

LAVERSTOCK & FORD PARISH COUNCIL

Report for Agenda Item 25.080 Approval of Insurance

Subject: Approval of Insurance Renewal
Date: 10th May 2025
Author: Andrew Prince, RFO

1. Report Summary.

- 1.1 The Council's Insurance is underwritten by Zurich Municipal and brokered by Community First. The policy is due for renewal on 1st June 2025. This report explains the cover, the cost to the Council, and recommends renewal.

2. Background.

- 2.1 The current policy for 2024-25 is the first year of a 3-year Long Term Agreement (LTA) and cost £6,292.19. This includes a 5% LTA discount, IPT at 12% and two mid-term adjustments.
- 2.2 The policy includes the following cover.

A. Material Damage to buildings. B. Business Interruption. C. All Risks – selected items of hardware. D. Money and Personal Accident. E. Public and Products Liability (including play equipment). F. Hirers' Liability. G. Employers' Liability – includes members and volunteers. H. Libel and Slander. N. Fidelity Guarantee – £1m but up to £2m for two officers. O. Personal Accident. P. Legal Expenses. Q. Street Furniture – impact damage only.
- 2.3 Material damage insurance to buildings, including the Old Sarum Community Centre, the Hampton Park Pavilion and the Parish Meeting Room, is three-quarters of the premium.

3. Renewal.

- 3.1 Community First, who broker the Zurich policy, have quoted £6,713.75 inc. IPT for the second year of our 3-year LTA. This is a 6.7% increase on 2024-25. It includes the following amendments to cover.
 - a. A 5% indexed increase in buildings cover.
 - b. An increase in the £2m Fidelity Guarantee for three named officers (Clerk, Deputy Clerk and RFO).
 - c. Additional all-risks cover for £4,718 of CEV equipment.
- 3.2 The full proposed Schedule of Insurance is attached at Annex 1. The quotation is attached at Annex 2.

4. Recommendation.

- 4.1 That the Council approve the renewal of insurance with Zurich Municipal through Community First for the second year of a 3-year Long Term Agreement.

Select for Local Councils

Policy Schedule

The Policy, the Policy Schedule, Certificates of Insurance and Endorsements form one document and should be read together. This Schedule replaces any previous Schedule issued.

Policy Number	YLL- 272027-8713	
Insured	Laverstock & Ford Parish Council	
Business	Parish/Local Council	
Period of Insurance	From:	01/06/2025
	To:	31/05/2026
	and any other period for which cover has been agreed	
Annual Premium (3 Yr LTA)	£6,713.75 Premiums are inclusive of Insurance Premium Tax	
Schedule Number	01	
Preparation Date	01/05/2025	
Long Term Agreement Expiry (not applicable to Part P)	31/05/2027	
Policy Form Reference	MLAACG08	

Lines of cover applying

Line of Cover	Insured/Not insured
Part A: Material Damage	Insured
Part B: Business Interruption	Insured
Part C: All Risks	Insured
Part D: Money and Personal Accident Assault	Insured
Part E: Public and Products Liability	Insured
Part F: Hirers' Liability	Insured
Part G: Employers' Liability	Insured
Part H: Libel and Slander	Insured
Part N: Fidelity Guarantee	Insured
Part O: Personal Accident	Insured
Part P: Legal Expenses	Insured
Part Q: Street Furniture (Impact Damage Only)	Insured

Part A – Material Damage

Effective Date: 01/06/2025

Premises Address	Buildings Sum Insured	Contents Sum Insured
Hampton Park Community Centre SP1 3GY	£1,348,917	£3,472
Old Sarum Community Centre Pheasant Drive Old Sarum SP4 6GH	£1,873,623	
Portacabin Office, Riverbourne community Farm, Laverstock SP1 2SR	£6,332	

Insured Perils applicable to Material Damage:

1-16

Excesses:

The following excess applies to each and every loss arising in respect of each and every separate premises:

Item Description	Sums Insured
Theft, Accidental Damage	£100
Malicious Damage, Storm or Flood, Escape of Water	£250
Falling Trees or Branches	
Subsidence or ground heave	£1,000

Operative Endorsements:

Policy booklet 1, 3, 5, 6, 8, 9 (please refer to the endorsement section of your policy wording)

Part B – Business Interruption

Effective Date: 01/06/2025

Item	Cover	Sums Insured	Maximum Indemnity Period
3.	Loss of computer data	£500	12 months

Insured Perils applicable to Business Interruption:

1-16

Operative Endorsements:

10. Loss of computer data

The following changes are made to Part B – Business interruption

1) The following paragraph is added to Section 2 – Cover

c) under Item 3 in respect of loss or damage to data or information on **computer equipment** not accompanied by visible and identifiable **damage** to the data carrying media that has taken place during the Indemnity Period in consequence of the Incident the amount of any **consequential loss**

Excluding loss or damage occasioned to data or information by defects in the data, information or other records or caused by a defect of design, material or workmanship in the **computer equipment** or any computer software.

