clear
councils

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Ms Abi Williams

Melbourn Parish Council

30 High Street
Melbourn
Royston
Cambridgeshire
SG8 6DZ

16 September 2025

Quote Reference: LC/MELB/25225-NFBF

Dear Ms Williams,

LOCAL COUNCIL RENEWAL INVITE

Further to recent communications, we are pleased to confirm that your Local Councils Insurance policy is now provided via Ecclesiastical Insurance Office plc, please find your renewal invite enclosed. It is important that you review all the documentation, ensuring the information is correct and cover meets your requirements. If any of the information is incorrect, or you would like to make a change to your cover level(s) please contact our team.

Policy Type:	Local Councils
Insurer:	Ecclesiastical Insurance Office plc
Renewal Date:	**04 October 2025**
Premium:	£13,512.65 *including Insurance Premium Tax (IPT) at the current rate*
Arrangement Fee:	£50.00 *non-refundable in the event of cancellation*
TOTAL PREMIUM	£13,562.65

Please note the premium quoted is based on the information you have provided, should any information change or be incorrect the premium may be subject to change.

IMPORTANT DOCUMENTS: Please read the following documents carefully.

- **Policy Schedule:** This is an outline of the cover provided under the policy including cover levels, and relevant sums insured, excesses and exclusions.
- **Statement of Fact:** This is an outline of the information you have provided to Clear Councils and the insurer.
- **Your Risk Presentation Details:** This outlines the questions and answers provided by you to Clear Councils in relation to your previous policy.
- **Summary of Cover:** This provides a summary of the risk information held and levels of cover provided.
- **Policy Wording:** This sets out the cover provided and the terms, conditions and exclusions which apply.
- **Clear Councils Cyber Policy Information:** A summary of an additional Cyber Insurance policy Clear Councils can arrange for you.
- **Terms of Business:** Clear Councils' Terms and Conditions, which explain how we will manage your policy.
- **Premium Finance Information:** This provides important information regarding Premium Finance arrangements with Premium Credit Limited (PCL).

Renewal details for any other insurance policies arranged through Clear Insurance Management Ltd (CIM) alongside your Local Councils Insurance will be issued under a separate communication.

Policy Documents

Your documents will be emailed, however if you would prefer to receive a copy by post, please let a member of our team know.

Please note if you receive your documents by post, a Policy Wording will be posted to you in the first policy year, and only in subsequent years if the version previously provided is no longer valid.

Is This Policy Suitable for You?

This policy is designed for Local Town and Parish Councils domiciled in the UK who require insurance cover:

- as an employer against damages and legal costs made against them by employees for injury or disease arising out of their employment
- for claims made against them by third parties for injury, disease or damage to property during the policy term

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- for claims made against them by third parties for injury, disease or damage to property caused by or in connection with products sold during the policy term.
- require cover against theft of the council's own money, securities or property by an employee, partner, contractor or volunteer.
- require cover for money which is lost or stolen.
- requires cover against the cost of compensation claims made against your business's directors and key managers (officers) for alleged wrongful acts.
- Requires cover against libel and slander for certain events.
- require assistance with legal expenses incurred for certain events. (This element of cover is optional and can be removed if not required.)

We do not give advice or make a personal recommendation in relation to this policy regarding its suitability for your needs. It's important that you review the cover levels and sums insured and read and understand all documentation and policy terms to ensure it meets your requirements.

It is important that you check the levels of cover and sums insured noted on the enclosed documents are correct and reflective of current valuations, and that you are not under insured. Please check the statements and answers that are shown on these documents and let us know if anything is incorrect, as any inaccuracies or omissions may invalidate your cover. Should any alterations be required then please contact our Local Councils Team on 0330 013 0036.

What is Underinsurance?

This refers to inadequate insurance coverage which could leave you unable to claim for your full loss, and making you susceptible to the average rule, reducing your claim further. We recommend you obtain professional valuations for the reinstatement of your Buildings, every three years, to ensure your sum insured is set at the right level, avoiding the potentially damaging effects of underinsurance.

Index Linking

Certain Sums Insured on this policy are Index Linked, which means they will be adjusted annually according to recognised UK price indices. These indices measure the effect of inflation on such things as the price of raw materials and goods and the cost of labour. Each year, the relevant sums insured are automatically uplifted by your insurers. The revised values will be shown on your policy schedule at each renewal and the appropriate revised proportional premiums are charged accordingly. If your policy is subject to a Long-Term Agreement (see below), index linking will continue to be applied annually, and your premiums will therefore fluctuate proportionally, according to the revised values noted in your renewal invitation schedules. These rates fluctuate monthly, according to the most recent recommendations from the selected indices. Typically, different index linked rates may be applied to Buildings, Contents, Machinery, Plant and Equipment. These annual fluctuations are designed to help your sums insured to keep pace with the effects of inflation, however, you remain responsible for ensuring that your declared values and sums insured represent the correct replacement and/or reinstatement values of the items insured, at all times. Further information and explanation on this subject is available on request from Clear Councils.

Market Selection

We have approached a Single Insurer. You should also be aware that in sourcing and placing business with Ecclesiastical Insurance Office plc that we have acted as agent of the insurer. We act as your agent in the event of a claim

Important Changes to Your Policy

Please note the Policy Wording includes several additional and new conditions which apply to your policy. These conditions can be found on pages 16 to 18 of the Policy Wording.

These include but are not limited to the below:

- Alarm Condition
- Minimum Security Condition
- Unoccupancy Condition

It is important to review these fully understand the additional conditions which apply to your policy.

- Motor No Claims Bonus protection is no longer available under this product.
- Cover for Data Breach Recovery is no longer available. We are, however, able to provide a separate Cyber quotation.
- Legal Expenses was previously included as a mandatory extension with Aviva Insurance. It is now included as an optional benefit under your Local Councils policy with Ecclesiastical Insurance Office plc and this element of cover can be removed if not required.

This element of cover provides legal costs to defend claims made against the business from various areas such as Contract Disputes, Employment Disputes, Tax Investigation, Landlord/Tenant Disputes and Statutory Licence Protection.

The cost of this element of cover within your Local Councils policy is £160.62.

