PC087/2627d) Insurance Review

Background

MPC are in the final year of an LTA with Clear Insurance Management and as such have received the relevant renewal quote (renewal 5 October 2026).

Premium Breakdown

Insurance Premium	£10,443.30
Insurance Premium Tax	£1,253.20
Policy Administration Fee	£55.00
Total	**£11,751.50** (2025/26 ££13,562.65)

Key changes summary

Item	2025/26	2026/27	Change
Buildings	£8,772,070	£9,042,715	+£270,645
Contents	£206,044	£214,286	+£8,242
Walls, Gates & Fences	£249,087	£259,050	+£9,963
Playground Equipment	£193,071	£200,793	+£7,722
War Memorials	£90,000	£143,769	+£53,769
CCTV Equipment	£25,736	£26,764	+£1,028
Ground Surfaces	£78,793	£81,944	+£3,151

- Following the Rebuild Cost Assessment (RCA) late in 2025, the buildings values were revised downwards, which has resulted in a corresponding reduction in premium.
- The insurer reassessed the rating applied to the Melbourn Community Hub. Following this review, a lower rating has been applied for the current policy year, which has also contributed to the reduction in premium.
- The Fixed Rate Agreement, which remains in place until 2027, continues to provide benefit from the terms agreed under that arrangement.
- Subsidence cover has been included with all assets (excluding the boardwalk at Stockbridge Meadows).
- On premises money cover reduced from £5,000 to £2,500 due to no longer holding petty cash.
- New clause – flat roof inspection at Little Hands (already complying with this so no additional requirement to MPC)
- New clause – playground inspections (already complying with this so no additional requirement for MPC)
- Occupancy statements on policy schedule showed inconsistent responses – confirmation received from broker that occupancy statements are correct. Copy of email confirmation below:

PC087/2627d) Insurance Review

Thank you for the call Emma.

To ensure I have correctly understood our discussion, I have summarised below the occupancy and use of each location as discussed. My understanding is that these are the details currently reflected for the purposes of the insurance cover, quotation and renewal invitation.

There appears to have been some misunderstanding regarding the Statement of Fact and the way the occupancy wording has been applied. Based on our discussion, my understanding is as follows:

Location 1 – Sports pavilion – property is used by Melbourn Parish Council (MPC) and hired to third parties for social and recreation uses.

Location 2 – Cemetery Building – property is a shed used by MPC and NOT hired to third parties.

Location 3 – Cemetery Lychgate – this is a gate and not a building that is hireable.

Location 4 – Old Fire Engine House – property is a shed used by MPC and NOT hired to third parties

Location 5 – Little Hands Nursery School – property is owned by MPC and leased for the purposes of running a nursery school to a third party.

Location 6 – Melbourn Community Hub – property is owned by MPC and leased for the purposes of running a community building to a third party management company.

Location 7 – Car Park Workshop – property is owned by MPC and used solely for its purposes.

Location 8 – Churchyard Wall – this is wall.

Location 9 – Boardwalk – this is a flooring structure in a nature reserve.

Please confirm that the above information is accurate and that the renewal and cover will be arranged on this basis. If any of the above is incorrect, please let me know as soon as possible and how this would affect the premium.

In the absence of any corrections, Melbourn Parish Council will proceed on the understanding that these details accurately reflect the information held by insurers for the renewal.

Response

Thank you for your email and for summarising our discussion.

I can confirm that the information you have provided below accurately reflects my understanding of the occupancy and use of each location, and I have noted the clarification regarding the Statement of Fact.

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Clear Insurance Management
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Enderby, Leicester,
LE19 ISJ

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E: leicester@thecleargroup.com
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Melbourn Parish Council
30 High Street
Melbourn
Royston
SG8 6DZ

14 September 2026

Reference: 77020200

Dear Sir / Madam

Your Local Councils Combined Insurance

Your existing policy with Ecclesiastical Insurance Office Plc is due for renewal on 5th October 2026.

The total payable is £11,751.50 including Insurance Premium Tax (IPT) at the current rate, and our Policy Administration Fee of £55.00; full premium breakdown can be found in the **Important Information** section below.

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 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**.

IMPORTANT: Please pay attention to following documents from the proposed insurers:

- **Our Terms of Business:** Clear Insurance Management's Terms and Conditions, which explain how we will manage your policy.
- **Statement of Fact & Risk Details:** This outlines the information that the insurer holds about you and on which they based their quotation.
- **Policy Schedule:** This is an outline of the cover provided under the policy including cover levels, relevant sums insured, excesses, policy conditions, limitations, exclusions, and subjectivities you must comply with.
- **Policy Wording:** This sets out the cover provided and the terms, conditions and exclusions which apply; the Policy Wording should be read in conjunction with the Policy Schedule and other policy documents.
- **Summary:** This provides an overview of the key aspects of the insurance policy.
- **Special Events Guidelines:** Requirements for Council organised events.

Policy Documents

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

Clear Insurance Management Limited is authorised and regulated by the Financial Conduct Authority (FCA). You can check these details on the Financial Services Register by visiting the FCA's website (www.fca.org.uk). Our FCA number is 307982. Registered in England and Wales, No. 3712209. Registered office: 24 Monument Street, London, EC3R 8AJ.

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What To Do Next

- It is important that you read and understand the information within the **Important Information** section below.
- 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 change be required then please contact us.
- Familiarise yourself with our terms and conditions which are detailed in the enclosed terms of business agreement document; these explain how we will manage your policy.
- Refer to the 'Payment Options' section within the Important Information document for details of how you can pay for your policy.
- To go ahead with this policy please contact us prior to the renewal date. If we receive payment without prior confirmation, we will accept this as agreement to the terms set out in this letter and instruction to proceed with the policy. If you would like to discuss this or make any changes to your policy, please contact us as soon as possible.

We look forward to receiving your instructions, however, should you have any queries in the meantime please do not hesitate to contact us.

Yours sincerely,

Emma Garner

Emma Garner
Account Handler, Commercial
Clear Insurance Management
Email: emma.garner@thecleargroup.com
Call: 01162819188

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Important Information

Premium Breakdown

Insurance Premium	£10,443.30
Insurance Premium Tax	£1,253.20
Policy Administration Fee	£55.00
Total	**£11,751.50**

Please note this policy is renewable.

Further information relating to the Premium Breakdown above can be found under the Our Remuneration section.

Your Requirements

Our understanding of your insurance requirements is based on the information you have provided to us, as outlined below:

Combined Cover including property and liabilities

Please let us know if you think we have not understood your requirements correctly.

Our Proposal

We're proposing cover with Ecclesiastical Insurance Office Plc, due to the reason(s) below:

As it meets your requirements as we understand them

Market Selection

Below we describe the capacity we are working in at different times and the following are the definitions for each:

Agent of the Client/Your Agent: this means we are working on your behalf. We help to find you suitable cover against your requirements, provide guidance and support you throughout your insurance policy.

Agent of the Insurer: this means we are working on behalf of the insurer. We help them with things like setting up policies, handling paperwork and where applicable handle claims.

Sourcing
You should be aware that in sourcing business with the insurer, that we have acted as your agent.

Placement
You should be aware that in placing business with the insurer, that we have acted as your agent.

We have only approached your existing insurer for terms. We will place this insurance directly with the insurance company.

Claims
You should be aware that in the event of a claim, we will act as your agent.

Our Remuneration

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We charge a policy administration fee in respect of this policy which we have detailed. In addition, the insurers will pay us commission, which is a percentage of the premium net of Insurance Premium Tax (IPT) at the current rate and/or VAT. 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.

