

Council policy pack

Your policy schedule

Insured

Kirby Cane and Ellingham 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

LCO01469

Date of Issue

29/05/2025

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 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 |
|---------|-----------------------------|---------------|
| £0.00 | £0.00 | £0.00 |

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

| | |
|--------------------------------------|---|
| Section 1 – Property damage | X |
| Section 2 – Fine art and collections | X |

General covers applying to all locations

| | |
|---|---|
| Section 3 – Business interruption | X |
| Section 4 – Goods in transit | X |
| Section 5 – Money with assault extension | ✓ |
| Section 6 – Personal accident | ✓ |
| Section 7 – Liabilities | ✓ |
| Section 8 – Reputational risks | ✓ |
| Section 9 – Hirers' liability | X |
| Section 10 – Trustees' and management liability | ✓ |
| Section 11 – Legal expenses | ✓ |
| Section 12 – Fidelity | ✓ |
| Section 13 – Terrorism | X |

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 | £0 | £0 |
| CONTENTS | £15,000 | £12,500 |
| Street Furniture | £36,000 | £30,000 |
| Walls, Gates and Fences | £15,000 | £12,500 |
| Playground Equipment | £114,756 | £95,630 |
| War Memorials | £36,000 | £30,000 |
| CCTV Equipment | £0 | £0 |
| Ground Surfaces | £21,426 | £17,855 |
| 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 |

Specified Property away from the PREMISES

| Item | Sum Insured | Location | Excess |
|---------|-------------|---|--------|
| Regalia | £0 | Anywhere within the GEOGRAPHICAL LIMITS | £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 | £0 | Not Included |
| RENT RECEIVABLE | £0 | Not Included |
| Additional Cost of Working | £0 | Not Included |
| Additional Increased Cost of Working | £0 | Not Included |

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 |
|-----------------|----|

Section 6 – Personal accident

| | |
|-----------------------------|-------------|
| Cover 1 – Clerk absence | Insured |
| Cover 2 – Personal accident | Not Insured |
| 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 | Excess |
|--------------------|---------------------------------------|
| £10,000,000 | £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 does not apply

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

Employers' Liability (Compulsory Insurance) Act 1969

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)

Policy number LCO01469
Name of policy holder Kirby Cane and Ellingham Parish Council
Date of commencement of insurance policy 01/06/2025
Date of expiry of insurance policy 31/05/2026

We hereby certify that subject to paragraph 2:

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney (b); and
2. the minimum amount of cover provided by this Policy is no less than £5 million (c)

Signed on behalf of Ecclesiastical Insurance Office plc (Authorised Insurer)



NOTES

- a. Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- b. Specify applicable law as provided for in regulation 4(6) of the Regulations.
- c. See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

IMPORTANT NOTICE

Under the terms of the Employers' Liability (Compulsory Insurance) Regulations 2008 the requirement to display a certificate will be satisfied if it is made available in electronic form and each relevant employee to whom it relates has reasonable access to it in that form.

PUBLIC LIABILITY INSURANCE CERTIFICATE

This certificate confirms that the policyholder named below has Public and products liability in force with an authorised insurer.

Insurer: Ecclesiastical Insurance Office plc
2000 Pioneer Avenue

Address: Brockworth
Gloucester
GL3 4AW

Policyholder: Kirby Cane and Ellingham Parish Council

Business: Local Council

Policy number: LCO01469

Period of insurance: From 01/06/2025 to 31/05/2026
£10,000,000

Limit of indemnity: Limit applies any one event for Public liability and applies any one period of insurance for Products liability

Limit applies any one event for Public liability and applies any one period of insurance for Products liability

Indemnity to Principal: Included

The cover provided is subject to the policy terms and conditions

Name and address of issuing intermediary:

Clear Insurance Management Ltd/Clear Councils

AGM House,
3 Barton Close,
Grove Park,
Enderby,
Leicester
LE19 1SJ