clear councils

ecclesiastical

Council policy pack

Your policy schedule

Insured
Soulbury Parish Council

Your Policy Number
LCO03238

Business Description
Local Council

Date of Issue
10/09/2026

Period of Insurance
From 01/10/2026 to 30/09/2027

Reason for Issue
Renewal

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

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
£743.66	£89.24	£832.90

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

Location 1 - cover applying to	Shipping Container Soulbury Millennium Green Leighton Buzzard Buckinghamshire LU7 0DQ
Section 1 – Property damage	✓
Section 2 – Fine art and collections	✗
General covers applying to all locations	
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	£3,202	£2,669
CONTENTS	£15,000	£12,500
Street Furniture	£66,994	£55,829
Walls, Gates and Fences	£17,964	£14,970
Playground Equipment	£60,000	£50,000
War Memorials	£36,000	£30,000
CCTV Equipment	£0	£0
Ground Surfaces	£11,094	£9,245
Mowers and Machinery	£13,964	£11,637
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

Location 1 - cover applying to	Shipping Container Soulbury Millennium Green Leighton Buzzard Buckinghamshire LU7 0DQ

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£3,202	£2,669

Extension 31 Subsidence

Insured

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	£2,500
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	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	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

CC183A - Fixed Rate Agreement

Period of Agreement 01/10/2024 to 30/09/2027

Applicable to the following numbered policy sections 1 - Property damage, 3 - Business Interruption and 5 - Money with assault extension

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 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
4. YOU will pay all Insurance Premium Tax including any increases in tax as may be applied
5. this agreement does not apply in respect of any Terrorism insurance provided by this policy
6. 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 records
   but 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

C1008 - Buildings definition - Construction amendment

Applies to premises - Shipping Container, LU7 0DQ

In accordance with details lodged with and accepted by US specific buildings (or parts of buildings) insured by this Policy are built with materials other than brick stone or concrete and roofed with materials other than slates tiles metal concrete or asphalt

Clauses applying to Section 7 – Liabilities

CCLC090426 - Maintenance of Playgrounds Condition

Applicable to Section 7 Liabilities – Cover 2 Public & products liability

It is a CONDITION PRECEDENT TO LIABILITY that in respect of any playground equipment devices and facilities including sand pits and paddling pools that

1. all playgrounds are manufactured and installed to the appropriate standard and maintained in good condition
2. all playgrounds are inspected by a competent person at least weekly and all defects or risks to health or safety immediately rectified
   or
   the defective equipment device or facility taken out of use
3. all playgrounds are inspected at least annually by a Royal Society for the Prevention of Accidents (ROSPA) or a Register of Play Inspectors International (RPII) approved inspector
4. 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
5. YOU will determine where supervision is necessary and ensure that it is provided whenever the facilities are in use

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