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

To avoid any conflict of interest our client-facing colleagues are not aware of the full details of this arrangement.

Assessing Your Sums Insured

Property Insurance

One of the most important parts of insurance cover is the accuracy and adequacy of the Property Declared Value to ensure the Sums Insured is correct. **By Property, this could be Buildings, Tenant's Improvements, Stock, Contents, Machinery, Computers just to name a few.** Your policy schedule confirms the sums you have elected to be insured. You will need to refer to your policy wording to see what the sums should represent.

If you are in any doubt as to the adequacy of your sums insured, we strongly recommend that you employ a professional valuer. Please ensure that you ask for a rebuilding valuation and not a market valuation.

Generally, insurers do not consider the adequacy of the value you declare until a claim is made. As the policyholder, you are responsible for ensuring that you insure for the full value at risk.

The consequences of underinsurance

Insurers estimate that the majority of UK property sums insured are inadequate. If the Property Declared Value is too low, then not only do you run the risk of not being able to replace/reinstate your Property in the event of a major loss, but you may also find that payments for smaller claims will be reduced. In some circumstances, insurers may be entitled to void the policy entirely if the value has been misrepresented.

In the event of **underinsurance**, insurers will normally apply what is known as an **'Average Clause'**. This is a policy condition that allows the insurer to proportionately reduce the amount that they pay you if you have not insured the property for the full reinstatement value.

An Insurer can apply this clause if you have not set your sums insured at the amount required to cover a total loss, and this is referred to as 'Underinsurance'. For instance, if you have only insured for 50% of the total value of property at risk, you will only receive 50% of the value of any claim.

To illustrate this point further here is an example:

Total value at risk: £1,000,000
You have set your Sum Insured as: £500,000
If you make a claim for the amount of: £25,000
Your Insurer will only pay: £12,500

When you look at the insurer's policy schedule you may see two amounts next to a property type insured. The Declared Value is the cost of replacing/reinstating the property on the first day (Day One) of each period of insurance. Please note the schedule may not use the term Declared Value, it could show it with the Sum Insured in brackets for example. The Declared Value will be the lower of the two.

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The **other amount** is known as the Sum Insured and this will be higher than the Declared Value. The difference is an allowance for inflation and rising costs between the day of the loss and the final reinstatement of the property.

The Declared Value on Day One must still be adequate because if it is not the average clause will apply. How this works is explained above.

Alternative Average Clauses – some Average Clauses provide a different remedy for underinsurance. These state that insurers will pay the proportion of the claim that the premium paid bears to the premium you should have paid, had you been insured for the correct amount.

Alternative Remedies - Some policies specifically state that if you under-declare the rebuilding cost and/or replacement cost of items such as contents, stock or valuables this will be treated as misrepresentation and that the insurer is entitled to void the policy (treat it as if it never existed).

You must also notify the insurers of any changes to the building during the policy period, such as extensions and improvements, and the Declared Value should be increased to reflect such changes.

As the policyholder, it is your responsibility to ensure that the property declared value and sums insured are the correct amount, and this section offers guidance so that you can make sure you have given accurate and adequate values to your Insurer.

If you are not sure how to calculate property sums insured values correctly, we can help with the information below.

No one likes to be overpaying for things they don't need, equally it is important to establish if the sums insured are too low so that you aren't at risk of not being able to replace/reinstate your property in the event of a total loss, or that payments for smaller claims are reduced. Therefore, we propose that a revaluation is carried out regularly, in line with property inflation. A RICS registered surveyor will offer this service and Clear can introduce you to a specialist company who can carry out a revaluation for you.

If you would like to discuss what needs to be taken into consideration when assessing how much to insure for then please contact us to discuss. There are many parts to getting the correct amounts to be insured. Some of these are commonly overlooked such as debris removal costs, allowance for work in progress costs, installation costs or project management/professional fees just to name a few.

Business Interruption: What You Should Consider

Indemnity Period

The Indemnity Period should be the length of time it takes your income to return to normal levels following a loss. You can find the current indemnity period under the Business Interruption section of your policy.

The period you select needs to take into consideration how long it would take to get things such as planning permission and licences, lead times for replacing machinery, the time to replace lost customers who have gone elsewhere during your downtime.

All this will impact how long it would take the business to return to the trading levels pre loss.

Assessing Your Sums Insured

It is worth remembering when you're setting your sums insured for Business Interruption cover a loss might occur towards the end of the period of insurance. You'll need to consider your future projected income when calculating your sum insured.

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Endorsements, Limitations, Conditions, Warranties and Subjectivities

Please refer to the Insurer Documentation, Summary and Policy Wording which outline all conditions and exclusions applicable to your policy. We would like to draw your attention to the following that apply to your policy.

Terms, Conditions and Exclusions

Conditions Precedent

Unoccupancy Condition

Unoccupied buildings
It is a Condition Precedent to Liability that
(a) when a building or part of a building insured by this policy becomes Unoccupied or when an Unoccupied building or part of a building is again occupied You must tell Us as soon as is reasonably possible Upon any alteration as described above We may at Our option
(i) amend the terms and conditions that apply to such buildings and charge an additional premium
(ii) cancel the cover for any affected buildings
(iii) cancel the policy in accordance with the Cancellation condition
(b) in respect of any building or part of a building which becomes Unoccupied
(1) You must turn off electricity gas and water supplies at the mains and drain down all water systems other than those required to maintain intruder alarm fire alarm and sprinkler installations or other fire suppression security or other risk protection systems or devices
(2) You must remove all waste and unfixed combustible materials both internally and externally from such buildings
(3) You must maintain in full and efficient working order and keep operational all alarms sprinkler installations fire suppression systems locks and all other protective and security devices including perimeter security protection at the Premises
(4) where there is a sprinkler installation You must maintain the central heating system to prevent freezing and
(i) the system should be inspected to ensure it is operating correctly whenever such buildings are inspected
(ii) the temperature throughout the building must be maintained at not less than 7 degrees Centigrade (45 degrees Fahrenheit)
(iii) the system must be serviced and maintained at least annually by an appropriately qualified engineer
(5) You must undertake an internal and external inspection of such buildings at least every 7 days and rectify as soon as is reasonably possible any defects in the fabric of the building or the security or fire protection installations A record of inspections including remedy of any defects must be maintained
(6) You must permanently seal shut the letterbox. Where the letterbox cannot be sealed shut You must fit a metal box or cage to the inside of the letterbox aperture and remove the post from it whenever such buildings are inspected
(7) You must tell Us as soon as is reasonably possible if such buildings are to be occupied by contractors for any alterations renovations conversions or repair
(8) in addition to the Claims condition that requires You to tell Us as soon as You become aware of an incident that may result in a claim You must also tell Us as soon as You become aware of any illegal entry to the Premises whether or not any Damage has occurred
(9) You must review and update Your risk assessment (including the fire risk assessment) of such buildings to reflect the change in risk

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Minimum Security Condition
Security
It is a Condition Precedent to Liability for Damage at or to the Premises caused by theft or attempted theft that all locks bolts and other protective devices fitted to the Premises be put into full use whenever the Premises are closed for business and are not attended by You or an authorised person for the purpose of the Business where the Premises are occupied by You for Business and residential purposes
(a) the Business portion must be secured as outlined above outside of working hours of the Business
(b) the residential portion must be secured as outlined above when this portion is unattended by You or Your family or other authorised persons

Any additional security conditions that apply will be detailed on Your policy schedule if applicable

