

Agenda Item 8.1

MUTC Insurance Provisions

The Councils 3 yr Insurance arrangements with Clear Councils comes to an end on 31st May 2026.

Clear Council communicated on 29th April 2026 the renewal policy schedule based upon a single year from 01/06/26 to 31/05/27.

Upon checking the proposal it was noted that the sum insured for Playpark equipment was in adequate as a result of the purchase of new equipment for the upgrade of Undy Play Park.

Clear Councils at my request have provided a quotation for adjustment of sum insured for play park equipment & arrangement of a three year policy with a revised premium of £2,039.35 per annum payable in advance of renewal date of 01st June 2026.

This represents a small increase of the premium of £2,032.42 paid for year 2025/26 and pursuant to FR 5.9 I recommend that Council agree to renewal of the insurance arrangements with Clear Councils.

In accordance with Section 5 (Procurement) of Financial Regulations quotations from other insurance providers were sought.

- Gallagher Global contacted the office by telephone after completion of an online enquiry form stating that they would be unable to compete with quotation of Clear Councils.
- Zurich were provided a detailed analysis of Councils Insurance requirements including copy of assets register but have not provided a quotation.

Your Risk Presentation Details

06/05/2026

Please find below a full record of the questions we asked and the answers you provided. This represents your presentation of relevant details of your insurance risk and your cover requirements, upon which the insurer has based your insurance quotation. It is important to review this document carefully and to let us know immediately if anything is incorrect or inaccurate. You will receive an updated copy of this information for your records, with every quotation, new policy, renewal, or mid-term adjustment.

Whilst this document does not form a part of the insurance policy itself, it is an important record of the facts presented to your insurer for the purposes of obtaining insurance.

Where this document has been delivered to you as part of a renewal invitation, or renewal confirmation, you will see that the answers to certain questions are shown as 'Rollover'. These are new questions following our recent transition from one insurer to another. The new insurers have accepted your risk based on previously asked questions only and have not required you to answer any new or additional questions at this stage. You may be required to provide answers to these new questions at some stage in future. We will contact you independently for additional information at a later date. You do not need to provide any additional information at this stage.

If you wish to amend or update any details provided here, or if you have any other questions relating to the details recorded below, please contact us. Our contact details can be found in the enclosed letter.

Client Details

Council Name	Magor with Undy Town Council
Address Line 1	3 Salisbury House, The Square
Address Line 2	Magor
Town	Caldicot
County	Monmouthshire
Postcode	NP26 3HY
Please state to which Rural Community Council (England) or County Voluntary Council (Wales) you are affiliated or in which County area your Hall is situated	Not Declared
Population Size	5,001 - 10,000
If you do not have an PAYE Reference, please confirm that you are exempt from holding one	To be confirmed
Contact Title	Mr
Contact Forename	William Stephen
Contact Surname	Lewis
Contact Telephone	01633 882842
Contact Email Address	MagorOffice.Admin@office.magorundy.org.uk
Contact Email Address Verified	Yes
Additional Email Address	
This is...	a new quotation
Current Insurer	Aviva

Mandatory Covers

Public Liability Limit of Indemnity	£10,000,000
Employers Liability Limit of Indemnity	10,000,000
Trustees & Management Limit	500,000
Libel and Slander Limit	250,000
Money - Cash in Transit, on Premises in Business Hours, in Bank Night Safe	£5,000
Money - Cash in Safe	2,500.00
Do you require a higher Fidelity Limit than the £250,000 default offered?	Yes
Fidelity Limit provided, or select an increased limit from the following options	£750,000
Are you able to comply with all of the Minimum standard of control?	Yes
Please confirm the total number of employees	4
What is the estimated total wage roll for all employees?	88,068
What is the estimated annual turnover/income?	358,905
Limit of indemnity required for all losses in any one period of insurance	750,000
Have you ever found the need to question the honesty or conduct of any person to be insured?	No

