

Renewal Risk Presentation for Lyddington Parish Council

The policy for Lyddington Parish Council is due for renewal on 1st June 2019. The information contained within the following risk presentation and any other additional information provided subsequently will be used to calculate the premium, terms and conditions of your renewal invite.

If any of the information is incorrect; please advise by return with the correct information and we will use this information to obtain renewal terms for Lyddington Parish Council.

Contact: Mrs Julias Unna
Correspondence Address: The Lilacs
101 Main Street
Lyddington
Oakham
Rutland LE15 9LS

Business Description: Parish Council
Population: 1000
Long Term Agreement Expiry Date: 31st May 2018

Employee Reference Number (ERN) Status: Are you currently exempt Yes/No **If No, please confirm your ERN number; 120/KA67555**
Please see the attached guide to Employers Liability legislation, this should help to clarify your responsibilities.

Events

Please note all events the council are the sole organiser of and confirm the following information;

- Type of event i.e. Summer Fete
- Numbers attending
- Brief description of the event
- Confirmation that all third parties have their own insurance and a risk assessment will be in place

Please note all bonfires and fireworks need to be referred to the office (even if they were referred in previous years) at **least 14 days prior** to the event with a risk assessment and confirmation of the distance from the bonfire and/or fireworks from the nearest building.

Current Sums Insured with Inspire:

Office Contents	£0.00
General Contents	£4,049.40
Outside Equipment	£0.00
Street Furniture	£29,730.52
Gates and Fences	£4,127.09
War Memorials	£0.00
Playground Equipment	£53,894.23
Mowers and Machinery	£0.00
Sports Equipment	£0.00
Other Surfaces	£20,466.74
Natural Surfaces	£0.00

All of the above sums insured will be index linked on your renewal invite.

Please remember that the sums insured represent replacement value and not purchase cost. We would strongly recommend that all assets registers contain a column for both purchase cost and replacement cost for insurance purposes. We do not hold a copy of your asset register.

Please confirm if you responsible for a MUGA, Skate Park, BMX track or Zip wire?

Yes		No	
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Additional Buildings Information

Please review the following information that we currently hold for the buildings that we insure for Lyddington Parish Council.

Please can we ask that you update the information for the buildings in line with the following guidance;

- The address, including postcode, for each building. If there is not a postcode, due to the location, then please provide the nearest postcode to the building
- The construction of each building i.e. Timber cladding, with breeze block walls and a pitched tile roof, including a flat felt roof extension at the rear which is no more than 5% of the whole roof space.

Please note that standard construction of a building is considered to be brick/stone with a tile/slate roof. Should a building have any degree of flat roof, please note the construction of the flat roof i.e. felt or concrete etc.

- The re-build value of the building (the re-build value should not only represent the materials to replace the building, but, also the demolition of the structure, removal debris, all costs including professional fees). If the building has not been valued in the last 5-10 years then we would recommend that the Council seeks a professional valuation.

In addition the following sums insured are provided as part of our core sums insured package, please refer to the column for Inspire in respect of the current cover provided for Lyddington Parish Council:

Area of Cover		Core Sums Insured/Limits			
		Inspire via Axa	Hiscox	Ecclesiastical	Aviva
Public Liability		£10,000,000	£10,000,000	£10,000,000	£10,000,000
Including	Hirers Liability	£5,000,000	£5,000,000	£2,000,000	£5,000,000
	Libel & Slander	£500,000	£500,000	£250,000	£250,000
	Motor No claims Excess & Bonus	£250 each	£250 each	No	£250 each
Employers' Liability		£10,000,000	£10,000,000	£10,000,000	£10,000,000
Officials & Trustees Liability		£500,000	£500,000	£500,000	£500,000
Employee Dishonesty		£150,000	£150,000	£150,000	£150,000
Legal Expenses		£500,000	£100,000	£250,000	£100,000
Personal Accident		£100,000/£500pw	£100,000/£500pw	£50,000/£250pw	£50,000/£250pw
Property Damage					
Including	Defibrillators & Cabinets	£5,000	£5,000	£5,000	£5,000
Business Interruption					
Including	Loss of Revenue	£10,000	£10,000	£10,000	£10,000
	Increased Cost of Working	£10,000	£10,000	£10,000	£10,000
	Key Person Cover	£250pw up to max £2,500 pa	£250pw up to max £2,500 pa	£400pw up to max 26 weeks	£400pw up to max 26 weeks
Contents (away from premises)		£5,000	£5,000	£5,000	£5,000
Money		£2,500	£1,000	£1,000	£1,000
Internet & Email		£500,000	£50,000	No	No
Crisis Management		£500,000	£25,000	No	No
Please note the core sums insured cannot be reduced, however should you wish to increase the amount please contact us.					