Fire Alarm Condition
Fire alarm installations
It is a Condition Precedent to Liability that where any Premises is protected by an automatic fire alarm installation that
(a) the installation (including any automatic alarm signalling) shall be maintained in full and efficient working order at all times and all reasonable steps taken to prevent damage to the installation
(b) an undertaking shall be in force with engineers who are LPS 1014 or BAFE SP203 approved (or engineers as otherwise accepted by Us) to maintain the automatic fire alarm installation and written confirmation shall be obtained from them that the installation is in satisfactory working order following each inspection
(c) the testing servicing and maintenance requirements specified by the manufacturer of the equipment/installing engineers shall be carried out and any defect revealed by the testing promptly rectified
(d) immediate notice shall be given to Us if the level of response to the automatic fire alarm has been or will be reduced or delayed
(e) where there is an external alarm signal You shall appoint at least two keyholders and lodge written details (which must be kept up to date) with the alarm receiving centre
(f) in the event of notification of any activation or alarm fault of the automatic fire alarm a keyholder shall attend the Premises as soon as is reasonably possible
(g) immediate notice shall be given to Us of any disconnection or failure of the automatic fire alarm installation (including any automatic alarm signalling) and any precautions We instruct You to take shall be acted upon
(h) advance notice is given to Us if it is proposed that any part of the
(1) installation (including any automatic alarm signalling) is to be extended altered repaired or rendered inoperative
(2) Premises is to be extended or altered and obtain Our prior written agreement
(i) records of all alarm faults disconnections tests and maintenance visits are kept and made available when required to Our representatives
(j) Our access to the Premises is permitted at all reasonable times for the purpose of inspecting and witnessing the testing of the installation Unless otherwise agreed by Us in writing

Intruder alarms Condition
Definitions specific to this condition
Intruder Alarm System
means the component parts of the intruder alarm system including the means of communication used to transmit signals
Keyholder(s) means You or any person or keyholding company authorised by You who is available at all times

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to accept notification of faults or alarm signals relating to the Intruder Alarm System and attend and allow access to the Premises
It is a Condition Precedent to Liability that where any Premises is protected by an Intruder Alarm System that
(i) where We require an Intruder Alarm System it shall be installed in accordance with the specification agreed in writing by Us and no alteration or variation of the system or any structural alteration to the Premises which would affect the system shall be made without Our written consent
(ii) the Intruder Alarm System shall be maintained in full and efficient working order at all times and be serviced under a maintenance contract approved by Us and immediate notice of any apparent defect in the Intruder Alarm System or its signalling shall be given to the maintenance contractor
(iii) the Intruder Alarm System shall be tested and set whenever the alarmed portion of the Premises is closed for business and is not attended by You or any person authorised by You to be responsible for the security of the Premises provided that any detection devices and their circuits connected for continuous protection shall be fully operative at all times
(iv) all keys including duplicate keys and notes of combination locks/electronic pass codes letters and numbers relative to the Intruder Alarm System shall be removed from the buildings of the Premises whenever they are closed for business and are left unattended provided that at such times if part of the Premises is occupied residentially by You or an authorised employee the said keys shall be removed from the business portion of the Premises to the part occupied residentially
(v) immediate advice shall be given to Us of any notice from the police or a security organisation that Intruder Alarm System signals may be or will be disregarded
(vi) You shall appoint at least two Keyholders and lodge written details (which must be kept up to date) with the alarm company and police authorities
(vii) in the event of notification of any activation of the Intruder Alarm System or interruption of the means of communication during any period that the Intruder Alarm System is set a Keyholder shall attend the Premises as soon as is reasonably possible Unless otherwise agreed by Us in writing

C1668 - Felt and flat roof maintenance condition
Applies to: Little Hands Nursery School, SG8 6ED
It is a CONDITION PRECEDENT TO LIABILITY in respect of any claim for DAMAGE to or DAMAGE directly or indirectly arising from or in connection with any felt or flat roofs at the PREMISES that

at YOUR expense a visual inspection of the condition of the roof(s) is completed every three years by a qualified building surveyor or other competent contractor
any defects identified must be rectified as soon as is reasonably possible or within 60 days from the date of identification whichever is the sooner unless otherwise agreed in writing by US
YOU retain records of the inspection and any remedial works undertaken and make these available to US if required

CCLC090426 - Maintenance of Playgrounds Condition
Applies to:
Applicable to Section 7 Liabilities – Cover 2 Public & products liability

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

all playgrounds are manufactured and installed to the appropriate standard and maintained in good condition
all playgrounds are inspected by a competent person at least weekly and all defects or risks to health or safety immediately rectified
or
the defective equipment device or facility taken out of use

all playgrounds are inspected at least annually by a Royal Society for the Prevention of Accidents (ROSPA) or a Register of Play Inspectors International (RPII) approved inspector
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
YOU will determine where supervision is necessary and ensure that it is provided whenever the facilities are in use

Fidelity Guarantee
SCHSDC160625 – Revised Minimum Standards of Control
The following applies to the Fidelity section
Special condition 1 is deleted and restated as follows
1 It is a Condition Precedent to Liability that You shall operate the following Minimum standard of control
All employees with responsibility for money accounts goods computer operation or computer programming shall be instructed as to their duties and responsibilities in respect of the Minimum standard of control and be expected to comply with it.

Minimum standard of control
(i) Funds transfer
(a) All cheques or other bank instruments exceeding £10,000 shall require two manually applied signatures to be added after the amount has been inserted You shall advise Your bankers accordingly No cheque or instrument shall be signed until one signatory has examined the supporting documentation
(b) In respect of funds transfers involving Electronic Instructions no one Employee shall complete a funds transfer payment from beginning to end You will comply with all process and security controls agreed with the bank or other financial institution through which Your transfers are made
(ii) At least quarterly and independently of persons responsible the payroll shall be checked to minimise the possibility that fictitious names and enhanced payments have been included
(iii) Employees receiving cash and cheques in the course of their duties shall be required to remit all monies received and/or bank in full on the day of receipt or within three working days
(iv) Statements of account for all amounts due will be issued at least monthly and direct to customers independently of Employees receiving or collecting monies Action by management shall be taken if an account becomes three months overdue
(v) Independently of the responsible Employees bank statements receipts counterfoils and supporting documents shall be checked at least monthly against the cash book entries and the balance tested with cash and unpresented cheques
(vi) Cash in hand and petty cash shall be checked independently of the responsible Employees at least monthly and additionally without warning every six months
(vii) There will be a physical check on all stock and materials held against verified stock records independent of the responsible Employees at intervals of not more than 12 months except where otherwise stated
(viii) Different Employees acting independently shall be responsible for the ordering of stock and materials the recording of receipt of such and the authorising of payment for them
(ix) Security checks will be built into all computer functions with reconciliations made as necessary
(x) Responsibilities for
(a) authorisation of transaction
(b) processing of transactions and
(c) handling of output shall be exercised by different Employees
(xi) Your accounts including the account of any subsidiary companies shall be examined by external auditors every 12 months
All recommendations or alternatives acceptable to the auditors shall be implemented without

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unreasonable delay
(xii) Every Employee who is responsible for money goods accounts computer operations or programming takes an uninterrupted break from those duties of at least two weeks in each calendar year
(xiii) All supplier/creditor accounts received for payment should be carefully and independently (of those Employees placing orders or settling such accounts) checked and validated directly with the supplier/creditor before payment is authorised No instructions or requests to change any supplier's/creditor's settlement account details shall be accepted or implemented without
(a) the supplier or creditor in question being contacted independently and directly to confirm the change
(b) written confirmation of the change being obtained from a suitably authorised and recognised contact at the supplier/creditor
(c) written confirmation of the change being received independently and directly from the supplier's/creditor's bank

