alleged they have suffered, a libel appearing in any publication normal in the business by a Member, or by any employee, provided in the case of Member's such materials in the publications were specifically authorised by the Council. The insurance policy also covers alleged slanders in oral utterances, made by a Member, or employee, arising out of and in the course of the discharge of official duties on behalf of the Council, and in the case of a Member, official meetings of the Council or its committees or sub committees or any occasion when the Member is specifically authorised to represent the Council

- **Service on ‘Outside’ Bodies**

The Council’s has indemnified all Councillors appointed as a representative of the Council to any of the Joint Committees, outside bodies, other bodies and Charities on a list maintained by the Chief Executive. Councillors will be provided with a separate guidance note on what is and is not covered by this indemnity. It does not cover Councillors who serve on outside bodies in a private capacity or those individuals who are not Councillors but have been appointed to represent the Council on any outside bodies. In these circumstances it is important to check that the outside body has appropriate insurance in place.

9 Personal accident

The Council have taken insurance to cover Members under a Personal Accident Policy. This will cover Members for personal accident and assault whilst engaged in Council activities. Payments are based on a capital sum of £50,000 in the event of a worst-case scenario, e.g. death and then a sliding scale depending on the extent of the disability, be it permanent or temporary.

10 Business Travel (which includes separate personal accident cover)

Councillors should ensure that insurance for their own private vehicle covers business use. For travel by public transport the Council has taken insurance to cover Members and their accompanying spouse/partner and/or children whilst travelling on Council activities. The cover under this policy is wide scoping and includes an element for personal accident, and the cover is similar as that provided for by the Council’s main personal accident policy, but the capital sum is reduced to £20,000. However there is cover under this policy for temporary total disablement.

For further information on this and exclusions that apply, please contact the Head of Finance Operations(details below).

For further advice please contact:

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