

## Council policy pack

### Your policy schedule

#### Insured

Instow Parish Council

#### Business Description

Local Council

#### Period of Insurance

From 01/06/2025 to 31/05/2026

#### Broker

Clear Insurance Management Ltd, AGM House, 3 Barton Close, Grove Park, Enderby, Leicester, LE19 1SJ

#### Your Policy Number

LCO00280

#### Date of Issue

30/05/2025

#### Reason for Issue

Renewal

This schedule gives details of the cover you have chosen for your policy. It also gives details of your premium and excesses or clauses that apply.

What you need to do:

- **Read this schedule alongside the Clear Councils Insurance Policy Wording.** Any words or phrases which appear in **block capitals** will have either the meaning that is shown in the policy or cover section definitions part of the policy wording.
- **Contact** Clear Insurance on 0330 013 0036 or [councils@thecleargroup.com](mailto:councils@thecleargroup.com) if you:
  - want to make any changes or anything is incorrect
  - need a copy of the policy wording

### Your premium

Premium	Insurance Premium Tax (IPT)	Total Premium
£1,451.59	£174.19	£1,625.78

### Your policy schedule

This summary shows which sections and cover apply to you. The details including limits and excesses follow this summary.

## Your cover at a glance

The following sections of cover apply to your policy. Sections 1 to 2 are location specific

<b>Location 1 - cover applying to</b>	Toilet Block and Car Park at Marine Parade Instow Bideford Devon EX39 4JW
Section 1 – Property damage	✓
Section 2 – Fine art and collections	✗
<b>General covers applying to all locations</b>	
Section 3 – Business interruption	✓
Section 4 – Goods in transit	✓
Section 5 – Money with assault extension	✓
Section 6 – Personal accident	✓
Section 7 – Liabilities	✓
Section 8 – Reputational risks	✓
Section 9 – Hirers' liability	✗
Section 10 – Trustees' and management liability	✓
Section 11 – Legal expenses	✓
Section 12 – Fidelity	✓
Section 13 - Terrorism	✓

## Details of your cover – location covers

## Section 1 – Property damage

The table below shows the items which are covered by the Property damage section, and the amount they would be insured for.

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£130,681	£108,901
CONTENTS	£15,000	£12,500
Street Furniture	£54,930	£45,775
Walls, Gates and Fences	£15,000	£12,500
Playground Equipment	£60,000	£50,000
War Memorials	£56,613	£47,178
CCTV Equipment	£0	£0
Ground Surfaces	£0	£0
Mowers and Machinery	£6,000	£5,000
Sports Equipment	£12,000	£10,000

### Excesses

The table below shows the excess you will need to pay in the event of a claim unless otherwise stated elsewhere in this schedule.

Causes	Excess
RESTRICTED PERILS unless listed below	£250
SUBSIDENCE	£1,000
FIRE	£250
Deterioration of refrigerated stock	£50
All other losses	£250

<b>Location 1 - cover applying to</b>	Toilet Block and Car Park at Marine Parade Instow Bideford Devon EX39 4JW
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Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£130,681	£108,901

### Specified Property away from the PREMISES

Item	Sum Insured	Location	Excess
Regalia	£0	Anywhere within the <b>GEOGRAPHICAL LIMITS</b>	£250

### Section 2 – Fine art and collections

Section does not apply

### Details of your cover – general covers

The cover provided here applies on a general basis (excluding any premises where a section is more specifically insured). Any limits provided apply once only to the whole policy.

### Section 3 – Business interruption

The table below shows the cover provided by the Business interruption section, and the amounts you would be insured for.

Item Insured	Sum Insured	Maximum Indemnity Period
REVENUE	£20,000	12 Months
RENT RECEIVABLE	£0	Not Included
Additional Cost of Working	£0	Not Included
Additional Increased Cost of Working	£0	12 Months

#### Section 4 – Goods in transit

Limit Any one vehicle	Estimated annual carrying or value	Excess
£2,500	£30,000	£100

#### Section 5 – Money with assault extension

The table below shows the limit of liability for any one occurrence.