Endorsement(s)

C1008 - Buildings definition - Construction amendment
Applies to:
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

CC183A - Fixed Rate Agreement
Applies to:
Period of Agreement 04/10/2024 to 03/10/2027
Applicable to the following numbered policy sections 1 - Property damage, 3 - Business Interruption and 5 - Money with assault extension
Definitions applicable to this agreement
EARNED PREMIUM
means the premium paid or payable for all sections of the policy applicable to this agreement including all premium adjustments excluding
1. Insurance Premium Tax and any other taxes or levies and
2. any premiums in respect of Terrorism insurance
for the period from the inception of this agreement to the date WE calculate the LOSS RATIO prior to each renewal date
INCURRED CLAIMS
means the sum of
1. all claims paid (including costs and expenses) which occurred or were notified to US during the Period of Agreement and
2. all claims estimated by US in accordance with OUR standard reserving procedures which occurred or were notified to US during the Period of Agreement
for all sections of this policy applicable to this agreement for the period from the inception of this agreement to the date WE calculate the LOSS RATIO prior to each renewal date
LOSS RATIO
means the sum of INCURRED CLAIMS divided by EARNED PREMIUM multiplied by 100
The Agreement
YOU undertake to maintain all applicable sections of this policy for the Period of Agreement
WE agree to renew the policy at each renewal date during the Period of Agreement at the rates of premium existing at the inception date of The Agreement subject to the LOSS RATIO not being higher than 26 percent
Loss Ratio

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If the LOSS RATIO is higher than the percentage stated above WE may amend the rates of premium and terms and if WE do YOU are under no obligation to renew the policy under this agreement
Provided that
1. YOU will notify US immediately of all known claims or incidents that may lead to a claim which occur during the Period of Agreement
2. all values and sums insured upon which the premium is based will be reviewed by YOU prior to each renewal date and updated as appropriate which may include but not be limited to the appropriate level of index linking
3. WE may terminate this agreement or amend the premium rates of tax and terms and conditions of this agreement where
1. there is a change in YOUR business activities which materially increases the risk
2. there are acquisitions or disposals of property or businesses by YOU
3. changes in legislation or material legal precedents are established by any court of law
4. material changes in reinsurance protection are imposed upon US by reinsurers or the availability or cost of reinsurance to US changes
4. YOU will pay all Insurance Premium Tax including any increases in tax as may be applied
5. this agreement does not apply in respect of any Terrorism insurance provided by this policy
6. YOU undertake to complete within the time limits specified any survey risk improvements or other risk management exposures required by US
All other terms conditions and exceptions of the policy continue to apply

CCLI01 - Skateboard/BMX Parks
Applies to:
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:

all structures including the skating surfaces
are manufactured and installed to the appropriate standard and maintained in good condition
are inspected by a competent person at least weekly and
all defects or risks to health or safety immediately rectified
or
the structure taken out of use
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
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

CCPD01 - Amendment to Contents definition
Applies to:
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

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paragraph of this section

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

STOCK
landlords fixtures or fittings
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
Applies to:
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

It is important that you read and understand these endorsements, exclusions, limitations and other conditions and warranties. Please contact us if you require any further explanation or assistance.

Failure to adhere to any significant endorsements 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. Some insurers may void the policy, apply different terms or decline any part of a claim in the event of non-compliance.

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 contractual term you must comply with; if a warranty is not fulfilled, the insurer can suspend cover or cancel it.

An exclusion is a clause in the policy that states which risks the insurance won't cover.

Finally, the proposal from the insurer can contain conditions called **subjectivities**. A subjectivity is something the insurer will want you to carry out within a specified timescale. For example, Cover may be subject to a survey or the requirement to complete a proposal form. There will often be a deadline date for you to comply with these subjectivities and if you fail to meet the deadline then this may impact the cover being provided and any claims submitted.

Excesses

The insurer may also add an excess. An excess is the amount you need to pay in the event of a claim and is therefore not covered by your insurance policy.

Information You Must Disclose

The terms of any insurance that we arrange on your behalf will be based upon the information provided by you.

You must disclose all 'Material Circumstances' to us or your insurers, both at the outset and throughout the period of insurance cover. Material Circumstances are all the items of information that may influence the insurer's decision as to whether to provide cover for your risk, the premium to be charged, and the terms of your insurance.

To identify what must be disclosed, you are required to carry out a reasonable search of your business and its activities.

As part of the search, you should consult with all senior management. This includes anyone who plays a significant role in the making of decisions regarding your business, regardless of whether that individual is a member of your board or is formally in a management role. This might include people such as site managers, risk managers, operational and business leaders. You will need to consider where to draw the line given the management of your business.

The most serious consequence of failing to disclose material information could be the invalidation of your cover. In that instance it would mean that a claim will be rejected.

The following must be disclosed:

- Claims and loss history
- Losses or incidents where claims were not made
- Criminal (non-motoring) Convictions
- Significant adverse credit history such as a CCJ
- Previous declinature by insurers to provide cover

Further examples of what might be a Material Circumstance will vary from business to business and according to the type of policy and might include:

- Activities in hazardous locations
- Airside or waterborne activities
- Employee disputes
- Theft or fraud by an employee
- Claims made against a director or trustee, even if in connection with a different organisation
- Types of processes undertaken

- Types of goods stored e.g. hazardous or flammable
- Changes to your address
- Property construction
- Planned building works
- Previous fires or damage at the property
- Potential change in the territories in which your services are provided
- Anticipated significant increase in your fee income
- HSE investigations or prosecutions
- A potential change in your business activity
- Acquiring another company

During the lifetime of the policy, you must notify us immediately of any changes in circumstance which may increase the possibility of loss, damage or legal liability covered by this policy.

This list is not exhaustive and if you are in doubt as to whether any change in your circumstances need to be notified to insurers then please contact us with the details as soon as possible.

Claims

It is a condition of any insurance policy that all claims, losses, or incidents that may give rise to a claim are reported as soon as possible. Failure to do so may result in a claim not being paid either in part or in full. It is therefore very important to report any incident without delay. We are here to help you when you need to make a claim. You can contact our claims team using the details below:

Clear Insurance Management
AGM House
Barton Close, Grove Park
Enderby, Leicester
LE19 1SJ
leicesterclaims@thecleargroup.com
0116 2819 208

We recommend that you save our claims contact details and other important information in a secure location that can be easily accessed in an emergency (such as cloud storage or on a mobile device).

You will also find instructions in your policy documents about what you should do in the event of a loss occurring.

Payment Options

Please see below for ways your premium can be paid:

Credit/Debit Card	Call us to make a payment over the phone.
BACS/Automatic Transfer	Account Name: Clear Insurance Management Ltd Non-Statutory Trust GBP Client Account Account No.: 65304586 Sort Code: 60-15-03 Reference: 176977923
Premium Finance	It may be possible to pay your premiums by instalments. Please contact us to discuss your options.

If we receive payment without prior confirmation, we will accept this as agreement to the terms set out in this letter and instruction to proceed with the policy. If you would like to discuss this or make any changes to your policy, please contact us as soon as possible.

Clear Insurance Management Limited is authorised and regulated by the Financial Conduct Authority (FCA). You can check these details on the Financial Services Register by visiting the FCA's website (www.fca.org.uk). Our FCA number is 307982. Registered in England and Wales, No. 3712209. Registered office: 24 Monument Street, London, EC3R 8AJ.