2. Section 5 – Special extensions 3 is deleted.

Part C - All Risks

Effective Date: 01/06/2025

Item Description	Sums Insured
Office Contents - restricted to clerk's home only	£2,500
Office Contents	£2,500
Evolis Radar Speed Device	£2,250
6 Cor-ten artwork structures	£7,500
Chain of Office	£1,670
Sound Proof Partition	£7,650
10 x Motorola R2 VHF radios with chargers & earpieces.	£3,218
Portable generator and lighting units	£1,500
Monacor Sound System & PA System	£2,141
IT Equipment at Home of Employees	£7,126
Meeting Owl Pro	£829
Vamvo Outdoor Projector	£170
14 Street name signs	£4,114

Excess:

£100 each and every loss

Operative Endorsements:

Policy booklet 1 (please refer to the endorsement section of your policy wording)

Part D - Money

Effective Date: 01/06/2025

Item	Description	Limit any one loss
1	Loss of non-negotiable money in the situations specified in Items 2 a), 2 b), 2 c) i) and 2 c) ii)	£250,000
2	Loss of other money: a) in transit in the custody of any member or employee or in transit by registered post (limit £250), or in a Bank Night Safe b) in the private residence of any member or employee c) in the premises: i) in the custody of or under the actual supervision of any member or employee ii) in locked safes or strongrooms iii) in locked receptacles other than safes or strongrooms	 £500 £100 £2,000 £2,000 £100

Excess:

£50 each and every loss

Personal Accident Assault Limits:

Stated in Section 3(c)

Part E - Public Liability

Effective Date: 01/06/2025

Playground Liability 178 over various locations within territorial limits

Skate Park Liability

Limit of indemnity:

£10,000,000

Operative Endorsements:

1. Environmental Clean Up Costs

The following Special Definitions are added to Section 1:

Clean Up Costs

- a) Testing for or monitoring of Pollution or Contamination
- b) the costs of Remediation required by any Enforcing Authority to a standard reasonably achievable by the methods available at the time that such Remediation commences.

Remediation

Remedying the effects of Pollution or Contamination including primary, complementary and compensatory actions as specified in the Environmental Damage (Prevention and Remediation) Regulations 2009.

Enforcing Authority

Any government or statutory authority or body implementing or enforcing environmental protection legislation within the territorial limits.

Cover

The insurer will indemnify the insured in respect of all sums including statutory debts that the insured is legally liable to pay in respect of Clean Up Costs arising from environmental damage caused by Pollution or Contamination where such liability arises under an environmental directive, statute or statutory instrument.

Provided always that:

- a) liability arises from Pollution or Contamination caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the Period of Insurance. All Pollution or Contamination which arises out of one incident shall be deemed to have occurred at the same time such incident takes place
- b) the insurer's liability under this Extension shall not exceed £1,000,000 for any one occurrence and in the aggregate in any one Period of Insurance and will be the maximum the insurer will pay inclusive all costs and expenses. This limit will form part of and not be in addition to the Limit of Indemnity stated in the Schedule
- c) immediate loss prevention or salvage action is taken and the appropriate authorities are notified.

Exclusions

The insurer shall be under no liability:

- 1. in respect of Clean Up Costs for damage to the Insured's land, premises, watercourse or body of water whether owned, leased, hired, tenanted or otherwise in the insured's care, custody or control
- 2. for damage connected with pre-existing contaminated property
- 3. for damage caused by a succession of several events where such individual event would not warrant immediate action
- 4. in respect of removal of any risk of an adverse effect on human health on the Insured's land, premises, watercourse or body of water whether owned, leased, hired, tenanted or otherwise in the insured's care, custody or control
- 5. in respect of costs in achieving an improvement or alteration in the condition of the land, atmosphere or any watercourse or body of water beyond that required under any relevant and applicable law or statutory enactment at the time Remediation commences
- 6. in respect of costs for prevention of imminent threat of environmental damage where such costs are incurred without there being Pollution or Contamination caused by a sudden, identifiable, unintended and unexpected incident
- 7. for damage resulting from an alteration to subterranean stores of groundwater or to flow patterns
- 8. in respect of costs for the reinstatement or reintroduction of flora or fauna
- 9. for damage caused deliberately or intentionally by the insured or where they have knowingly deviated from environmental protection rulings or where the insured has knowingly omitted to inspect, maintain or perform necessary repairs to plant or machinery for which they are responsible
- 10. in respect of fines or penalties of any kind
- 11. for damage caused by the ownership or operation on behalf of the insured of any mining operations or storage, treatment or disposal of waste or waste products other than caused by composting, purification or pre-treatment of waste water
- 12. for damage which is covered by a more specific insurance policy
- 13. for damage caused by persons aware of the defectiveness or harmfulness of products they have placed on the market or works or other services they have performed