##### Cover A - Money

Types of Money	Limit of Liability
NON-NEGOTIABLE MONEY	£250,000
OTHER MONEY	
On the premises/in a locked safe during business hours	£5,000
In transit	£5,000
In any other circumstances	£500
Money in safes out of business hours	
Unspecified safe	£1,500

##### Cover B – Assault extension

Number of units	10
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#### Section 6 – Personal accident

Cover 1 – Clerk absence	Insured
Cover 2 – Personal accident	Insured

Insured persons or category of persons	Cover type	Number of units insured	Deferment period
EMPLOYEES and AUTHORISED VOLUNTEERS	Cover B	10	14 Days

Type of injury	Benefit payable per unit
Death	£10,000
LOSS OF LIMB(S) or LOSS OF EYE(S) or LOSS OF HEARING	£10,000
PERMANENT TOTAL DISABLEMENT	£10,000
TEMPORARY TOTAL DISABLEMENT	£20 per week
TEMPORARY PARTIAL DISABLEMENT	£10 per week
Cover 3 – Key person	Not Insured

## Section 7 – Liabilities

The tables below show the cover provided by the Liabilities section, and the amounts you would be insured for.

### Cover 1 – Employers' liability

#### Limit of indemnity

£10,000,000

### Cover 2 – Public & products liability

#### Limit of indemnity

£10,000,000

#### Excess

£250 Third party property damage only

#### Public liability extensions

Extension	RETROACTIVE DATE
Legionellosis	Not Applicable

### Section 8 – Reputational risks

The table below shows the cover provided by the Reputational risks section, and the amounts you would be insured for.

Cover	Limit of Liability
Cover 1 – Libel and slander	Insured
Cover 2 – PR Crisis Communication (Cover A Claims Related)	£25,000
Cover 3 – Death of Patron	Insured

### Section 9 – Hirers’ liability

NOT INSURED

### Section 10 – Trustees’ and management liability

The table below shows the cover provided by the Trustees’ and management liability section, and the amounts you would be insured for.

Cover	Limit of indemnity	Wrongful Act Date	Excess
Cover 2 – Trustees’ and management liability	£500,000	Not Applicable	£250

### Section 11 – Legal expenses

Reference number: TS5/6773743

Insured Events	Population Size	Limit of indemnity
All INSURED EVENTS excluding Contract disputes and Debt recovery	Council Population Size 501 - 1,000	£250,000

## Section 12 - Fidelity

The table below shows the cover provided by the Fidelity section, and the amounts you would be insured for.

Category	Limit of indemnity	Excess
All employees	£250,000	£250
Aggregate limit of indemnity: £250,000		

## Section 13 - Terrorism

Section applies

### Details of your cover – general covers

#### Clauses applying to the whole of your policy

#### CC183 - Fixed Rate Agreement

Definitions applicable to this agreement

##### EARNED PREMIUM

means the premium paid or payable for all sections of the policy applicable to this agreement including all premium adjustments excluding

1. Insurance Premium Tax and any other taxes or levies and
2. any premiums in respect of Terrorism insurance

for the period from the inception of this agreement to the date WE calculate the LOSS RATIO prior to each renewal date

##### INCURRED CLAIMS

means the sum of

1. all claims paid (including costs and expenses) which occurred or were notified to US during the Period of Agreement and
2. all claims estimated by US in accordance with OUR standard reserving procedures which occurred or were notified to US during the Period of Agreement

for all sections of this policy applicable to this agreement for the period from the inception of this agreement to the date WE calculate the LOSS RATIO prior to each renewal date

##### LOSS RATIO

means the sum of INCURRED CLAIMS divided by EARNED PREMIUM multiplied by 100



## The Agreement

YOU undertake to maintain all applicable sections of this policy for the Period of Agreement