Broker at LLOYD'S Brokerbility Chartered Insurance Brokers

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Terms of Business for Commercial Clients

Thank you for inviting Clear Insurance Management Limited to assist you with your insurance requirements. We undertake to use our skill and care to provide you with the ability to survive the insurable events for which you have asked us to provide cover.

This document sets out the terms on which we agree to act for you and contains details of our regulatory and statutory responsibilities as well as your obligations. It supersedes all versions previously issued by us.

We ask that you carefully read the content and contact us immediately should you require further clarification. These terms become effective as soon as we start exchanging information about your insurance requirements.

ABOUT US

Clear Insurance Management Limited (Clear) is an independent insurance broker, authorised and regulated by the Financial Conduct Authority (FCA) to transact general insurance and consumer credit business.Clear Private Clients, Clear Employee Benefits, Clear Risk Management, ClearLi, Inspire Credit Management, Clear Self Build, Clear Real Estate, Rycroft Associates, Clear Councils, Pi-Property Insurance, Marketline, LawSure, LawSure Insurance Brokers, Assured Indemnities, Techinsure, Arborplan, Covermarque, Toogoods, Shire Insurance Services and British Activity Holiday Insurance Services (BAHIS) are trading names of Clear Insurance Management Limited. Our Financial Services Register number is 307982. You can check this information on the Financial Services Register by visiting the FCA's website at https://register.fca.org.uk/ or by contacting the FCA on 0800 111 6768 (Freephone) or 0300 500 8082 from the UK, or +44 207 066 1000 from abroad.

We are members of the British Insurance Brokers' Association (BIBA) and the Brokerbility network of independent insurance brokers.

OUR PRODUCTS AND SERVICES

As an independent insurance broker, we have access to a wide range of insurance products from many leading insurance companies and Lloyd's underwriters.

Unless otherwise advised, the services we provide (the 'Services') are as follows:

- Acting on your behalf when sourcing and placing your insurance and with any claims made on policies we have arranged
- Providing advice on your risk exposure and insurance needs, based on a fair analysis of the market
- Arranging cover to meet your demands and needs
- Helping with ongoing changes

Clear is not under a contractual obligation to conduct insurance distribution exclusively with one or more insurance undertakings and does not provide personal recommendations. Clear provides advice on the basis of a fair analysis of the market unless we specifically state otherwise.

Unless you tell us otherwise we will act on the understanding that we have your authority to agree to insurance policy wordings on your behalf.

METHODS OF COMMUNICATION

We will normally communicate with you by post, telephone and where available email, in addition to any meetings we may have with you. Other formats are available on request.

Please let us know if you would prefer not to receive communications by any particular medium.

Please note that telephone calls may be recorded for training and monitoring purposes.

INSURER SECURITY

Whilst we monitor the financial strength of the insurers with whom we place business it should be noted that the claims-paying ability of even the strongest insurers could be affected by adverse business conditions. We cannot, therefore, guarantee the solvency of any insurer or underwriter.

A liability for the premium, whether in full or pro rata, may arise under policies where a participating insurer becomes insolvent.

RISK INFORMATION

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The terms of any insurance that we arrange on your behalf will be based upon the information provided by you to us or to your insurers.

As a commercial customer, or someone buying insurance mainly for purposes related to your trade, business or profession, you have a duty to give a 'fair presentation' of the risk to insurers. This means that you must clearly disclose every material circumstance which you, your senior management or persons responsible for arranging your insurance, know or ought to know following a reasonable search, before your cover is placed, when it is renewed and throughout the life of the policy. A material circumstance is anything that may influence an insurer's judgement over whether to take the risk and, if so, on what terms. If you are in any doubt as to whether a circumstance is material, you are advised to disclose it. Failure to disclose a material circumstance may entitle an insurer to impose different terms on your cover or reduce the amount of a claim payable, and in some cases your cover could be invalidated which would mean that a claim would not be paid. You are advised to keep copies of any correspondence you send to us or direct to your insurers.

OUR REMUNERATION
Remuneration for our services is normally in the form of commission (or brokerage) which is a percentage of your insurance premium and payable by the insurer, a fee, as agreed with you, or a combination of the two.

The work associated with administering your insurance policies varies in proportion to the size and complexity of the policy being arranged. The Policy Administration Fees charged by Clear Insurance Management vary dependent on the policy premium applicable, in reflection of this variance in administration workload between different policies. If you require additional details of Clear's Policy Administration fee structure, please contact us

We may also receive income from providers of premium financing facilities where, with your agreement, we have made such arrangements on your behalf.

We may sometimes also earn income for the provision of other services to you, which will be agreed with you on an individual basis.

In the event of a policy being cancelled mid-term, and not replaced by another policy, we reserve the right to retain the commission and any fees earned on the original transaction.

For each insurance policy, including any subsequent renewal, you have a right to request information regarding any remuneration that we have received as a result of placing your insurance business.

CHARGES
An Administration Fee of £20 may be levied if a cheque payment for premiums due fails to clear through the banking system.

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.

SETTLEMENT TERMS
You are responsible for the prompt settlement of insurance premiums so that we can make the necessary payments to your insurers. Unless otherwise advised, premiums and related fees are due prior to renewal or inception of the policy.

We have no obligation to fund any premiums on your behalf and reserve the right to cancel or lapse your Insurance Policy or cover if you fail to make any payment as it falls due. We cannot be held responsible for any loss which you may suffer as a result of a policy being cancelled or otherwise prejudiced due to the late payment of a premium where the delay is attributable to you.

You shall pay all amounts due in full without any deduction or withholding except as required by law and you shall not be entitled to assert any credit, set-off or counter claim against us in order to justify withholding payment of any such amount in whole or in part. We may, without limiting our other rights or remedies, set-off any amount owing to us against any amount payable by us to you. In the event of late payment, you may be required to pay statutory interest from the due date until the date it is paid.

All amounts payable by you are exclusive of amounts in respect of value added tax chargeable for the time being (VAT). Where any taxable supply for VAT purposes is made by us to you, you shall, on receipt of a valid VAT invoice from us, pay to us such additional amount in respect of VAT as is chargeable at the same time as payment is due.

METHODS OF PAYMENT
We normally accept payments by cheque, credit or debit card or by bank transfer.

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Payment by instalments can be arranged with specialist premium finance providers (please note that we act independently of any particular provider). We will give full information about premium payment options when we provide quotations and at renewal. We act as Credit Broker and not the lender.

In the absence of your instructions to the contrary before expiry date, we will automatically renew your policy if payment is usually made by direct debit.

PERSONAL CREDIT CHECKS
To comply with Consumer Credit legislation, providers of personal credit are required to carry out affordability assessments before making advances of credit. This means that whenever we are asked to arrange personal premium finance, we will pass your name, address and date of birth to the finance provider, to enable it to carry out an assessment. In assessing your application, the provider may search information held by a credit reference agency.

Please note the credit reference agency will add details of the search and your application to their records, whether or not your application proceeds, whilst a record of the search will be added to your credit record, we are advised this will not have any detrimental effect on your credit rating or history.

CREDIT AGREEMENT PAYMENT DEFAULTS
If any direct debit or other payment due in respect of a credit agreement entered into with our suggested provider of premium finance to pay insurance premiums, associated fees and charges is not met when presented for payment, or if you end or do not complete such credit agreement, you acknowledge and agree that it may be necessary for us or the premium finance provider to cancel on your behalf the insurance policies being paid by the said agreement, unless you immediately make other arrangements to pay the remaining balance of the insurance premiums. After cancellation, you agree that you will be responsible for any time on risk charge still outstanding and the finance provider's reasonable costs after application of any refunds allowed by the insurers. You will be responsible for putting in place any alternative insurance arrangements you need, unless you have been able to satisfy the requirements we may have in such a situation to provide an alternative solution.