Significant Endorsements, Exclusions, Limitations, Warranties and Subjectivities

Please refer to the enclosed Policy Schedule, Policy Summary and Policy Wording which outline all conditions and exclusions applicable to your policy.

All key and significant endorsements specifically applicable to the Council, these can be found listed below:

- [C1008] - Buildings definition - Construction amendment
- [CC183] - Fixed Rate Agreement
- [CCLI01] - Skateboard/BMX Parks
- [CCPD01] - Amendment to Contents definition
- [CCPD02] - Tenant’s improvements definition

It is important that you read and understand the endorsements, exclusions, limitations and other conditions and warranties that apply both on the Policy Schedule and within the Policy Wording. Please contact the Clear Councils Team if you require any further explanation or assistance.

Failure to adhere to any significant endorsements, exclusions, limitations and other conditions and warranties can invalidate your policy, compromise your cover and result in claims not being paid. It is therefore vital that you are clear on your responsibilities. Please refer to the enclosed Policy Schedule and Policy Wording documents for further information.

The **Policy Wording** will include conditions that you must meet so cover applies if a claim is made. The insurer can refuse to pay out if all the policy's conditions are not met.

The policy may also include warranties. A **warranty** is a condition you must comply with precisely; if a warranty is not fulfilled, the insurer can suspend cover or cancel it.

Your insurer can refuse to pay out if you don't meet all its conditions. The proposal from the insurer can contain conditions called subjectivities. A **subjectivity** is something the insurer will want you to carry out within a standard timescale. For example, you could be asked to fill in a proposal form, provide details of your claims history, or undertake risk improvement measures.

Excesses

All excesses are detailed in your Policy Schedule, please ensure you familiarise yourself with these.

Failure to adhere to any significant endorsements, exclusions, limitations and other conditions and warranties can invalidate your policy, compromise your cover and result in claims not being paid. It is therefore vital that you are clear on your responsibilities. Please refer to the enclosed Policy Schedule and Policy Wording documents for further information.

The insurer may also add an excess or exclusions. An **excess** is the amount paid, or the insurer holds back in the event of a claim (excess details are noted below). An **exclusion** is a clause in the policy that states which risks the insurance won’t cover.

Duty of Fair Presentation

It is your responsibility to provide a fair presentation of the insurance risk by carrying out a reasonable search for information, including obtaining information from senior managers or other parties within your organisation or anybody who your business outsources any tasks to.

You must disclose every material circumstance which you know or ought to know or failing that disclose sufficient information to put your insurer on notice that it needs to make further enquiries. You must ensure that any information you provide is correct to the best of your knowledge and representations that you make in expectation or belief must be made in good faith.

To ensure that your business is adequately covered, you have an ongoing responsibility to share all material circumstances about your business are accurate and in good faith. Details about your business, its activities and how it is managed must be reported to your insurers. This means you must disclose:

- All known material circumstances which may influence your insurer's assessment of the risk, for example:

- Changes to your address, premises, or security
- Contractual obligations to customers and suppliers
- Changes to processes or your customer base
- New products and services
- Importing/Exporting to or from foreign markets
- Opening offices or employing staff overseas
- Past Convictions, County Court Judgements, Bankruptcies, or company/ individual voluntary arrangements
- Been the subject of recovery action by HM revenue and customs
- Been prosecuted, served prohibition, or served an important order or notice under health and safety legislation or environmental protection legislation
- Been disqualified from being a company director

- The knowledge of your senior management team, as well as directors, middle management and staff who may have knowledge of information material to the nature of your business now or any changes which might affect the profile of your risk in the future.
- You are obliged to undertake a reasonable search of any information relating to your business held by external parties employed to advise the business, such as consultants, managing agents, accountants, solicitors, or risk managers.

Remuneration

We will charge a policy administration fee in respect of this policy (details of which can be found in the ‘Premium Breakdown’ section of this Information Pack). In addition, the insurer will pay us commission, which is a percentage of the total premium you pay.

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For this policy, we undertake additional work on behalf of the insurer for which we receive additional income paid by the insurer.

If you make any changes to your policy after the inception or renewal date, we will charge a £25.00 Administration Fee in addition to any premium decrease/increase applied by your insurer.

Cancellation Rights

You have the right to cancel this insurance after the inception or renewal date, as described in the Insurance Product Information Document (IPID) or in your Policy Wording.

Claims

Insurers require you to notify details of claims or circumstances that may give rise to a claim against you. This Condition sets out the insurer's requirements for notifying claims and the procedures to be adopted and complied with. For example, you must not admit liability or prejudice the insurer's position and if you do, insurers could repudiate claims.

Additional Benefits

Local Council Awards Scheme (LCAS)

If you hold a Foundation, Quality or Gold Quality Award, you are entitled to a premium discount, in addition to any discounts already applied to this quotation. Simply contact the Local Councils Insurance Team on the contact number noted below, confirming your LCAS status, for us to provide an amended quotation.

Fixed Rate Agreement

Where your previous Aviva policy was subject to a Long-Term Undertaking (LTU), Ecclesiastical have converted that to their Fixed Rate Agreement (FRA) at this renewal. Please refer to the FRA endorsement wording on your schedule. The FRA will expire on the same date that your previous LTU was set to expire. This quotation includes a Fixed Rate Agreement (FRA) discount. An FRA gives you the benefit of ensuring that your policy will renew based on the same underlying rates as those used for the first year's quotation, and is relevant to your Property, Business Interruption and Money sections of cover only, subject to meeting the terms and conditions of the agreement (enclosed). Please be aware that premiums are adjusted proportionally, according to any revised sums insured you declare to us, for example, during the policy period, or in advance of a renewal.

Premiums are also adjusted proportionally, according to fluctuations in the value of annual index linking applied at each renewal by your insurers (as explained above). Your insurers reserve the right to adjust the underlying rates and terms, where there have been claims made during the period preceding a renewal, as detailed in the agreement. Any changes to the rate of Insurance Premium Tax, in accordance with HMRC instructions, will also apply at each renewal. As you have chosen to enter a Fixed Rate Agreement, you are agreeing to maintain this insurance policy until point of renewal three years from the commencement of this agreement. This FRA relates solely to the abovementioned sections of this product and cannot be transferred to another policy or insurer.

