

FG051 2526) Insurance review

1. In October 2025 Melbourn Parish Council received a report of the reinstatement costs of held assets as shown:

Asset	Reinstatement Cost	Current Insurance values	
		Sum Insured	Declared Value
The Community Hub	£2,448,900	£3,001,821	£2,501,518
Little Hands Nursery	£2,023,300	£2,480,943	£2,067,453
Melbourn Community Pavilion	£1,393,300	£1,707,153	£1,422,628
Old Fire Station	£121,300	£149,036	£124,197
Car Park Workshop	£210,300	£257,426	£214,522
Orchard Road cemetery lychgate	£188,800	£231,834	£193,195
Orchard Road cemetery building	£86,400	£103,873	£86,561
All Saints church wall	£645,500	£752,712	£627,260
<i>Garden, 83 High Street</i>	£63,200	<i>Not insured</i>	<i>Not insured</i>
Boardwalk Stockbridge Meadows	£93,300	£87,270	£72,725
War memorial	£115,200	£90,000	£75,000

Key:

Higher than reinstatement cost	Lower than reinstatement cost
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As a result, we contacted our current broker, Clear Insurance Management, to review our cover. This information generated a return premium of **£78.29**.

2. During the year we have enquired about the benefits of a move to insure the activities at land off Grinnel Hill through the Parish Council insurance. It was advised that the land itself is automatically covered with our current policy but that the activities on the land should continue to be covered by group independently.

PROPOSAL: To review insurance with broker prior to renewal (October) but envisage no changes.

Attached:

- Policy schedule of current cover.
- Supporting documents for reimbursement.

Council policy pack

Your policy schedule

Insured

Melbourn Parish Council

Business Description

Local Council

Period of Insurance

From 17/12/2025 to 03/10/2026

Broker

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

Your Policy Number

LCO02385

Date of Issue

17/12/2025

Reason for Issue

Mid Term Adjustment

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
-£92.22	-£11.07	-£103.29

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	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 Building 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
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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	£8,653,320	£7,211,100
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	£138,240	£115,200
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
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Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£1,671,960	£1,393,300

Location 2 - cover applying to	Cemetery Building Orchard Road Melbourn Hertfordshire SG8 6HL
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Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£103,680	£86,400

Location 3 - cover applying to	Cemetery Lychgate Orchard Road Melbourn Hertfordshire SG8 6HL
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Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£226,560	£188,800

Location 4 - cover applying to	Old Fire Engine House High Street Melbourn Hertfordshire SG8 6ED
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Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£145,560	£121,300

Location 5 - cover applying to	Little Hands Nursery School The Moor Melbourn Hertfordshire SG8 6ED
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Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£2,427,960	£2,023,300

Location 6 - cover applying to	Melbourn Community Hub (incl Solar Panels at £30k) 30 High Street Melbourn Hertfordshire SG8 6DZ
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Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£2,938,680	£2,448,900

Location 7 - cover applying to	Car Park Workshop and Garage Parish Council Car Park, High Street Melbourn Hertfordshire SG8 6DZ
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Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£252,360	£210,300

Location 8 - cover applying to	Churchyard Wall, All Saints Church The Cross Melbourn Cambridgeshire SG8 6DY
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Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£774,600	£645,500

Location 9 - cover applying to	Boardwalk Nr Stockbridge Meadows Melbourn Royston Cambridgeshire SG8 6FG
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Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£111,960	£93,300

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

£10,000,000

Excess

£250 Third party property damage only

Public liability extensions

Extension

Legionellosis

RETROACTIVE DATE

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 recordsbut not any cost in connection with producing information to be recorded or the value of information to YOU
2. the PERSONAL BELONGINGS of the following whilst at the PREMISES
 - a. directors trustees officials partners employees
 - b. visitors
 - c. other persons as shown in the schedule
3. personal money of those specified in (2)

Excluding

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

any living creatures

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

explosives

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

jewellery precious stones or precious metals bullion furs or curiosities

any other property more specifically insured

CCPD02 - Tenant's improvements definition

The following definition is added

TENANT'S IMPROVEMENTS

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

Clauses applying to Section 7 - Liabilities

CCLI01 - Skateboard/BMX Parks

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

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

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

Melbourn Parish Council
30 High Street
Melbourn
Royston
SG8 6DZ

17 December 2025

Reference: 77020200

Dear Abi

Your Local Councils Combined Insurance

Details of Amendments: Amended buildings sum insured following valuation

Further to your recent instructions the above change(s) has been made to your policy, effective from 17th December 2025.

Change to Premium

There is a return premium of £-78.29 for this amendment, which includes our £25.00 Administration Fee.

Once we receive the return premium from your insurer, we will forward this on to you. The timing of the refund can vary, dependent on the insurer and the timing of the amendment, but on average takes 60 to 90 days.

Checking your Documents

Please check the enclosed information carefully including the Statement of Fact to ensure all details remain correct and that the cover provided meets your requirements. If any of the information is incorrect, please contact our team on the number below; **failure to provide accurate and up-to-date information may result in cover being invalid, a claim not being paid or an additional premium being payable.**

Enclosures

- Policy Schedule
- Risk Details
- Statement of Fact
- Invoice

Where applicable, the Certificate of Employers' Liability Insurance needs to be displayed at the premises. We recommend that your old Certificates of Employer's Liability are retained for your records.

Your Duty of Disclosure

Failure to provide full and accurate information may mean that your cover is invalid. If you are in any doubt as to what facts are considered to be material, then please contact us to discuss.

If we can be of any further assistance concerning this or any other insurance issue, please do not hesitate to contact us.

Yours sincerely,

Emma Garner

Emma Garner
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Clear Insurance Management
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