

Renewal Risk Presentation for Ilminster Town Council

The policy for Ilminster Town Council is due for renewal on 1st April 2021. 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 quotation. Your renewal quotation will be issued approximately 4 weeks prior to your renewal date.

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 Ilminster Town Council.

Contact:	Mrs Julie Earp
Correspondence Address:	Council Offices North Street Ilminster Somerset TA19 0DG
Business Description:	Town Council
Population:	7500
Long Term Agreement Expiry Date:	31st March 2023

Please provide your Employer Reference Number (ERN) / PAYE Reference 794/I14
Please see the attached guide to Employers Liability legislation, this should help to clarify your responsibilities.

Events

Please confirm all events that Ilminster Town Council are the sole organiser of and confirm the following information;

- Type of event i.e. Summer Fete
- Maximum expected attendance at any one time
- Brief description of the event
- Confirmation that all third parties in attendance will 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.

Please note that all events held by Ilminster Town Council must follow the government advice in relation to COVID19 social distance guidelines, applicable at the time of the event.

Current Sums Insured with Hiscox:

Office Contents	£19,032.00
General Contents	£36,065.28
Outside Equipment	£0.00
Street Furniture	£49,006.88
Gates and Fences	£0.00
War Memorials	£0.00
Playground Equipment	£269,401.49
Mowers and Machinery	£42,767.92
Sports Equipment	£0.00
Other Surfaces	£0.00
Natural Surfaces	£0.00

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

Increased Core Cover Sums Insured:

Fidelity Guarantee	£500,000
Increased Cost of Working	£100,000

Loss of Revenue (12 months)

£28,520

Please remember sums insured should reflect 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 Iminster Town Council responsible for a Skate Park, BMX track or Zip wire?

Yes		No	
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Additional Buildings Information

Please note that all buildings should now have re-opened following the government lockdown period. If your building remains closed, please contact our team at your earliest opportunity to discuss the un-occupancy of your building.

Please review the following information that we currently hold for the buildings that we insure for Ilminster Town Council.

Building Name	Cemetery Lodge & Shed
Building Address	New Road Ilminster Somerset
Building Postcode	TA19 9AF
Building Value	£224,972.80
Construction Type	Standard / Non-Standard
If Non-Standard please provide details of construction	
Unoccupied	Yes/No

Building Name	Public Toilets
Building Address	Wharf Lane Recreation Ground Ilminster Somerset
Building Postcode	TA19 0EU
Building Value	£112,486.40
Construction Type	Standard / Non-Standard
If Non-Standard please provide details of construction	
Unoccupied	Yes/No

Building Name	Steel Shed
Building Address	Recreation Ground Ilminster

	Somerset
Building Postcode	TA19 0HW
Building Value	£101,237.76
Construction Type	Standard / Non-Standard
If Non-Standard please provide details of construction	
Unoccupied	Yes/No

Building Name	Pavilion & Store
Building Address	Wharf Lane Recreation Ground Ilminster Somerset
Building Postcode	TA19 0HW
Building Value	£258,718.72
Construction Type	Standard / Non-Standard
If Non-Standard please provide details of construction	
Unoccupied	Yes/No

Building Name	Market House
Building Address	Market Square Ilminster Somerset
Building Postcode	TA19 0AH
Building Value	£281,216.00
Construction Type	Standard / Non-Standard
If Non-Standard please provide details of construction	
Unoccupied	Yes/No

Building Name	Churchyard Wall & Fencing
Building Address	Silver Street Ilminster

	Somerset
Building Postcode	TA19 0DN
Building Value	£161,621.69
Construction Type	Standard / Non-Standard
If Non-Standard please provide details of construction	
Unoccupied	Yes/No

Building Name	Walls & Fences at Cemetery
Building Address	New Road Ilminster Somerset
Building Postcode	TA19 9AF
Building Value	£207,296.11
Construction Type	Standard / Non-Standard
If Non-Standard please provide details of construction	
Unoccupied	Yes/No

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 the walls and roof of each building.

Please note that a standard construction building is considered to be one with brick, stone or concrete walls with a tile, slate or concrete roof. Should a building have any degree of flat roof, please confirm the approximate percentage area of the flat roof and the construction e.g. felt on timber or concrete

- The re-build value of the building which should not only reflect the cost to reinstate the building but also the cost to remove debris and any professional fees incurred with the rebuild. If the building has not been valued in the last 5 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 Hiscox in respect of the current cover provided for Ilminster Town Council:

Area of Cover		Sums Insured/Limits		
		Pen Underwriting Limited via Axa	Hiscox	Ecclesiastical
Public Liability		£10,000,000	£10,000,000	£10,000,000
Including	Hirers Liability	£5,000,000	£5,000,000	£2,000,000
	Libel & Slander	£500,000	£500,000	£250,000
	Motor No claims Excess & Bonus	£250 each	£250 each	n/a
Employers' Liability		£10,000,000	£10,000,000	£10,000,000
Officials & Trustees Liability		£500,000	£500,000	£500,000
Employee Dishonesty*		£150,000	£150,000	£150,000
Legal Expenses		£500,000	£100,000	£250,000
Personal Accident		£100,000/£500 per week	£100,000/£500 per week	£50,000/£250 per week
Property Damage				
Including	Defibrillators & Cabinets*	£5,000	£5,000	£5,000
Business Interruption				
Including	Loss of Revenue*	£10,000	£10,000	£10,000
	Increased Cost of Working*	£10,000	£10,000	£10,000
	Key Person Cover *	£250 per week up to max £2,500 per year	£250 per week up to max £2,500 per year	£400 per week up to 26 weeks
Money in Transit		£2,500	£1,000	£1,000
Internet & Email		£500,000	£50,000	n/a
Crisis Management		£500,000	£25,000	n/a

* Higher limits available upon request chargeable at the prevailing rate