HANDLING CLIENT AND INSURER MONEY
We hold money received for premiums, return premiums and claims under a non- statutory trust in accordance with the FCA Client Money rules.

1. The Non-Statutory Trust permits us to hold client money as Designated Investments. Any shortfall attributable to falls in market value of client money held as a designated investment in accordance with CASS 5.5.14R will be met by us.
2. The Non-Statutory Trust Deed permits us to use client money held to make advances of credit to our clients in order to fund premiums and facilitate prompt refund and claim payments, subject to strict controls.

In dealing with us you agree to our holding client money in this way. A copy of the Trust Deed is available on request.

In most cases under the terms of our agencies, such money is held on behalf of the insurer at the risk of the insurer who permits their money to be mingled with client money whilst subordinating their own rights to the rights of the clients. Otherwise monies are held on behalf of the client until the insurer is paid. In some cases client money is passed to other authorised intermediaries for onward payment to insurers.

Returns earned on client money and designed investments will be retained by Clear for its own use.

MANAGING YOUR DATA
At Clear we take the protection of our customers' data seriously.

In sourcing, arranging and administering your insurance policies we will need to collect personal information and keep it up to date. We also need to share information with other parties such as insurers, loss adjustors and claims handling companies.

We may also use the data we hold about you to provide you with information about other products and services which we feel are appropriate.

Our Customer Privacy Notice provides details of how we use and share your information as well as your rights and how to exercise them. You can access it at www.thecleargroup.com/privacy-policy or contact us if you would like us to send you a copy.

QUOTATIONS

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Unless stated otherwise in our documentation, all quotations provided for new insurances are valid only for a period of 30 days from the date of issue.

You should be aware that quotations may change or be withdrawn if the information given to us or your insurers in proposal forms or declarations differs from that provided at the time the quotation was issued.

CHANGES TO YOUR COVER

We will normally deal with any requests to increase or amend cover on the day your instructions are received, or the next working day if a weekend or public holiday. Sometimes changes cannot be processed without obtaining additional information. If additional information is required we will contact you as quickly as possible.

We will confirm changes to your policy, once agreed, in writing. We will also advise you of any extra premiums you must pay or premiums we must return to you. Refunds of less than £25 may be held to your credit and offset against future premium payments unless you specifically request otherwise.

RECEIPT OF INSTRUCTIONS

We do not consider instructions to arrange or change cover which are sent to us by post, electronic mail or facsimile, or left on voicemail, to have been received until they reach the relevant personnel in our offices. We do not consider instructions sent by text message to have been received until we have responded to the specific message.

We do not accept responsibility for instructions which do not reach us at all due to failures in the postal, electronic or telecommunications systems.

DOCUMENTATION

Our aim is to produce documentation and issue correspondence in a clear and understandable format. In the event of any uncertainty we would ask you to let us know immediately. Our staff are always happy to clarify the cover provided.

You should check all policy documentation to ensure that the details are correct and the cover provided meets with your requirements. Any errors should be notified to us immediately.

All policies contain conditions and exclusions and some contain warranties and excesses. It is your responsibility to examine the documentation to familiarise yourself with these. A breach of a policy condition may result in non-payment of a claim and breach of a warranty may invalidate or suspend the cover if it is not complied with precisely. If you do not fully understand any of your policy terms and conditions or exclusions please contact the office for a fuller explanation.

We recommend that you keep policy documents for as long as a claim is possible under the policy. If your policy includes Employers' Liability insurance, it is prudent to keep a copy of all Employers' Liability Certificates issued.

TRANSFERRED BUSINESS

If we take over the servicing of insurance policies which were originally arranged through another insurance broker or intermediary or directly with an insurer, we do not accept liability for any claim arising out of the advice given by that broker, intermediary or insurer, nor for any errors, omissions or gaps in your current insurance protection.

Please contact us without delay should any aspect of a policy, which has been transferred to us cause you concern or if you need an immediate review. Otherwise we will endeavour to review all transferred policies as they fall due for renewal.

MAKING A CLAIM

Many insurers provide a 24-hour Helpline in respect of claims and you should consult your policy documentation for contact details.

You must report all incidents that could give rise to a claim as soon as you become aware of them, either by contacting your insurer on their helpline or by telephoning our office. You will be advised if you need to complete a claim form or produce documentation to support your claim.

Claim payments will be made in favour of the name shown on the policy. If payment is required to a third party, a signed mandate instruction is required for the insurer to make payment to a specific payee along with a brief explanation for the request.

In certain circumstances late notification may result in your claim being rejected.

If the claim involves damage to your property, please do not dispose of damaged items and/or authorise repair work (except in an emergency or to prevent further damage) until we or your insurers advise that you can.

If your claim involves damage to third party property or injury to persons please pass copies of all correspondence, including solicitors' letters, to us immediately and unanswered. Any attempt to negotiate or respond to the incident, without prior reference to your insurers or us, may prejudice your cover.

You should be aware that a claim arising after renewal of the policy has been invited, may affect the assessment and acceptance of renewal by your insurers.

CONFLICTS OF INTEREST
We aim at all times to treat you fairly. We will not deliberately put ourselves in a position where our interests, or our duties to another party, prevent us from discharging our duty to you. We maintain internal procedures and controls to identify and manage any potential conflicts so that at all times the interests of our customers are reasonably protected.

Where potential conflicts are particularly complex or difficult to manage, we will seek to agree with you the best way to protect your interests and may ask you to confirm that you are happy to proceed on that basis.

COMPLAINTS PROCEDURE
We recognise the importance of service and set ourselves high standards. Should there be an occasion when we do not meet your expectations we are equally committed to dealing with any complaint in a thorough and professional manner.

If you wish to register a complaint or request a copy of our complaints procedures please contact us:

- In writing, addressed to Complaints at the address shown at the end of this document;
- By telephone to 020 7280 3450
- By email to complaints@thecleargroup.com
- If you cannot settle your complaint with us you may be entitled to refer it to the Financial Ombudsman Service (FOS). You can find out more about this by visiting the FOS web site at www.financial-ombudsman.org.uk.

If you are not eligible for referral to the FOS, Clear has an appeal process that ensures that your complaint is reviewed by a senior manager not involved in the original Complaint handling.

A copy of our procedures for dealing with complaints is available on request.

FINANCIAL SERVICES COMPENSATION SCHEME
We are included in the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the FSCS if we cannot meet our obligations. This depends on the type of business and the circumstances of the claim.

Insurance advising and arranging is covered for 90% of the claim, without any upper limit. For compulsory classes of insurance, insurance advising and arranging is covered for 100% of the claim, without any upper limit.

Further details about compensation scheme arrangements are available from the FSCS.

TERMINATION OF AUTHORITY
You may terminate our authority to act on your behalf with 14 days' written notice or as otherwise agreed. Notice of this termination must be given in writing and will take effect from the date of receipt. Termination is without prejudice to any transactions already initiated unless otherwise agreed in writing. You will be liable to pay for any transactions or adjustments effective prior to termination and we will be entitled to retain any and all fees or brokerage payable in relation to policies placed by us prior to the date of termination. At the point of termination of authority, all claims previously notified will become the responsibility of the new broker unless otherwise previously agreed in writing.

