

Your Council insurance pack

Your Policy Statement of Fact

Proposer Name

Instow Parish Council

Business Description

Local Council

Reason for Issue

Quotation

Your Quote Number

LC/INST/11825-MQC5

Date of Issue

30/05/2025

Quote valid until

27/07/2025

In this Statement of Fact, we have listed the information you have provided about you and your business. We use this information to assess the risk and produce your premium and Policy Schedule.

You have a duty to present us with a fair presentation of the risks to be insured, and you must disclose every material fact which you know or ought to know about these risks. You do not need to disclose circumstances which reduce the risk, or those which we already know or ought to know.

Where the document has been delivered to you as part of a renewal invitation or renewal confirmation, some responses have defaulted to 'Rollover' as the information has not been disclosed. We have accepted your risk based on the risk details already provided, however you will be required to respond to these 'Rollover' statements in the future.

If you breach your duty to provide a fair presentation of the risks to be insured, the policy could be cancelled, claims refused, or terms may be changed in line with the policy conditions.

What you need to do:

- **Check** that the information you have provided is truthful and accurate.
- **Contact** Clear Insurance on 0330 013 0036 or councils@thecleargroup.com if any details are incorrect or need changing.

What you have told us

About you and your business

Council name	Instow Parish Council
Rural Community Council (England) or County Voluntary Council (Wales) you are affiliated or in which County area your Hall is situated	Devon
Population size	501 - 1,000

About your premises – location specific

Risk address – location 1	Toilet Block and Car Park at Marine Parade Instow Bideford Devon EX39 4JW
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About occupancy:

For this location:

- you are the sole occupant and no part is used and/or hired by third parties Rollover
- the use is only for business purposes Rollover
- the buildings are fully occupied Yes

About maintenance:

For this location:

- is in a good state of repair and will be maintained as such Rollover
- has no building works ongoing or planned in the next 12 months at any location Rollover

About electrical inspections:

For this location:

- | | |
|--|----------|
| • has had an electrical inspection carried out within the last 5 years by a NICEIC/ECA/NAPIT contractor which has resulted in a satisfactory grade | Rollover |
| • you undertake PAT (Portable appliance testing) on an annual basis | Rollover |

About fire safety:

For this location:

- | | |
|---|----------|
| • has a fire alarm that is operative | Rollover |
| • has a documented fire risk assessment and this is reviewed annually | Rollover |

About gas & heating:

For this location:

- | | |
|---|----------|
| • has an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor. | Rollover |
| • is heated by low pressure, hot water (gas or oil), oil filled radiators, fixed electric heating, overhead gas or electrical appliances and gas or electric fires only | Rollover |

About the premises:

For this location:

- | | |
|--|----------|
| • construction is solely brick, stone or concrete and roofed with slate, tiles, asphalt, concrete or metal | Yes |
| • there are no elements of combustible insulation or cladding e.g. insulated sandwich panels | Rollover |
| • the premises are protected by an intruder alarm that is operative | Rollover |

About you and your people

You or any of your principals, directors, partners, trustees, managers, clerks or councillors:

- have never been convicted of any criminal offence other than a driving offence or do not have any non-motoring prosecutions pending (you only need to tell us about any convictions that are unspent under the Rehabilitation of Offenders Act 1974) No
- whether in a personal capacity or in connection with any company, business or firm have never been declared bankrupt or been the subject of bankruptcy or insolvency proceedings No
- whether in a personal capacity or in connection with any company, business or firm is not subject to a County Court Judgement, or in Scotland, Sheriff Court Decree No

You or any of your principals, directors, partners, trustees, managers, clerks or councillors, employees or representatives:

- have never been the subject of a prosecution, or notice of intended prosecution, under any health and safety at work, consumer protection, environmental legislation, HM Revenue & Customs or any other regulatory body. Rollover

Your council:

- have never had any sanction, penalty or corrective action imposed within the last five years as a result of an investigation by any regulatory or professional body such as the Health & Safety Executive No

About training

You confirm that:

- A record is kept for all training delivered to your employees Rollover
- You have a written health and safety policy which is reviewed at least annually. Rollover
- Your health and safety policy is cascaded to all employees and volunteers through regular training Rollover

About Trustees' and management liability

You confirm that:

- | | |
|---|------|
| • Within the last five years no charity or company to be insured or any of its present or former trustees, directors or officers has been the subject of any complaint to or investigation by the Charity Commission or any other regulatory body | True |
| • In respect of the risks to be insured, no claims have been made against you or any of your trustees, directors or officers during the last five years | True |
| • You are not aware (after making enquiries of your trustees, directors or officers or those acting in that capacity) of any circumstances which might lead to a claim against any of the above under the proposed insurance | True |

Relating to Fidelity

- | | |
|---|-----|
| • You confirm that you comply with the minimum standards of control specified in the policy wording | Yes |
|---|-----|

What you have told us about optional covers

About Personal accident insurance

- | | |
|---|----------|
| • You confirm that to the best of your knowledge or belief all the persons to be insured are in good physical and mental health | Rollover |
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About Legal expenses

You confirm that:

- You do not envision any redundancies in the next 12 months Rollover
- No principals, directors, partners, trustees, managers, clerks or councillors have been involved in any action, legal dispute, prosecution, dispute with or investigation/inquiry by HM Revenue & Customs or DSS review in connection with any company, business or form with which any of you have been involved (excluding driving offences) Rollover

Relating to Terrorism

You confirm that all property you insure, whether under this policy or any other policy, is or will be insured for terrorist damage No

About your previous losses

In respect of the risks to be insured, your organisation has not suffered loss, damage, injury or liability during the last three years, whether insured or not (other than any disclosed below). False

Date incident	Circumstances	Amount paid or reserved	Location
18/02/2022	Bodily injury (TP - Kiley)	4,500.00	Not Specified

Declaration

In respect of the risks to be insured no company or underwriter has taken the following actions on your business:

- declined to issue or renew a policy Yes
- cancelled or avoided a policy Yes
- imposed any special terms Yes

Additional information provided to any questions in this statement of fact or any additional material fact you are aware of that has not been covered by the statements above:

Any additional information provided.

Important information

Protecting your information is important to us. We will process your personal data in accordance with data protection laws.

We may share your personal data with other companies or databases for the purposes of preventing and detecting fraud.

For further information on how your personal data is used and your rights in relation to your personal data, please refer to the summary in your policy document or visit our website www.ecclesiastical.com/privacypolicy which includes details of how to contact our Data Protection Officer.

Fraud prevention

We need to carry out fraud and anti-money laundering checks, and this will involve sharing your personal data (such as your name, contact details and financial information) with credit reference and fraud prevention organisations such as the Claims and Underwriting Exchange, run by MIB. If you make a claim, we will share your personal data (to the extent necessary) with other companies including other insurers and anti-fraud organisations to prevent fraud. For the purposes of deciding whether to accept and pay a claim or any part of it, we may appoint loss adjusters or external investigation services to act on our behalf.

If false or inaccurate information is provided and fraud is identified, your personal data will be passed to fraud prevention agencies including the Insurance Fraud Register, run by the Insurance Fraud Bureau. Law enforcement agencies may access and use this information.

Please note that when carrying out any fraud prevention activities, we may need to process your special categories of data such as criminal offence information and share it with fraud prevention agencies.

Further information

For further information on how your personal data is used and your rights in relation to your personal data please refer to our Privacy Policy at www.ecclesiastical.com/privacypolicy or contact our Data Protection Officer at Benefact House, 2000, Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom or on 0345 6073274 or email compliance@ecclesiastical.com.