WE agree to renew the policy at each renewal date during the Period of Agreement at the rates of premium existing at the inception date of The Agreement subject to the LOSS RATIO not being higher than 26 percent

## Loss Ratio

If the LOSS RATIO is higher than the percentage stated above WE may amend the rates of premium and terms and if WE do YOU are under no obligation to renew the policy under this agreement

## Provided that

1. YOU will notify US immediately of all known claims or incidents that may lead to a claim which occur during the Period of Agreement
2. all values and sums insured upon which the premium is based will be reviewed by YOU prior to each renewal date and updated as appropriate which may include but not be limited to the appropriate level of index linking
3. WE may terminate this agreement or amend the premium rates rates of tax and terms and conditions of this agreement where
  1. there is a change in YOUR business activities which materially increases the risk
  2. there are acquisitions or disposals of property or businesses by YOU
  3. changes in legislation or material legal precedents are established by any court of law
  4. material changes in reinsurance protection are imposed upon US by reinsurers or the availability or cost of reinsurance to US changes
  5. YOU will pay all Insurance Premium Tax including any increases in tax as may be applied
  6. this agreement does not apply in respect of any Terrorism insurance provided by this policy
  7. YOU undertake to complete within the time limits specified any survey risk improvements or other risk management exposures required by US

All other terms conditions and exceptions of the policy continue to apply

## **Clauses applying to Section 1 - Property damage**

### **CCPD01 - Amendment to Contents definition**

The Contents definition is deleted and replaced with the following:

## CONTENTS

means business equipment computers plant machinery furniture fixtures and fittings consumable stock not for sale and all other contents belonging to YOU or for which YOU are legally responsible or which are entrusted to YOU whilst at the PREMISES and elsewhere as stated in the policy and the schedule

Contents includes the following property subject to the limits shown under the Limit of liability paragraph of this section

1. The cost of materials labour and computer time in reproducing
  - a. documents manuscripts and business books
  - b. patterns models moulds plans and designs
  - c. computer systems recordsbut not any cost in connection with producing information to be recorded or the value of information to YOU
2. the PERSONAL BELONGINGS of the following whilst at the PREMISES
  - a. directors trustees officials partners employees
  - b. visitors
  - c. other persons as shown in the schedule
3. personal money of those specified in (2)

Excluding

- i. STOCK
- ii. landlords fixtures or fittings
- iii. cash or money instruments of any description whether negotiable or non-negotiable (other than personal money noted in (4) above)

any living creatures

trees shrubs plants or other vegetation (except where more specifically noted by this policy)

explosives

prints paintings drawings rare books pieces of tapestry sculptures or other works of art

jewellery precious stones or precious metals bullion furs or curiosities

any other property more specifically insured

#### **CCPD02 - Tenant's improvements definition**

The following definition is added

TENANT'S IMPROVEMENTS

means improvements and decorations belonging to YOU or for which YOU are legally responsible in or on the BUILDINGS and elsewhere as stated in the policy and the schedule

#### **Clauses applying to Section 7 - Liabilities**

#### **CCLI01 - Skateboard/BMX Parks**

It is a CONDITION PRECEDENT TO LIABILITY that in respect of the use of skateboard or BMX parks the undernoted precautions will be complied with by YOU:

1. all structures including the skating surfaces
  - a. are manufactured and installed to the appropriate standard and maintained in good condition
  - b. are inspected by a competent person at least weekly and
    - i. all defects or risks to health or safety immediately rectified
    - or
    - ii. the structure taken out of use
2. YOU will erect where necessary suitable signs detailing any information that is necessary for the safe use of the facility and clearly stating any restrictions on its use
3. YOU will determine where supervision is necessary and ensure that it is provided whenever the facilities are in use

WE will not provide indemnity in respect of BODILY INJURY to persons taking part in activities in the skateboard or BMX parks unless arising solely from defects in the structure of the skateboard or BMX park or the defective condition of the associated premises