14. for damage caused by disease in animals belonging to or kept or sold by the insured.

Part F - Hirer's Liability

Effective Date: 01/06/2025

Limit of indemnity:

£2,000,000

Excess:

£100 each and every claim for damage to the premises or contents caused other than by fire or explosion

Operative Endorsements:

None

Part G - Employers Liability

Effective Date: 01/06/2025

Limit of indemnity:

£10,000,000

Excess:

Nil

Operative Endorsements:

None

Part H - Libel and Slander

Effective Date: 01/06/2025

Limit of indemnity:

£250,000

Excess:

10% of each and every claim or £1,000, whichever is the lower

Operative Endorsements:

None

Part N - Fidelity Guarantee

Effective Date: 01/06/2025

Persons Guaranteed	Sums Guaranteed
All members and employees	£1,000,000
Three designated officers (the clerk, the deputy clerk and the responsible financial officer)	£2,000,000

Excess:

£100 each and every claim

Operative Endorsements:

None

Part O – Personal Accident

Effective Date: 01/06/2025

Cover is limited to £500,000 any one person and £2,000,000 any one incident

The cover			
Insured persons	Operative time		
Employees	Engaged in Usual Occupation including Journeys and whilst commuting directly between place of residence and usual place of business		
Members	Engaged in the business including undertaking Journeys and whilst commuting directly between place of residence and usual place of business		
	Category		
Benefit	A	B	C
1. Death	£25,000	£25,000	£25,000
2. Loss of Limb (one or more) and/or Loss of Sight (in one or both eyes)	£25,000	£25,000	£25,000
3A. Total Loss of Hearing (in both ears) and/or Total Loss of Speech	£20,000	£20,000	£20,000
3B. Total Loss of Hearing in one ear	25% of 3A	25% of 3A	25% of 3A
4. Permanent Total Disablement	£20,000	£20,000	£20,000
5. Permanent Partial Disablement	See section 2.16	See section 2.16	See section 2.16
6. Paraplegia	£Nil	£Nil	£Nil
7. Quadriplegia	£Nil	£Nil	£Nil
8. Temporary Total Disablement	£100	£100	£100
9. Temporary Partial Disablement	50% of 8.	50% of 8.	50% of 8.
Benefit Period - temporary disablement	104 weeks	104 weeks	104 weeks
Deferment Period - temporary disablement	0 days	0 days	0 days

Operative Endorsements:

None

Annex 2

Invoice for payment

Policy Number: YLL2720278713

Insurance Renewal Premiums

Renewal Date: 1st June 2025



VAT No. 250510549

Laverstock & Ford I Parish Council



Andrew Prince
3 Pilgrims Way
Laverstock
Salisbury
SP1 1RZ

The Policy is currently with a long term agreement

2 of 3 Yr LTA

Core Cover	
Office Contents, Business Interruption, Public Liability Employers Liability	
Personal Accident, Fidelity Guarantee, Libel & Slander, Money, Legal Expenses	
Hirers Liability	
Extensions of Cover	
Part A: Material Damage	
Part C: All Risks	
Part E: Public and Products Liability	
Part N: Fidelity Guarantee	
Part Q: Street Furniture (Impact Damage Only)	
(Individual Cover Extension detailed in schedule)	
Sub Total:	5,994.42
The premium includes a commission fee retained by Community First	
Insurance Premium Tax (12%)	719.33
Total Amount Due	£ 6,713.75

Payment date should be received within 30 days of effective date or invoice date if later

BACS PAYMENTS TO:

HSBC BANK S/C 40--19-16 A/C 21519700

ref: PC name

Cheques Payable to 'Community First Trading Limited'

send to: Community First Insurance, Unit C2 Beacon Business Centre

Devizes Wiltshire SN10 2EY