Other Insurance Products

Clear Cyber for Councils

Working with Talbot Underwriting Ltd we can arrange additional cover which will help you in the event of a cyber-attack, and any liabilities that arise due to a breach of privacy legislation (GDPR).

The policy provides:

- Limit of Indemnity: £250,000
- E-Theft Extension (Social Engineering/Funds Transfer): £25,000
- 10 free device licences for award-winning endpoint protection **AVAST Antivirus Pro Plus** and cloud data backups (RRP £400 per annum) which satisfies policy conditions.

The policy also offers a range of benefits which are exclusive to the Clear Cyber for Councils policy, including:

- Free EOS Data Breach alert and monitoring service
- Small councils can work in partnership and have a joint policy with up to 3 other councils, enabling you to split the cost and share the 10 free AVAST Antivirus Pro Plus device licences
- Free 1 hour Cyber/GDPR consultation with a Compliance specialist who has experience as a councillor, to offer information and guidance. Further consultancy is available at an extra cost.

Please find further details enclosed.

What To Do Next

Please read through the enclosed documents carefully, ensuring the cover details accurately reflect your requirements.

If you would like to go ahead and renew cover, please contact us by phone or email. It is essential that we receive instructions to proceed with cover and payment prior to the renewal date.

Paying for Your Policy

Credit/Debit Card:	**Please access our online Self Service Portal*** or call us on 0330 013 0036 and have your card details ready. * Please refer to our recent email communications detailing the registration and access process. If you need any assistance getting started, please email, or call the team and we will be happy to help.
BACS/Automatic Transfer:	Account Name: Clear Insurance Management Ltd Account No.: 65304586 Sort Code: 60-15-03 Reference: Your quote reference (see above)
Cheque:	Please make cheques payable to Clear Insurance Management Ltd and send to, Clear Insurance Management Ltd, AGM House, 3 Barton Close, Grove Park, Enderby, Leicester, LE19 1SJ, quoting your quote reference (see above) on the reverse.

Premium Finance

You may be able to spread the cost of your insurance premium across regular monthly instalments; if you choose this method a Premium Finance Loan Application will be sent to you for completion. Please note Clear Insurance Management is a credit broker and not a lender, we will not provide you with any advice regarding finance and will only approach Premium Finance Limited (PCL). Clear Insurance Management is remunerated for arranging credit. Please refer to the enclosed Premium Finance Information Sheet for further information.

Finance Provider	Premium Finance Limited (PCL)
Loan Amount	£13,562.65
Interest Amount (7.95%)	£50.00
10 Monthly Instalments of	£1,464.09
Total Payable	£13,612.65
APR	20.77%
Instalment Term	10 Months
Policy Term	12 Months

The policy term is 2 months longer than the instalment plan. Financing the premium at £13,612.65 means the overall cost will be more expensive than making a single payment of £13,562.65, the additional cost amounts to £13,612.65 minus £13,562.65.

Please refer to the enclosed **Premium Finance Information Sheet** for further information.

We look forward to receiving your instructions, however, should you have any queries in relation to the quotation please contact us.

Yours sincerely,

Clear Councils Team
Email: councils@thecleargroup.com
Telephone: 0330 013 0036
Website: www.clearcouncils.co.uk

Council quote pack

Your quote schedule

Proposer Name
Melbourn Parish Council

Business Description
Local Council

Reason for Issue
Quote valid until 14/11/2025.

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

Your Quote Number
LC/MELB/25225-NFBF

Date of quote
16/09/2025

This schedule gives details of the cover you have chosen for your quote. 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
  - wish to accept this quote

Your premium

Premium	Insurance Premium Tax (IPT)	Total Premium
£12,064.87	£1,447.78	£13,512.65

Your quote 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	Melbourn Sports Pavilion, The Moor Melbourn Royston Cambridgeshire SG8 6ED

Section 1 – Property damage	✓
Section 2 – Fine art and collections	✗

Location 2 - cover applying to	Cemetery Shed Orchard Road Melbourn Hertfordshire SG8 6HL

Section 1 – Property damage	✓
Section 2 – Fine art and collections	✗

Location 3 - cover applying to	Cemetery Lychgate Orchard Road Melbourn Hertfordshire SG8 6HL

Section 1 – Property damage	✓
Section 2 – Fine art and collections	✗

Location 4 - cover applying to	Old Fire Engine House High Street Melbourn Hertfordshire SG8 6ED

Section 1 – Property damage	✓
Section 2 – Fine art and collections	✗

Location 5 - cover applying to	Little Hands Nursery School The Moor Melbourn Hertfordshire SG8 6ED

Section 1 – Property damage	✓
Section 2 – Fine art and collections	✗

Location 6 - cover applying to	Melbourn Community Hub (incl Solar Panels at £30k) 30 High Street Melbourn Hertfordshire SG8 6DZ

Section 1 – Property damage	✓
Section 2 – Fine art and collections	✗

Location 7 - cover applying to	Car Park Workshop and Garage Parish Council Car Park, High Street Melbourn Hertfordshire SG8 6DZ

Section 1 – Property damage	✓
Section 2 – Fine art and collections	✗

Location 8 - cover applying to	Churchyard Wall, All Saints Church The Cross Melbourn Cambridgeshire SG8 6DY

Section 1 – Property damage	✓
Section 2 – Fine art and collections	✗

Location 9 - cover applying to	Boardwalk Nr Stockbridge Meadows Melbourn Royston Cambridgeshire SG8 6FG

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	£8,772,070	£7,310,059
CONTENTS	£206,044	£171,704
Street Furniture	£120,000	£100,000
Walls, Gates and Fences	£249,087	£207,573
Playground Equipment	£193,071	£160,893
War Memorials	£90,000	£75,000
CCTV Equipment	£25,736	£21,447
Ground Surfaces	£78,793	£65,661
Mowers and Machinery	£30,000	£25,000
Sports Equipment	£36,000	£30,000

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	Melbourn Sports Pavilion, The Moor Melbourn Royston Cambridgeshire SG8 6ED

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£1,707,153	£1,422,628

Location 2 - cover applying to	Cemetery Shed Orchard Road Melbourn Hertfordshire SG8 6HL