CANCELLATION OF POLICIES
If you wish to cancel your policy you may be entitled to a refund of part of your premium as long as no claims have occurred during the time you have been on cover. The refund due may not necessarily be proportionate to the remaining period of cover. Additionally you should note the following:

- Insurers do not normally allow refunds in cases where a minimum and deposit premium has been charged
- Cancellation may not be possible until you return your certificate of insurance to us or your insurers
- Cancellation of a direct debit does not necessarily cancel a policy and any balance of premium owing may be requested by the insurers.

When your policy ends or is cancelled, we will send you any documentation and information to which you are entitled on request.

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LIMITATION OF LIABILITY
We do not accept any responsibility or liability to you under any circumstances for any:

a) Special, indirect or consequential loss or damage or any loss of profit, income, anticipated savings, production or accruals; or
b) Loss following declinature of a claim, or reduction of any claim indemnity payment or avoidance of your policy by an insurer which results from your:

    i) failure to provide complete and/or accurate information which we or your insurer have requested from you in quoting for any risk we place on your behalf;
    ii) breach of any terms, conditions or warranties within your policy of insurance; or
    iii) failure to comply with any of the claims conditions in your policy of insurance.

    Sub-clauses ii) and iii) above do not apply where such breach or failure was caused as a direct result of a breach of duty in the provision of professional services.

Unless otherwise agreed in writing, our total aggregate liability to you in respect of any one claim or series of related claims shall not exceed £10,000,000 (Ten Million Pounds Sterling).

Our liability to you shall also be limited the extent of our responsibility for any loss, taking into account the responsibility of other parties, including you and any sub-broker or placing broker. You agree that our liability shall not be increased by your inability to recover from such other person or party, or your decision not to recover from any other person or party.

Nothing in these terms excludes or limits our liability for death or personal injury caused by our negligence, or for any fraud, fraudulent misrepresentation or breach of any regulatory obligation.

FORCE MAJEURE
We shall not be liable to you if we are unable to perform our service as a result of any cause beyond our reasonable control. In the event of any such occurrence affecting us we shall notify you as soon as reasonably practicable.

LAW AND JURISDICTION
These Terms of Business shall be governed by and construed in accordance with English Law. In relation to any legal action or proceedings arising out of or in connection with these Terms of Business we both irrevocably submit to the exclusive jurisdiction of the English courts.

Clear Insurance Management Limited
24 Monument Street
London
EC3R 8AJ

Company Reg. No: 3712209

Commercial Terms of Business v1.24
September 2026

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Council policy pack

Your policy schedule

Insured
Melbourn Parish Council

Your Policy Number
LCO02385

Business Description
Local Council

Date of Issue
14/09/2026

Period of Insurance
From 04/10/2026 to 03/10/2027

Reason for Issue
Renewal

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

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

What you need to do:

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

Your premium

Premium	Insurance Premium Tax (IPT)	Total Premium
£10,443.30	£1,253.20	£11,696.50

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

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	£9,042,715	£7,535,596
CONTENTS	£214,286	£178,572
Street Furniture	£120,000	£100,000
Walls, Gates and Fences	£259,050	£215,875
Playground Equipment	£200,793	£167,328
War Memorials	£143,769	£119,808
CCTV Equipment	£26,764	£22,304
Ground Surfaces	£81,944	£68,287
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	£1,747,197	£1,455,998

Extension 31 Subsidence

Insured

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

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£108,345	£90,288

Extension 31 Subsidence

Insured

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

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£236,755	£197,296

Extension 31 Subsidence

Insured

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

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£152,109	£126,758

Extension 31 Subsidence

Insured

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

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£2,537,217	£2,114,348

Extension 31 Subsidence

Insured

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	£3,070,920	£2,559,100

Extension 31 Subsidence

Insured

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	£263,715	£219,763

Extension 31 Subsidence

Insured

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

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£809,456	£674,547

Extension 31 Subsidence

Insured

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

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£116,997	£97,498

Extension 31 Subsidence

Not Insured

Specified Property away from the PREMISES

Item	Sum Insured	Location	Excess
Regalia	£0	Anywhere within the **GEOGRAPHICAL LIMITS**	£250

Section 2 – Fine art and collections

Section does not apply

Details of your cover – general covers

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

Section 3 – Business interruption

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

Item Insured	Sum Insured	Maximum Indemnity Period
REVENUE	£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	£2,500
In transit	£2,500
In any other circumstances	£500
Money in safes out of business hours	
Unspecified safe	£1,500

Cover B – Assault extension

Number of units	10

Section 6 – Personal accident	
Cover 1 – Clerk absence	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

CC183A - Fixed Rate Agreement

Period of Agreement 04/10/2024 to 03/10/2027

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

Definitions applicable to this agreement

EARNED PREMIUM

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

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

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

INCURRED CLAIMS

means the sum of

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

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

LOSS RATIO

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

The Agreement

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

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

Loss Ratio

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

Provided that

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

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

Clauses applying to Section 1 – Property damage

CCPD01 - Amendment to Contents definition

The Contents definition is deleted and replaced with the following:

CONTENTS

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

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

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

Excluding

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

any living creatures

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

explosives

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

jewellery precious stones or precious metals bullion furs or curiosities

any other property more specifically insured

CCPD02 - Tenant’s improvements definition

The following definition is added

TENANT'S IMPROVEMENTS

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

C1008 - Buildings definition - Construction amendment

Applies to premises - Cemetery Lychgate, SG8 6HL

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

C1008 - Buildings definition - Construction amendment

Applies to premises - Little Hands Nursery School, SG8 6ED

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

C1668 - Felt and flat roof maintenance condition

Applies to premises - Little Hands Nursery School, SG8 6ED

It is a CONDITION PRECEDENT TO LIABILITY in respect of any claim for DAMAGE to or DAMAGE directly or indirectly arising from or in connection with any felt or flat roofs at the PREMISES that

1. at YOUR expense a visual inspection of the condition of the roof(s) is completed every three years by a qualified building surveyor or other competent contractor
2. any defects identified must be rectified as soon as is reasonably possible or within 60 days from the date of identification whichever is the sooner unless otherwise agreed in writing by US
3. YOU retain records of the inspection and any remedial works undertaken and make these available to US if required

C1008 - Buildings definition - Construction amendment

Applies to premises - Melbourn Community Hub (incl Solar Panels at £30k), SG8 6DZ

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

C1008 - Buildings definition - Construction amendment

Applies to premises - Boardwalk Nr Stockbridge Meadows, SG8 6FG

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

Clauses applying to Section 7 – Liabilities

CCLC090426 - Maintenance of Playgrounds Condition

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

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

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

CCLI01 - Skateboard/BMX Parks

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

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

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

of the skateboard or BMX park or the defective condition of the associated premises

clear councils

ecclesiastical

Your Council insurance pack

Your Policy Statement of Fact

Proposer Name
Melbourn Parish Council

Business Description
Local Council

Reason for Issue
Quotation

Your Quote Number
LC1XM-NJ4V-WRDZ

Date of Issue
14/09/2026

Quote valid until
06/11/2026

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

Ecclesiastical Insurance Office plc (EIO) Reg. No. 24869. Registered in England at Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom. EIO is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 113848.

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	Yes
• the buildings are fully occupied	Yes

About maintenance:

For this location:

• is in a good state of repair and will be maintained as such	Yes
• has no building works ongoing or planned in the next 12 months at any location	Yes

About electrical inspections:

For this location:

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- 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 — Yes
- you undertake PAT (Portable appliance testing) on an annual basis — Rollover

About fire safety:

For this location:

- has a fire alarm that is operative — No
- has a documented fire risk assessment and this is reviewed annually — Yes

About gas & heating:

For this location:

- has an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor. — Not Applicable
- 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 — Not Applicable

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 — No
- the premises are protected by an intruder alarm that is operative — Yes

The property has never been:

Ecclesiastical Insurance Office plc (EIO) Reg. No. 24869. Registered in England at Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom. EIO is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 113848.

