

**The council's insurance policy is due to be renewed on 1/6/26**

**Quote Number: LC1UG-Y9EV-WESY**

The annual premium (year 3 of 3) from Clear Councils is £993.01, last year's price was £969.33. The policy is underwritten by Ecclesiastical Insurance Office plc. The legal expenses section is arranged through ARAG Legal Expenses Insurance Company Ltd (ARAG).

As in previous years, the policy has certain mandatory covers: public liability, employers' liability, officials' indemnity, libel and slander, legal expense, money and fidelity guarantee. As they are mandatory the issues covered are standard for all local authorities and the sum insured looks quite satisfactory for a council of our size. Excesses are applied at varying amounts.

**The council is required to a) delete employees' password access or make it invalid immediately when any employee leaves our employment and b) make Clear Councils (the insurance agent) aware of any additional wording in the last external audit report. Neither of these applied this time.**

### 3.2 Property Damage

2025-26 cover:

Contents	£ 27,500 (declared/full value)	£ 33,000 (sum insured)
Street Furniture	£ 70,000	£ 84,000
Gates and Fences	£ 30,000	£ 36,000
Playground Equipment	£140,000	£168,000
War Memorials	£ 40,000	£ 48,000
Ground Surfaces	£ 3,210	£ 3,852
Mowers & Machinery	£ 5,000	£ 6,000
Sports Equipment	£ 15,000	£ 18,000

*The removal of cover for mowers and machinery and sports equipment would not affect the premium.*

There is still Personal Accident cover, similar to last year's, which we consider sufficient. Councillors or volunteers are covered if carrying out official council business i.e. duties for the parish council.

**The Policy Statement of Fact must be adhered to, the Health & Safety Policy must be reviewed and updated annually and an on-going record of training kept. All playgrounds are to be inspected by a competent person at least weekly. We are required to declare that inter alia:**

**a) No Councillor or Clerk has been subject to a County Court Judgement or had insurance refused or cancelled, or has been declared bankrupt, or has been convicted of a criminal offence or 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.**

### Data Protection

Unless the council is registered with the Information Commissioner it is not covered for breaches of the terms of the relevant legislation.

### Financial implications

The cost of failure to have sufficient cover or from failure to carry out the conditions of the policy may be serious.

Council should consider whether there are other risks that it runs for which it should be insured. The council resolves to consider the adequacy of our insurance cover at least annually.

### Recommendation

Advise renewal of the policy.

Parish Clerk  
19/05/2026