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£103,873	£86,561

Location 3 - cover applying to	Cemetery Lychgate Orchard Road Melbourn Hertfordshire SG8 6HL

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£231,834	£193,195

Location 4 - cover applying to	Old Fire Engine House High Street Melbourn Hertfordshire SG8 6ED

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£149,036	£124,197

Location 5 - cover applying to	Little Hands Nursery School The Moor Melbourn Hertfordshire SG8 6ED

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£2,480,943	£2,067,453

Location 6 - cover applying to	Melbourn Community Hub (incl Solar Panels at £30k) 30 High Street Melbourn Hertfordshire SG8 6DZ

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£3,001,821	£2,501,518

Location 7 - cover applying to	Car Park Workshop and Garage Parish Council Car Park, High Street Melbourn Hertfordshire SG8 6DZ

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£257,426	£214,522

Location 8 - cover applying to	Churchyard Wall, All Saints Church The Cross Melbourn Cambridgeshire SG8 6DY

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£752,712	£627,260

Location 9 - cover applying to	Boardwalk Nr Stockbridge Meadows Melbourn Royston Cambridgeshire SG8 6FG

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£87,270	£72,725

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	£15,000	12 Months
RENT RECEIVABLE	£78,000	36 Months
Additional Cost of Working	£10,000	12 Months
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

Section 6 – Personal accident

Cover 1 – Clerk absence	Not 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	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

The table below shows the cover provided by the Hirer's liability section, and the amounts you would be insured for.

Risk address	Melbourn Sports Pavilion, The Moor Melbourn Royston Cambridgeshire SG8 6ED

Limit of indemnity	Estimated hiring charges	Third party property damage excess
£1,000,000	£50,000	£250

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 5,001 - 10,000	£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

C1008 - Buildings definition - Construction amendment

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

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

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

Your Council insurance pack

Your Policy Statement of Fact

Proposer Name Melbourn Parish Council	**Your Quote Number** LC/MELB/25225-NFBF
Business Description Local Council	**Date of Issue** 16/09/2025
Reason for Issue Quotation	**Quote valid until** 14/11/2025

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	Melbourn Parish Council
Rural Community Council (England) or County Voluntary Council (Wales) you are affiliated or in which County area your Hall is situated	Cambridgeshire
Population size	5,001 - 10,000

About your premises – location specific

Risk address – location 1	Melbourn Sports Pavilion, The Moor Melbourn Royston Cambridgeshire SG8 6ED

About occupancy:

For this location:

• you are the sole occupant and no part is used and/or hired by third parties	Yes
• 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

The property has never been:

• affected by movement of any kind (for example subsidence, heave, landslip or settlement)	No
• underpinned	No
• provided with other means of structural support	No
• situated on made-up ground or underground workings.	No

Risk address – location 2	Cemetery Shed Orchard Road Melbourn Hertfordshire SG8 6HL

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

The property has never been:

• affected by movement of any kind (for example subsidence, heave, landslip or settlement)	No
• underpinned	No
• provided with other means of structural support	No
• situated on made-up ground or underground workings.	No

Risk address – location 3	Cemetery Lychgate Orchard Road Melbourn Hertfordshire SG8 6HL

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	No
• 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

The property has never been:

• affected by movement of any kind (for example subsidence, heave, landslip or settlement)	No
• underpinned	No
• provided with other means of structural support	No
• situated on made-up ground or underground workings.	No

Risk address – location 4	Old Fire Engine House High Street Melbourn Hertfordshire SG8 6ED

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

The property has never been:

• affected by movement of any kind (for example subsidence, heave, landslip or settlement)	No
• underpinned	No
• provided with other means of structural support	No
• situated on made-up ground or underground workings.	No

Risk address – location 5	Little Hands Nursery School The Moor Melbourn Hertfordshire SG8 6ED

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	No
• 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

The property has never been:

• affected by movement of any kind (for example subsidence, heave, landslip or settlement)	No
• underpinned	No
• provided with other means of structural support	No
• situated on made-up ground or underground workings.	No

Risk address – location 6	Melbourn Community Hub (incl Solar Panels at £30k) 30 High Street Melbourn Hertfordshire SG8 6DZ

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	No
• 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

The property has never been:

• affected by movement of any kind (for example subsidence, heave, landslip or settlement)	No
• underpinned	No
• provided with other means of structural support	No
• situated on made-up ground or underground workings.	No

Risk address – location 7	Car Park Workshop and Garage Parish Council Car Park, High Street Melbourn Hertfordshire SG8 6DZ

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

The property has never been:

• affected by movement of any kind (for example subsidence, heave, landslip or settlement)	No
• underpinned	No
• provided with other means of structural support	No
• situated on made-up ground or underground workings.	No

Risk address – location 8	Churchyard Wall, All Saints Church The Cross Melbourn Cambridgeshire SG8 6DY

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

The property has never been:

• affected by movement of any kind (for example subsidence, heave, landslip or settlement)	No
• underpinned	No
• provided with other means of structural support	No
• situated on made-up ground or underground workings.	No

Risk address – location 9	Boardwalk Nr Stockbridge Meadows Melbourn Royston Cambridgeshire SG8 6FG

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	No
• 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

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	Not Applicable

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).	True

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.

Building Construction - Please provide more information	Recycled Plastic Boardwalk

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.

Your Risk Presentation Details

16/09/2025

Please find below a full record of the questions we asked and the answers you provided. This represents your presentation of relevant details of your insurance risk and your cover requirements, upon which the insurer has based your insurance quotation. It is important to review this document carefully and to let us know immediately if anything is incorrect or inaccurate. You will receive an updated copy of this information for your records, with every quotation, new policy, renewal, or mid-term adjustment.

Whilst this document does not form a part of the insurance policy itself, it is an important record of the facts presented to your insurer for the purposes of obtaining insurance.

Where this document has been delivered to you as part of a renewal invitation, or renewal confirmation, you will see that the answers to certain questions are shown as 'Rollover'. These are new questions following our recent transition from one insurer to another. The new insurers have accepted your risk based on previously asked questions only and have not required you to answer any new or additional questions at this stage. You may be required to provide answers to these new questions at some stage in future. We will contact you independently for additional information at a later date. You do not need to provide any additional information at this stage.