- 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 Building 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 — No
- the use is only for business purposes — Yes
- the buildings are fully occupied — Yes

About maintenance:

For this location:

- is in a good state of repair and will be maintained as such — Yes
- has no building works ongoing or planned in the next 12 months at any location — Yes

About electrical inspections:

For this location:

Ecclesiastical Insurance Office plc (EIO) Reg. No. 24869. Registered in England at Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom. EIO is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 113848.

- 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 — Yes
- you undertake PAT (Portable appliance testing) on an annual basis — Rollover

About fire safety:

For this location:

- has a fire alarm that is operative — No
- has a documented fire risk assessment and this is reviewed annually — Yes

About gas & heating:

For this location:

- has an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor. — Not Applicable
- 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 — Not Applicable

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 — No
- the premises are protected by an intruder alarm that is operative — No

The property has never been:

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- 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 — No
- the use is only for business purposes — Yes
- the buildings are fully occupied — Yes

About maintenance:

For this location:

- is in a good state of repair and will be maintained as such — Yes
- has no building works ongoing or planned in the next 12 months at any location — Yes

About electrical inspections:

For this location:

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• 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	Not Applicable
• you undertake PAT (Portable appliance testing) on an annual basis	Rollover

About fire safety:

For this location:

• has a fire alarm that is operative	No
• has a documented fire risk assessment and this is reviewed annually	Yes

About gas & heating:

For this location:

• has an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor.	Not Applicable
• 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	Not Applicable

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	No
• the premises are protected by an intruder alarm that is operative	No

The property has never been:

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- 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 — No
- the use is only for business purposes — Yes
- the buildings are fully occupied — Yes

About maintenance:

For this location:

- is in a good state of repair and will be maintained as such — Yes
- has no building works ongoing or planned in the next 12 months at any location — Yes

About electrical inspections:

For this location:

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• 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	Not Applicable
• you undertake PAT (Portable appliance testing) on an annual basis	Rollover

About fire safety:

For this location:

• has a fire alarm that is operative	No
• has a documented fire risk assessment and this is reviewed annually	Yes

About gas & heating:

For this location:

• has an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor.	Not Applicable
• 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	Not Applicable

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	No
• the premises are protected by an intruder alarm that is operative	No

The property has never been:

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- 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 — No
- the use is only for business purposes — No
- the buildings are fully occupied — Yes

About maintenance:

For this location:

- is in a good state of repair and will be maintained as such — Yes
- has no building works ongoing or planned in the next 12 months at any location — Yes

About electrical inspections:

For this location:

Ecclesiastical Insurance Office plc (EIO) Reg. No. 24869. Registered in England at Benefact House, 2000 Pioneer Avenue, Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom. EIO is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Firm Reference Number 113848.

- 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 — Yes
- you undertake PAT (Portable appliance testing) on an annual basis — Rollover

About fire safety:

For this location:

- has a fire alarm that is operative — Yes
- has a documented fire risk assessment and this is reviewed annually — Yes

About gas & heating:

For this location:

- has an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor. — Yes
- 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 — Yes

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 — No
- the premises are protected by an intruder alarm that is operative — No

The property has never been:

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• 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	Yes
• the use is only for business purposes	Yes
• the buildings are fully occupied	Yes

About maintenance:

For this location:

• is in a good state of repair and will be maintained as such	Yes
• has no building works ongoing or planned in the next 12 months at any location	Yes

About electrical inspections:

For this location:

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- 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 — Yes
- you undertake PAT (Portable appliance testing) on an annual basis — Rollover

About fire safety:

For this location:

- has a fire alarm that is operative — Yes
- has a documented fire risk assessment and this is reviewed annually — Yes

About gas & heating:

For this location:

- has an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor. — Yes
- 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 — Yes

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 — No
- the premises are protected by an intruder alarm that is operative — Yes

The property has never been:

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- 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 — No
- the use is only for business purposes — Yes
- the buildings are fully occupied — Yes

About maintenance:

For this location:

- is in a good state of repair and will be maintained as such — Yes
- has no building works ongoing or planned in the next 12 months at any location — Yes

About electrical inspections:

For this location:

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- 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 — Yes
- you undertake PAT (Portable appliance testing) on an annual basis — Rollover

About fire safety:

For this location:

- has a fire alarm that is operative — No
- has a documented fire risk assessment and this is reviewed annually — Yes

About gas & heating:

For this location:

- has an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor. — Not Applicable
- 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 — Not Applicable

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 — No
- the premises are protected by an intruder alarm that is operative — No

The property has never been:

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- 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 — No
- the use is only for business purposes — Yes
- the buildings are fully occupied — Yes

About maintenance:

For this location:

- is in a good state of repair and will be maintained as such — Yes
- has no building works ongoing or planned in the next 12 months at any location — Yes

About electrical inspections:

For this location:

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• 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	Not Applicable
• you undertake PAT (Portable appliance testing) on an annual basis	Rollover

About fire safety:

For this location:

• has a fire alarm that is operative	No
• has a documented fire risk assessment and this is reviewed annually	Yes

About gas & heating:

For this location:

• has an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor.	Not Applicable
• 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	Not Applicable

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	No
• the premises are protected by an intruder alarm that is operative	No

The property has never been:

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• 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	No
• the use is only for business purposes	Yes
• the buildings are fully occupied	Yes

About maintenance:

For this location:

• is in a good state of repair and will be maintained as such	Yes
• has no building works ongoing or planned in the next 12 months at any location	Yes

About electrical inspections:

For this location:

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• 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	Not Applicable
• you undertake PAT (Portable appliance testing) on an annual basis	Rollover

About fire safety:

For this location:

• has a fire alarm that is operative	No
• has a documented fire risk assessment and this is reviewed annually	Yes

About gas & heating:

For this location:

• has an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor.	Not Applicable
• 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	Not Applicable

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	No
• the premises are protected by an intruder alarm that is operative	No

About you and your people

You or any of your principals, directors, partners, trustees, managers, clerks or councillors:

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- 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

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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:

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• 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

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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.

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Please provide details, or reasons why you do not have a Gas safety certificate	n/a
Please provide details, or reasons why you do not have a Gas safety certificate	N/A
Please describe heating method in use	N/A
Building Construction - Please provide more information	Lychgate
Please provide details, or reasons why you do not have a current electrical inspection certificate	n/a
Please provide details, or reasons why you do not have a Gas safety certificate	n/a
Please describe heating method in use	n/a
Please provide details, or reasons why you do not have a current electrical inspection certificate	No electrics
Please provide details, or reasons why you do not have a Gas safety certificate	no gas
Please describe heating method in use	no heating
Timber Frame - Please provide further details, including the age of the property	Year of build is 2014 - The Melbourn Community Hub incorporates non-standard timber frame construction within its modern, multi-material design.
Please provide details, or reasons why you do not have a Gas safety certificate	no gas appliances
Please provide details, or reasons why you do not have a current electrical inspection certificate	n/a
Please provide details, or reasons why you do not have a Gas safety certificate	n/a
Please describe heating method in use	n/a
Building Construction - Please provide more information	Recycled Plastic Boardwalk

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Please provide details, or reasons why you do not have a current electrical inspection certificate	n/a
Please provide details, or reasons why you do not have a Gas safety certificate	n/a
Please describe heating method in use	n/a

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.

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