

EAST RENFREWSHIRE COUNCIL

CABINET

29 January 2015

Report by the Director of Environment

WRITE-OFF OF IRRECOVERABLE HOME CONTENTS INSURANCE PREMIUMS

**PURPOSE OF REPORT**

1. The purpose of this report is to seek approval to write-off as irrecoverable home contents insurance premiums totalling £828.00.

**RECOMMENDATION**

2. The Cabinet notes the report and approves the write-off sum of £828.00 of irrecoverable home contents insurance premiums without prejudice to subsequent recovery procedure.

**BACKGROUND**

3. The Council debt recovery policy lists situations where debts can be considered for write off when all viable means of collection are exhausted. These include the following criteria and in some cases where action was last taken over 5 years ago the Council is now time barred from taking any further action.

- Small balances outstanding under £20.00.

**REPORT**

4. A recent trawl of outstanding home contents insurance shows by reason of write-off:

	<u>Number of Accounts</u>	<u>Irrecoverable account Total</u> £
Prescribed	10	426.57
Small Balances	<u>41</u>	<u>401.43</u>
	<u>51</u>	<u>828.00</u>

## **FINANCE AND EFFICIENCY**

5. The cost of pursuing these debts exceeds the amount of money that would be recovered should the recovery measures prove successful. On this basis it is not felt to be financially prudent to pursue these debts.

## **CONSULTATION**

6. No consultation has been required for the preparation of this report.

## **PARTNERSHIP WORKING**

7. No partnership working has been required for the preparation of this report.

## **IMPLICATIONS OF THE PROPOSALS**

8. This report does not have any implications in terms of property, staffing, legal, equalities, IT or sustainability.

## **CONCLUSIONS**

9. Given that the cost of pursuing these debts is greater than the money that would be recovered should recovery be successful it is concluded that write off is the most appropriate course of action.

## **RECOMMENDATION**

10. The Cabinet notes the report and approves the write-off sum of £828.00 of irrecoverable home contents insurance charges without prejudice to subsequent recovery procedure.

Director of Environment

Further details can be obtained from Phil Daws Housing Services Manager on 0141 577 3186.

Convener contact details

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**BACKGROUND PAPERS:** Ohms Housing Management System Reports

**KEY WORDS:** Write off and irrecoverable.