If you wish to amend or update any details provided here, or if you have any other questions relating to the details recorded below, please contact us. Our contact details can be found in the enclosed letter.

clear councils

Client Details

Council Name	Melbourn Parish Council
Address Line 1	30 High Street
Address Line 2	Melbourn
Town	Royston
County	Cambridgeshire
Postcode	SG8 6DZ
Please state to which Rural Community Council (England) or County Voluntary Council (Wales) you are affiliated or in which County area your Hall is situated	Cambridgeshire
Population Size	5,001 - 10,000
If you do not have an PAYE Reference, please confirm that you are exempt from holding one	To be confirmed
Contact Title	Ms
Contact Forename	Abi
Contact Surname	Williams
Contact Telephone	01763 263303
Contact Email Address	parishclerk@melbournpc.co.uk
Contact Email Address Verified	Yes
Additional Email Address	
This is...	a new quotation
Current Insurer	Aviva

Mandatory Covers

Public Liability Limit of Indemnity	£10,000,000
Employers Liability Limit of Indemnity	10,000,000
Trustees & Management Limit	500,000
Libel and Slander Limit	250,000
Money - Cash in Transit, on Premises in Business Hours, in Bank Night Safe	£2,500
Money - Cash in Safe	2,500.00
Do you require a higher Fidelity Limit than the £250,000 default offered?	No
Are you able to comply with all of the Minimum standard of control?	Yes

Additional Covers

Do you require Additional Covers, as set out below?	Yes
Do you wish to increase the standard limit for any of the above options	Yes
Contents Limit	171704
Street Furniture Limit	100000
Gates & Fences Limit	207573
Playground Equipment Limit	160893
War Memorials Limit	75000

Mowers & Machinery Limit	25000
Sports Equipment Limit	30000
Please enter Gates & Fences Limit required	207,573
Please enter Mowers & Machinery required	0
Total of Higher Values	540,170

Optional Covers

Do you require cover for Buildings	Yes

Buildings Cover 1

Address Line 1	Melbourn Sports Pavilion, The Moor
Address Line 2	Melbourn
Town	Royston
County	Cambridgeshire
Postcode	SG8 6ED
(i) Combined JBA	0
(ii) Coastal Risk	0
(iii) River Risk	0
(iv) Surface Risk	0
Subsidence risk detected - insert Mapview review score here	1
Please state the Sum Insured	1,422,628
Has the Buildings Sum Insured been set according to a current professional valuation (less than 3 years old), provided by an RICS qualified source?	No
Construction Type	Standard Construction defined as being constructed of brick, stone, or concrete and roofed with slate, tiles, asphalt, concrete or metal
Does the property have a flat felted roof with a timber (or other combustible material) sub structure?	Rollover
Does the property have timber frame construction?	Rollover
Does the property have a thatched roof?	Rollover
Is the property lined with non LPCB approved combustible insulation panels?	Rollover
Are the premises listed?	Rollover
Year of build?	Rollover
Are the Premises purpose built or converted?	Rollover
Please confirm Building Occupancy type	Rollover
Are the premises protected by a maintained Intruder Alarm?	Rollover
Does the premises have a documented fire risk assessment which is reviewed annually?	Rollover
Are the Premises protected by a maintained Fire Alarm?	Rollover
Has an electrical inspection been carried out within the last 5 years by a NICEIC/ECA/NAPIT commerical contractor?	Rollover
Did the electrical inspection result in a satisfactory grade?	Yes
Where relevant, does each location have an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor?	Rollover
Is the premises 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

Is the premises to be insured used solely for the purpose of your business?	Rollover
Are all of the premises or part of the premises hired out?	Yes
Please give details	Private hire
Do you require Hirers Liability cover?	Yes
What are your estimated annual hiring charges?	50,000
Please select limit of indemnity required	£1,000,000
Are the premises in a good state of repair?	Rollover
You can confirm that the premises are not in the course of construction or erection, or undergoing building works	Rollover
You can confirm that the premises are not vacant, unoccupied or unfurnished	Yes
Is Subsidence cover required	Yes
Has the property or any part of it ever been affected by movement of any kind (for example subsidence, heave, landslip or settlement),been underpinned or provided with other means of structural support or situated on made-up ground, underground workings or within 200 metres of a cliff?	No

Buildings Cover 2

Address Line 1	Cemetery Shed
Address Line 2	Orchard Road
Town	Melbourn
County	Hertfordshire
Postcode	SG8 6HL
Please state the Sum Insured	86,561
Has the Buildings Sum Insured been set according to a current professional valuation (less than 3 years old), provided by an RICS qualified source?	No
Construction Type	Standard Construction defined as being constructed of brick, stone, or concrete and roofed with slate, tiles, asphalt, concrete or metal
Does the property have a flat felted roof with a timber (or other combustible material) sub structure?	Rollover
Does the property have timber frame construction?	Rollover
Does the property have a thatched roof?	Rollover
Is the property lined with non LPCB approved combustible insulation panels?	Rollover
Are the premises listed?	Rollover
Year of build?	Rollover
Are the Premises purpose built or converted?	Rollover
Please confirm Building Occupancy type	Rollover
Are the premises protected by a maintained Intruder Alarm?	Rollover
Does the premises have a documented fire risk assessment which is reviewed annually?	Rollover
Are the Premises protected by a maintained Fire Alarm?	Rollover
Has an electrical inspection been carried out within the last 5 years by a NICEIC/ECA/NAPIT commerical contractor?	Rollover
Did the electrical inspection result in a satisfactory grade?	Yes
Where relevant, does each location have an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor?	Rollover

Is the premises 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
Is the premises to be insured used solely for the purpose of your business?	Rollover
Are all of the premises or part of the premises hired out?	Rollover
Are the premises in a good state of repair?	Rollover
You can confirm that the premises are not in the course of construction or erection, or undergoing building works	Rollover
You can confirm that the premises are not vacant, unoccupied or unfurnished	Yes
Is Subsidence cover required	Yes
Has the property or any part of it ever been affected by movement of any kind (for example subsidence, heave, landslip or settlement),been underpinned or provided with other means of structural support or situated on made-up ground, underground workings or within 200 metres of a cliff?	No

