

## **LAVERSTOCK & FORD PARISH COUNCIL**

### **Report for Agenda Item 26.062 Approval of Insurance**

**Subject:** Approval of Insurance Renewal  
**Date:** 12<sup>th</sup> May 2026  
**Author:** Andrew Prince, RFO

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#### **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 1<sup>st</sup> June 2026. This report explains the cover, the cost to the Council, and recommends renewal.

#### **2. Background.**

- 2.1 The current policy for 2025-26 is the second year of a 3-year Long Term Agreement (LTA) and cost £6,713.75. This included a 5% LTA discount and IPT at 12%.
- 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 Part A Material damage insurance to buildings has 5% added by Zurich to cover inflation. Part A insurance amounts to 63% of the premium. The Part A premium for the Old Sarum & Longhedge Community Centre will be charged to the CIO in accordance with their Lease.
- 2.4 Part C All Risks Insured Values have all been reviewed and if necessary revalued to avoid a risk of underinsurance.

#### **3. Renewal.**

- 3.1 Community First, who broker the Zurich policy, have quoted £7,008.52 inc. IPT for the third year of our 3-year LTA. This is a 4.39% increase on 2025-26. It includes the following amendments to cover.  
a. A 5% indexed increase in buildings cover.  
b. Additional all-risks cover for £8,684 including 2 extra SIDs.
- 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 third year of a 3-year Long Term Agreement.

# Annex 1 - Policy Schedule



## 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:	01/06/2026
	To:	31/05/2027
	and any other period for which cover has been agreed	
3 yr LTA Premium	£7,008.52 Premiums are inclusive of Insurance Premium Tax	
Schedule Number	01	
Preparation Date	12/05/2026	
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: 01/06/2026

Premises Address	Buildings Sum Insured	Contents Sum Insured
Hampton Park Community Centre SP1 3GY	£1,416,362	
Old Sarum Community Centre Pheasant Drive Old Sarum SP4 6GH	£1,967,304	
Portacabin Office Riverbourne Community Farm, Laverstock SP1 2SR	£6,648	£3,645

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: 01/06/2026

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: 01/06/2026

Item Description	Sums Insured
Office Contents - restricted to clerk's home only	£2,500
14 Street Name Signs	£4,114
Office Contents	£3,500
3 Evolis Radar Speed Devices	£7,500
6 Cor-ten artwork structures	£7,500
Chain of Office	£2,300
Soundproof 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	£2,500
IT Equipment at Home of Employees	£8,400
Meeting Owl Pro	£1,000
Vamvo Outdoor Projector	£170

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: 01/06/2026

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	£500
	b) in the private residence of any member or employee	£100
	c) in the premises:	
	i) in the custody of or under the actual supervision of any member or employee	£2,000
	ii) in locked safes or strongrooms	£2,000
	iii) in locked receptacles other than safes or strongrooms	£100

Excess:

£50 each and every loss

Personal Accident Assault Limits:

Stated in Section 3(c)

## Part E - Public Liability

Effective Date: 01/06/2026

Including playground liability – 178 items over various locations within territorial limits

Including skatepark 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: 01/06/2026

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: 01/06/2026

Limit of indemnity:

£10,000,000

Excess:

Nil

Operative Endorsements:

None

## Part H - Libel and Slander

Effective Date: 01/06/2026

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: 01/06/2026

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

# Annex 2 - Invoice for Premium

Invoice for payment 2026-2027  
 Policy Number: YLL2720278713  
 Insurance Renewal Premiums  
 Renewal Date: 1st June 2026  
 revised 12/05/2026



Laverstock & Ford Parish Council

VAT No. 250510549



FAO: Andrew Prince

The Policy is currently with a long term agreement

3/3 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)	
<b>Sub Total:</b>	<b>6,257.61</b>
The premium includes a commission fee retained by Community First	
<b>Insurance Premium Tax (12%)</b>	<b>750.91</b>
<b>Total Amount Due</b>	<b>£ 7,008.52</b>

Payment should be received on or before the renewal date

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

Registered Charity Number: 288117 Registered FSA No: FRN311971  
 Company Ltd by guarantee: 1757334 England VAT Registration No: 6393860 06