Additional Covers

Do you require Additional Covers, as set out below?	Yes
Do you wish to increase the standard limit for any of the above options	Yes
Contents Limit	90000
Street Furniture Limit	134645
Gates & Fences Limit	40000
Playground Equipment Limit	172769
War Memorials Limit	75000
Mowers & Machinery Limit	25000
Sports Equipment Limit	30000
Please enter Gates & Fences Limit required	0
Please enter Mowers & Machinery required	0
Total of Higher Values	307,414

Optional Covers

Do you require cover for Buildings	No
Do you require cover for CCTV Equipment	No
Is cover for Sports Ground Surfaces and/or Concrete, Tarmac or Asphalt Surfaces required	Yes
Sum Insured required for Ground Surfaces	127,545
Is cover for Regalia required	No
Are details of any interested parties to be included?	No
Is Business Interruption cover required?	No
Is cover for Personal Accident required	Yes
To the best of your knowledge or belief are all the persons to be insured in good physical and mental health?	Rollover
Do you wish to add cover for Key Persons?	No
For premises located in England, Wales or Scotland (excluding property located in the Channel Islands, Isle of Man and Northern Ireland) do you require cover for terrorist damage?	No
Is this cover to exclude terrorist damage for Business interruption?	No
Do you require cover for Legal Expenses?	Yes
Do you envision any redundancies in the next 12 months?	Rollover
Can you confirm that no principals, directors, partners, trustees, managers, clerks or councillors have been involved in any action, legal dispute, prosecution, dispute with or investigation/inquiry by HM Revenue & Customs or DSS review in connection with any company, business or form with which any of you have been involved (excluding driving offences)?	Rollover
Have you attained an award under the Local Council Awards Scheme?	No
Do you wish to enter into a 3 year Fixed Rate Agreement (FRA)?	No

General Questions

(i) To the best of my/our knowledge and belief no insurer has declined your proposal, cancelled or refused to renew your policy, required an increased premium, special terms or conditions for any of the insurance proposed for.	True
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(ii) Have you or any principal, director, partner, trustee, manager, clerk or councillor ever:	No
<ul style="list-style-type: none"> a. been convicted of any criminal offence other than a driving offence or have any non-motoring prosecutions pending. You only need to tell us about any convictions that are unspent under the Rehabilitation of Offenders Act 1974. b. been declared bankrupt or the subject of bankruptcy proceedings, liquidation, appointment of administrative receiver or administrators or made any arrangement with creditors either in a personal capacity or in connection with any company, business or firm with which any of you have been involved. c. had any County Court Judgments made: <ul style="list-style-type: none"> i. against you in a personal capacity. ii. against any company, business or firm in which any of you have been involved as a director or partner or in a similar capacity. 	
(iii)	No
<ul style="list-style-type: none"> a. Has any sanction, penalty or corrective action having been imposed within the last 5 years as a result of an investigation of the organisation by any regulatory or professional body such as the Health & Safety Executive or Ofsted. b. Have you or any principal, director, clerk, councillor, partner, employee or representative ever having been prosecuted under the Health and Safety at Work etc. Act 1974 or any similar legislation. 	
Can you confirm that You or any of your principals, directors, partners, trustees, managers, clerks or councillors, employees or representatives: have never 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?	Rollover
Within the last five years no charity or company to be insured or any of its present or former trustees, directors or officers been the subject of any complaint to or investigation by the Charity Commission or any other regulatory body?	True
You are not aware (after making enquiries of your trustees, directors or officers or those acting in that capacity) of any circumstances which might lead to a claim against any of the above under the proposed insurance?	True
Is there a programme for testing portable electrical appliances, and are records of such tests maintained?	Rollover
Is a record kept for all training delivered to your employees?	Rollover
Are there annually reviewed documented Health and Safety policy and procedures in place?	Rollover
Are your Health & Safety policy and procedures cascaded to all employees including volunteers?	Rollover
Business Description	Local Council
Has the client elected to pay by instalments?	No
In respect of the risks to be insured, no claims have been made against you or any of your trustees, directors or officers during the last three years	True
Are you aware of any circumstances which might give rise to a claim?	No