Buildings Cover 3

Address Line 1	Cemetery Lychgate
Address Line 2	Orchard Road
Town	Melbourn
County	Hertfordshire
Postcode	SG8 6HL
Please state the Sum Insured	193,195
Has the Buildings Sum Insured been set according to a current professional valuation (less than 3 years old), provided by an RICS qualified source?	No
Construction Type	Non-Standard Construstion Buildings incl Listed Buildings & Pavilions (excl panelling/Timber/Portacabins)
Does the property have a flat felted roof with a timber (or other combustible material) sub structure?	Rollover
Does the property have timber frame construction?	Rollover
Does the property have a thatched roof?	Rollover
Is the property lined with non LPCB approved combustible insulation panels?	Rollover
Are the premises listed?	Rollover
Year of build?	Rollover
Are the Premises purpose built or converted?	Rollover
Please confirm Building Occupancy type	Rollover
Are the premises protected by a maintained Intruder Alarm?	Rollover
Does the premises have a documented fire risk assessment which is reviewed annually?	Rollover
Are the Premises protected by a maintained Fire Alarm?	Rollover
Has an electrical inspection been carried out within the last 5 years by a NICEIC/ECA/NAPIT commerical contractor?	Rollover
Did the electrical inspection result in a satisfactory grade?	Yes
Where relevant, does each location have an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor?	Rollover
Is the premises 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
Is the premises to be insured used solely for the purpose of your business?	Rollover
Are all of the premises or part of the premises hired out?	Rollover

Are the premises in a good state of repair?	Rollover
You can confirm that the premises are not in the course of construction or erection, or undergoing building works	Rollover
You can confirm that the premises are not vacant, unoccupied or unfurnished	Yes
Is Subsidence cover required	Yes
Has the property or any part of it ever been affected by movement of any kind (for example subsidence, heave, landslip or settlement),been underpinned or provided with other means of structural support or situated on made-up ground, underground workings or within 200 metres of a cliff?	No

Buildings Cover 4

Address Line 1	Old Fire Engine House
Address Line 2	High Street
Town	Melbourn
County	Hertfordshire
Postcode	SG8 6ED
(i) Combined JBA	0
(ii) Coastal Risk	0
(iii) River Risk	0
(iv) Surface Risk	0
Subsidence risk detected - insert Mapview review score here	1
Please state the Sum Insured	124,197
Has the Buildings Sum Insured been set according to a current professional valuation (less than 3 years old), provided by an RICS qualified source?	No
Construction Type	Standard Construction defined as being constructed of brick, stone, or concrete and roofed with slate, tiles, asphalt, concrete or metal
Does the property have a flat felted roof with a timber (or other combustible material) sub structure?	Rollover
Does the property have timber frame construction?	Rollover
Does the property have a thatched roof?	Rollover
Is the property lined with non LPCB approved combustible insulation panels?	Rollover
Are the premises listed?	Rollover
Year of build?	Rollover
Are the Premises purpose built or converted?	Rollover
Please confirm Building Occupancy type	Rollover
Are the premises protected by a maintained Intruder Alarm?	Rollover
Does the premises have a documented fire risk assessment which is reviewed annually?	Rollover
Are the Premises protected by a maintained Fire Alarm?	Rollover
Has an electrical inspection been carried out within the last 5 years by a NICEIC/ECA/NAPIT commerical contractor?	Rollover
Did the electrical inspection result in a satisfactory grade?	Yes
Where relevant, does each location have an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor?	Rollover
Is the premises 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

Is the premises to be insured used solely for the purpose of your business?	Rollover
Are all of the premises or part of the premises hired out?	Rollover
Are the premises in a good state of repair?	Rollover
You can confirm that the premises are not in the course of construction or erection, or undergoing building works	Rollover
You can confirm that the premises are not vacant, unoccupied or unfurnished	Yes
Is Subsidence cover required	Yes
Has the property or any part of it ever been affected by movement of any kind (for example subsidence, heave, landslip or settlement),been underpinned or provided with other means of structural support or situated on made-up ground, underground workings or within 200 metres of a cliff?	No

Buildings Cover 5

Address Line 1	Little Hands Nursery School
Address Line 2	The Moor
Town	Melbourn
County	Hertfordshire
Postcode	SG8 6ED
(i) Combined JBA	0
(ii) Coastal Risk	0
(iii) River Risk	0
(iv) Surface Risk	0
Subsidence risk detected - insert Mapview review score here	1
Please state the Sum Insured	2,067,453
Has the Buildings Sum Insured been set according to a current professional valuation (less than 3 years old), provided by an RICS qualified source?	No
Construction Type	Non-Standard Construstion Buildings incl Listed Buildings & Pavilions (excl panelling/Timber/Portacabins)
Does the property have a flat felted roof with a timber (or other combustible material) sub structure?	Rollover
Does the property have timber frame construction?	Rollover
Does the property have a thatched roof?	Rollover
Is the property lined with non LPCB approved combustible insulation panels?	Rollover
Are the premises listed?	Rollover
Year of build?	Rollover
Are the Premises purpose built or converted?	Rollover
Please confirm Building Occupancy type	Rollover
Are the premises protected by a maintained Intruder Alarm?	Rollover
Does the premises have a documented fire risk assessment which is reviewed annually?	Rollover
Are the Premises protected by a maintained Fire Alarm?	Rollover
Has an electrical inspection been carried out within the last 5 years by a NICEIC/ECA/NAPIT commerical contractor?	Rollover
Did the electrical inspection result in a satisfactory grade?	Yes
Where relevant, does each location have an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor?	Rollover
Is the premises 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
Is the premises to be insured used solely for the purpose of your business?	Rollover
Are all of the premises or part of the premises hired out?	Rollover
Are the premises in a good state of repair?	Rollover
You can confirm that the premises are not in the course of construction or erection, or undergoing building works	Rollover
You can confirm that the premises are not vacant, unoccupied or unfurnished	Yes
Is Subsidence cover required	Yes
Has the property or any part of it ever been affected by movement of any kind (for example subsidence, heave, landslip or settlement),been underpinned or provided with other means of structural support or situated on made-up ground, underground workings or within 200 metres of a cliff?	No

