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What is a "Rollover" renewal?

A rollover renewal means your policy has been renewed using the same risk information that was previously provided to your former insurer, Aviva.

When Ecclesiastical took over the scheme, they agreed to insure councils based on the information that had already been supplied. This allows the policy to renew without requiring you to complete a full proposal form each year.

Ecclesiastical uses a different underwriting question set than the previous insurer, so the rollover process helps avoid councils having to complete a lengthy new questionnaire unless there have been changes.

It is important that you review your renewal documents and let us know if anything has changed since the information was originally provided. This might include changes to buildings, assets, activities, responsibilities, or other material facts.

Providing updated information will not affect your ability to report or make a claim under the policy. However, if any information provided is materially different from the details previously supplied, the insurer may need to review the risk and this could result in revised terms or an adjustment to the premium.

If you would like us to review your cover or update any details, please contact us and we will be happy to assist.

What does "Units" mean in the policy?

Some sections of the policy use a "unit" basis to calculate the level of cover.

Each unit represents a set level of benefit. The total benefit available under the policy increases depending on how many units are shown in the policy schedule.

For example, under the Personal Accident section, one unit provides benefits such as:

- £10,000 for death
- £10,000 for loss of limb, sight or hearing
- £10,000 for permanent total disablement
- £20 per week for temporary total disablement
- £10 per week for temporary partial disablement

If multiple units are shown in your schedule, these benefits increase proportionately. For example:

- **1 unit =** £10,000 death benefit
- **5 units =** £50,000 death benefit
- **10 units =** £100,000 death benefit

The number of units insured will be shown in your policy schedule and determines the overall level of cover provided.

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Why does the Wrongful Act Date show as N/A?

The Wrongful Act Date applies to certain claims-made sections of insurance, such as Trustees' and Management Liability.

On this policy the date is shown as **N/A (Not Applicable)** because the cover is not restricted by a specific retroactive or wrongful act date. This is intentional and forms part of the design of the scheme.

This means the policy is not limited to claims arising from acts that occurred after a particular date, which can be beneficial where councils have held insurance with different insurers over time.

As with most liability policies of this type, cover operates on a **claims-made basis**, meaning the policy responds to claims that are first made and reported during the period of insurance, subject to the policy terms, conditions and exclusions.

If you have any questions about how this cover operates or would like further clarification, please contact us and we will be happy to assist.

Can we remove items from the Property Damage section if we don't have them?

The Property Damage section of the policy automatically includes a number of standard assets commonly owned or maintained by local councils. These are included as part of the standard cover provided under the scheme and are based on the population size of the council area.

The following categories of property are included automatically and **cannot** be removed from the policy:

- Street Furniture
- Walls, Gates & Fences
- Playground Equipment
- War Memorials
- Mowers & Machinery
- Sports Equipment
- Contents

The Property Damage section of the policy automatically

These items are included because councils may have responsibility for property located across the parish or community, and it may not always be practical to list every individual asset separately.

The sums insured for these items are calculated automatically based on the population size of the council area to ensure an appropriate level of cover is available.

If the council believes the standard limits may not be sufficient for the assets they are responsible for, the sums insured can be reviewed and increased where necessary.

Some additional types of property can be **added or removed** from the policy if required, including:

- CCTV
- Ground Surfaces
- Regalia
- Buildings

If you would like us to review the limits or discuss specific assets, please contact us and we will be happy to assist.

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Why has my premium increased if I'm in a Fixed Rate Agreement (FRA)?

A Fixed Rate Agreement (FRA) provides stability in the underlying insurance rates for an agreed period. This means the insurer will not change the rating used to calculate the premium during the FRA term.

As part of the agreement, councils also receive a discount on certain sections of the policy in return for entering into the Fixed Rate Agreement.

However, the total premium may still change during the FRA period because some elements of the policy are adjusted each year. The most common reason for this is **index linking.**

Index linking is applied to sums insured to help ensure that insured values keep pace with inflation and the increasing cost of rebuilding or replacing property. As the sums insured increase through index linking, the premium may increase accordingly.

Premiums may also change if there have been changes to the council's assets, activities or levels of cover.

The FRA protects the underlying rating used to calculate the premium and provides a discount for entering the agreement, but it does not prevent adjustments where insured values or exposure change.

If you would like us to review the renewal premium or discuss the factors affecting it, please contact us and we will be happy to assist.

Why does Clerk Absence show as 'Not Insured'?

The policy includes a **standard Clerk Absence benefit within the Personal Accident section.**

However, where **Key Person cover** has been selected, the schedule may show Clerk Absence as **"Not Insured".**

This does not mean that there is no protection for clerk absence. Instead, it reflects that the policy is displaying the **Key Person cover**, which provides broader protection for disruption caused by the absence of key council staff.

Key Person cover responds if the council's **Clerk, Deputy Clerk, Grounds Person or Deputy Grounds Person** is unable to carry out their duties due to accidental injury or illness.

Because this cover is wider in scope and provides a higher level of protection, the schedule may display Clerk Absence as "Not Insured" while the Key Person section provides the relevant cover.

If you would like us to review the cover in place or discuss the options available, please contact us and we will be happy to assist.

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Do we need Hirers' Liability cover?

If you have an Ecclesiastical policy in place, please be reassured that the Council has **Public Liability insurance in place,** which protects the Council for its legal liability to third parties arising from its activities and from the ownership of its premises.

Hirers' Liability is a **separate and optional section of cover.** In simple terms, it provides protection for the **individual or group hiring the premises** if they become legally liable for injury to someone or damage to property during their event. It does **not relate to the Council's own liability,** which is covered under the Public Liability section of the policy.

Many private individuals hiring premises for parties or small events may already have some level of liability protection under their household insurance. However, this cannot always be relied upon.

If the Council **regularly hires out a building or premises,** Hirers' Liability can be added to the policy if required. We would be happy to review this with you and confirm any premium implications if this is something the Council would like to consider.

If you have any additional questions, please contact councils@thecleargroup.com.

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