clear
councils

ecclesiastical

Council policy pack

Your policy schedule

Insured
Bembridge Parish Council

Business Description
Local Council

Period of Insurance
From 01/10/2025 to 30/09/2026

Your Policy Number
LCO01943

Date of Issue
30/09/2025

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
£2,609.60	£313.15	£2,922.75

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	Council Offices Foreland Road Bembridge Isle of Wight PO35 5XN
Section 1 – Property damage	✓
Section 2 – Fine art and collections	✗
Location 2 - cover applying to	Lane End Road Cemetery Brick Store Lane End Road Bembridge Isle of Wight PO35 5UE
Section 1 – Property damage	✓
Section 2 – Fine art and collections	✗
Location 3 - cover applying to	Steyne Park Public Toilets Steyne Road Bembridge Isle of Wight PO35 5SL
Section 1 – Property damage	✓
Section 2 – Fine art and collections	✗
Location 4 - cover applying to	Changing Rooms, Steyne Park Recreation Ground Steyne Road Bembridge Isle of Wight PO35 5SL

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

Location 5 - cover applying to	The Point Public Toilets Station Road Bembridge Isle of Wight PO35 5NU

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

Location 6 - cover applying to	Public Toilets Lane End Road Bembridge Isle of Wight PO35 5TB

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

Location 7 - cover applying to	Entrance next to 57 Steyne Road, 2 Containers Steyne Road Bembridge Isle of Wight PO35 5SL

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

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	£843,765	£703,138
CONTENTS	£33,000	£27,500
Street Furniture	£120,000	£100,000
Walls, Gates and Fences	£36,000	£30,000
Playground Equipment	£125,290	£104,409
War Memorials	£125,290	£104,409
CCTV Equipment	£0	£0
Ground Surfaces	£0	£0
Mowers and Machinery	£14,132	£11,777
Sports Equipment	£18,000	£15,000

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	Council Offices Foreland Road Bembridge Isle of Wight PO35 5XN

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£141,860	£118,217

Location 2 - cover applying to	Lane End Road Cemetery Brick Store Lane End Road Bembridge Isle of Wight PO35 5UE

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£26,562	£22,135

Location 3 - cover applying to	Steyne Park Public Toilets Steyne Road Bembridge Isle of Wight PO35 5SL

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£108,480	£90,400

Location 4 - cover applying to	Changing Rooms, Steyne Park Recreation Ground Steyne Road Bembridge Isle of Wight PO35 5SL

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£241,998	£201,665

Location 5 - cover applying to	The Point Public Toilets Station Road Bembridge Isle of Wight PO35 5NU

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£94,744	£78,954

Location 6 - cover applying to	Public Toilets Lane End Road Bembridge Isle of Wight PO35 5TB

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£141,860	£118,217

Location 7 - cover applying to	Entrance next to 57 Steyne Road, 2 Containers Steyne Road Bembridge Isle of Wight PO35 5SL

Item Insured	Sum Insured	Declared/Full Value
BUILDINGS	£88,260	£73,550

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	£50,000	12 Months
RENT RECEIVABLE	£0	Not Included
Additional Cost of Working	£10,000	12 Months
Additional Increased Cost of Working	£0	12 Months

Section 4 – Goods in transit

Limit Any one vehicle	Estimated annual carrying or value	Excess
£2,500	£30,000	£100

Section 5 – Money with assault extension

The table below shows the limit of liability for any one occurrence.

Cover A - Money

Types of Money	Limit of Liability
NON-NEGOTIABLE MONEY	£250,000
OTHER MONEY	
On the premises/in a locked safe during business hours	£5,000
In transit	£5,000
In any other circumstances	£500
Money in safes out of business hours	
Unspecified safe	£1,500

Cover B – Assault extension

Number of units	10

Section 6 – Personal accident

Cover 1 – Clerk absence	Not Insured
Cover 2 – Personal accident	Insured

Insured persons or category of persons	Cover type	Number of units insured	Deferment period
EMPLOYEES and AUTHORISED VOLUNTEERS	Cover B	10	14 Days

Type of injury	Benefit payable per unit
Death	£10,000
LOSS OF LIMB(S) or LOSS OF EYE(S) or LOSS OF HEARING	£10,000
PERMANENT TOTAL DISABLEMENT	£10,000
TEMPORARY TOTAL DISABLEMENT	£20 per week
TEMPORARY PARTIAL DISABLEMENT	£10 per week

Cover 3 – Key person	Insured

Section 7 – Liabilities

The tables below show the cover provided by the Liabilities section, and the amounts you would be insured for.

Cover 1 – Employers' liability

Limit of indemnity
£10,000,000

Cover 2 – Public & products liability

Limit of indemnity	Excess
£10,000,000	£250 Third party property damage only

Public liability extensions

Extension	RETROACTIVE DATE
Legionellosis	Not Applicable

Section 8 – Reputational risks

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

Cover	Limit of Liability
Cover 1 – Libel and slander	Insured
Cover 2 – PR Crisis Communication (Cover A Claims Related)	£25,000
Cover 3 – Death of Patron	Insured

Section 9 – Hirers' liability

NOT INSURED

Section 10 – Trustees' and management liability

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

Cover	Limit of indemnity	Wrongful Act Date	Excess
Cover 2 – Trustees' and management liability	£500,000	Not Applicable	£250

Section 11 – Legal expenses

Reference number: TS5/6773743

Insured Events	Population Size	Limit of indemnity
All INSURED EVENTS excluding Contract disputes and Debt recovery	Council Population Size 1,001 - 5,000	£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 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

CCPD04e - Amendment of Flood excess - £7500

Applies to premises - The Point Public Toilets, PO35 5NU

The following applies to the Property damage section

In respect of FLOOD the EXCESS is £7500 and not as otherwise stated in the schedule

The definition of FLOOD is deleted and restated as follows

(1) the escape of water from the normal confines of any natural or artificial water course or lake reservoir canal or dam or inundation from the sea

(2) the flow of rain water over the ground or a build-up of water on the surface of the ground including water entering the PREMISES as a result of any drainage system becoming overwhelmed

Clauses applying to Section 7 – Liabilities

CCLI01 - Skateboard/BMX Parks

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

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

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