Buildings Cover 6

Address Line 1	Melbourn Community Hub (incl Solar Panels at £30k)
Address Line 2	30 High Street
Town	Melbourn
County	Hertfordshire
Postcode	SG8 6DZ
Please state the Sum Insured	2,501,518
Has the Buildings Sum Insured been set according to a current professional valuation (less than 3 years old), provided by an RICS qualified source?	No
Construction Type	Timber Buildings & Portacabins
Does the property have a flat felted roof with a timber (or other combustible material) sub structure?	Rollover
Does the property have timber frame construction?	Rollover
Does the property have a thatched roof?	Rollover
Is the property lined with non LPCB approved combustible insulation panels?	Rollover
Are the premises listed?	Rollover
Year of build?	Rollover
Are the Premises purpose built or converted?	Rollover
Please confirm Building Occupancy type	Rollover
Are the premises protected by a maintained Intruder Alarm?	Rollover
Does the premises have a documented fire risk assessment which is reviewed annually?	Rollover
Are the Premises protected by a maintained Fire Alarm?	Rollover
Has an electrical inspection been carried out within the last 5 years by a NICEIC/ECA/NAPIT commerical contractor?	Rollover
Did the electrical inspection result in a satisfactory grade?	Yes
Where relevant, does each location have an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor?	Rollover
Is the premises 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
Is the premises to be insured used solely for the purpose of your business?	Rollover
Are all of the premises or part of the premises hired out?	Rollover
Are the premises in a good state of repair?	Rollover

You can confirm that the premises are not in the course of construction or erection, or undergoing building works	Rollover
You can confirm that the premises are not vacant, unoccupied or unfurnished	Yes
Is Subsidence cover required	Yes
Has the property or any part of it ever been affected by movement of any kind (for example subsidence, heave, landslip or settlement),been underpinned or provided with other means of structural support or situated on made-up ground, underground workings or within 200 metres of a cliff?	No

Buildings Cover 7

Address Line 1	Car Park Workshop and Garage
Address Line 2	Parish Council Car Park, High Street
Town	Melbourn
County	Hertfordshire
Postcode	SG8 6DZ
Please state the Sum Insured	214,522
Has the Buildings Sum Insured been set according to a current professional valuation (less than 3 years old), provided by an RICS qualified source?	No
Construction Type	Standard Construction defined as being constructed of brick, stone, or concrete and roofed with slate, tiles, asphalt, concrete or metal
Does the property have a flat felted roof with a timber (or other combustible material) sub structure?	Rollover
Does the property have timber frame construction?	Rollover
Does the property have a thatched roof?	Rollover
Is the property lined with non LPCB approved combustible insulation panels?	Rollover
Are the premises listed?	Rollover
Year of build?	Rollover
Are the Premises purpose built or converted?	Rollover
Please confirm Building Occupancy type	Rollover
Are the premises protected by a maintained Intruder Alarm?	Rollover
Does the premises have a documented fire risk assessment which is reviewed annually?	Rollover
Are the Premises protected by a maintained Fire Alarm?	Rollover
Has an electrical inspection been carried out within the last 5 years by a NICEIC/ECA/NAPIT commerical contractor?	Rollover
Did the electrical inspection result in a satisfactory grade?	Yes
Where relevant, does each location have an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor?	Rollover
Is the premises 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
Is the premises to be insured used solely for the purpose of your business?	Rollover
Are all of the premises or part of the premises hired out?	Rollover
Are the premises in a good state of repair?	Rollover
You can confirm that the premises are not in the course of construction or erection, or undergoing building works	Rollover
You can confirm that the premises are not vacant, unoccupied or unfurnished	Yes

Is Subsidence cover required	Yes
Has the property or any part of it ever been affected by movement of any kind (for example subsidence, heave, landslip or settlement),been underpinned or provided with other means of structural support or situated on made-up ground, underground workings or within 200 metres of a cliff?	No

Buildings Cover 8

Address Line 1	Churchyard Wall, All Saints Church
Address Line 2	The Cross
Town	Melbourn
County	Cambridgeshire
Postcode	SG8 6DY
Please state the Sum Insured	627,260
Has the Buildings Sum Insured been set according to a current professional valuation (less than 3 years old), provided by an RICS qualified source?	No
Construction Type	Standard Construction defined as being constructed of brick, stone, or concrete and roofed with slate, tiles, asphalt, concrete or metal
Does the property have a flat felted roof with a timber (or other combustible material) sub structure?	Rollover
Does the property have timber frame construction?	Rollover
Does the property have a thatched roof?	Rollover
Is the property lined with non LPCB approved combustible insulation panels?	Rollover
Are the premises listed?	Rollover
Year of build?	Rollover
Are the Premises purpose built or converted?	Rollover
Please confirm Building Occupancy type	Rollover
Are the premises protected by a maintained Intruder Alarm?	Rollover
Does the premises have a documented fire risk assessment which is reviewed annually?	Rollover
Are the Premises protected by a maintained Fire Alarm?	Rollover
Has an electrical inspection been carried out within the last 5 years by a NICEIC/ECA/NAPIT commerical contractor?	Rollover
Did the electrical inspection result in a satisfactory grade?	Yes
Where relevant, does each location have an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor?	Rollover
Is the premises 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
Is the premises to be insured used solely for the purpose of your business?	Rollover
Are all of the premises or part of the premises hired out?	Rollover
Are the premises in a good state of repair?	Rollover
You can confirm that the premises are not in the course of construction or erection, or undergoing building works	Rollover
You can confirm that the premises are not vacant, unoccupied or unfurnished	Yes
Is Subsidence cover required	Yes
Has the property or any part of it ever been affected by movement of any kind (for example subsidence, heave, landslip or settlement),been underpinned or provided with other means	

of structural support or situated on made-up ground, underground workings or within 200 metres of a cliff?	No

Buildings Cover 9

Address Line 1	Boardwalk Nr Stockbridge Meadows
Address Line 2	Melbourn
Town	Royston
County	Cambridgeshire
Postcode	SG8 6FG
Please state the Sum Insured	72,725
Has the Buildings Sum Insured been set according to a current professional valuation (less than 3 years old), provided by an RICS qualified source?	No
Construction Type	Other
Please provide more information	Recycled Plastic Boardwalk
Does the property have a flat felted roof with a timber (or other combustible material) sub structure?	Rollover
Does the property have timber frame construction?	Rollover
Does the property have a thatched roof?	Rollover
Is the property lined with non LPCB approved combustible insulation panels?	Rollover
Are the premises listed?	Rollover
Year of build?	Rollover
Are the Premises purpose built or converted?	Rollover
Please confirm Building Occupancy type	Rollover
Are the premises protected by a maintained Intruder Alarm?	Rollover
Does the premises have a documented fire risk assessment which is reviewed annually?	Rollover
Are the Premises protected by a maintained Fire Alarm?	Rollover
Has an electrical inspection been carried out within the last 5 years by a NICEIC/ECA/NAPIT commerical contractor?	Rollover
Did the electrical inspection result in a satisfactory grade?	Yes
Where relevant, does each location have an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor?	Rollover
Is the premises 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
Is the premises to be insured used solely for the purpose of your business?	Rollover
Are all of the premises or part of the premises hired out?	Rollover
Are the premises in a good state of repair?	Rollover
You can confirm that the premises are not in the course of construction or erection, or undergoing building works	Rollover
You can confirm that the premises are not vacant, unoccupied or unfurnished	Yes
Is Subsidence cover required	No

Do you require cover for CCTV Equipment	Yes
Sum Insured required for CCTV Equipment	21,447
Is cover for Sports Ground Surfaces and/or Concrete, Tarmac or Asphalt Surfaces required	Yes
Sum Insured required for Ground Surfaces	65,661
Is cover for Regalia required	No

Are details of any interested parties to be included?	No
Is Business Interruption cover required?	Yes
Do you wish to add cover for Loss of Revenue?	Yes
Loss of Revenue Sum Insured	15,000
Additional Increase in Cost of Working sum insured (AICOW)	0
Loss of Revenue Indemnity Period (months)	12 Months
Do you wish to add cover for Additional Cost of Working (ACOW)?	Yes
Additional Cost of Working sum insured	10,000
Additional Cost of Working Indemnity Period (months)	12 Months
Do you wish to add cover for Rent receivable?	Yes
Rent receivable Sum Insured (appropriate to the Indemnity Period selected below)	78,000
Rent receivable Indemnity Period (months)	36 Months
Is cover for Personal Accident required	Yes
To the best of your knowledge or belief are all the persons to be insured in good physical and mental health?	Rollover
Do you wish to add cover for Key Persons?	Yes
For premises located in England, Wales or Scotland (excluding property located in the Channel Islands, Isle of Man and Northern Ireland) do you require cover for terrorist damage?	No
Is this cover to exclude terrorist damage for Business interruption?	No
Do you require cover for Legal Expenses?	Yes
Do you envision any redundancies in the next 12 months?	Rollover
Can you confirm that 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
Have you attained an award under the Local Council Awards Scheme?	No
Do you wish to enter into a 3 year Fixed Rate Agreement (FRA)?	Yes
Start date	04/10/2024
End date	03/10/2027

General Questions

(i) To the best of my/our knowledge and belief no insurer has declined your proposal, cancelled or refused to renew your policy, required an increased premium,special terms or conditions for any of the insurance proposed for.	True

(ii) Have you or any principal, director, partner, trustee,manager, clerk or councillor ever:

a. been convicted of any criminal offence other than a driving offence or 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.
b. been declared bankrupt or the subject of bankruptcy proceedings, liquidation, appointment of administrative receiver or administrators or made any arrangement with creditors either in a personal capacity or in connection with any company, business or firm with which any of you have been involved.

c. had any County Court Judgments made: i. against you in a personal capacity. ii. against any company, business or firm in which any of you have been involved as a director or partner or in a similar capacity.	No
(iii) a. Has any sanction, penalty or corrective action having been imposed within the last 5 years as a result of an investigation of the organisation by any regulatory or professional body such as the Health & Safety Executive or Ofsted. b. Have you or any principal, director, clerk, councillor, partner, employee or representative ever having been prosecuted under the Health and Safety at Work etc. Act 1974 or any similar legislation.	No
Can you confirm that 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
Within the last five years no charity or company to be insured or any of its present or former trustees, directors or officers been the subject of any complaint to or investigation by the Charity Commission or any other regulatory body?	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
Is there a programme for testing portable electrical appliances, and are records of such tests maintained?	Rollover
Is a record kept for all training delivered to your employees?	Rollover
Are there annually reviewed documented Health and Safety policy and procedures in place?	Rollover
Are your Health & Safety policy and procedures cascaded to all employees including volunteers?	Rollover
Business Description	Parish Council
Has the client elected to pay by instalments?	No
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 three years	True
Are you aware of any circumstances which might give rise to a claim?	No

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

T: 0330 0130036
E: councils@thecleargroup.com
www.clearcouncils.com

Invoice

Invoice Number:	LCO02385
Invoice Date:	16/09/2025
Policyholder Name:	Melbourn Parish Council
Policyholder Address:	30 High Street Melbourn Royston Cambridgeshire SG8 6DZ
Policy Number:	LCO02385
Policy Type:	Local Councils
Effective Date:	04/10/2025
Description:	Local Councils Insurance Renewal
Premium:	£12,064.87
Insurance Premium Tax:	£1,447.78
Administration Fee:	£50.00
Total Premium Due:	£13,562.65
Terms of Payment:	In advance of your renewal date 04/10/2025

How To Make Payment:

Credit/Debit Card:	Please call Clear Councils on 0330 013 0036 and have your card details ready.
BACS/Automatic Transfer:	Account Name: Clear Insurance Management Ltd Account No.: 65304586 Sort Code: 60-15-03 Reference: Your quote reference (see above)
Cheque:	Please make cheques payable to Clear Insurance Management Ltd and send to, Clear Insurance Management Ltd, AGM House, 3 Barton Close, Grove Park, Enderby, Leicester, LE19 1SJ, quoting your quote reference (see above) on the reverse.