

INSURANCE SPECIFICATION

Stroud Town Council's existing policy provides the following covers (subject to current Zurich Municipal exclusions and conditions).

Bidders should match the existing covers wherever possible and state clearly in their tender form where their policy varies from the following descriptions and limits.

Material Damage

Insured perils

- Fire
- Lightning
- Explosion
- Aircraft or other aerial devices or articles dropped from them
- Riot civil commotion strikers locked-out workers or persons taking part in labour disturbances or malicious persons
- Earthquake
- Subterranean fire
- Storm or flood
- Escape of water or beer
- Impact by any road vehicle or animal
- Breakage or collapse of television or radio signal receiving apparatus
- Falling trees or branches
- Leakage of oil from any fixed oil-fired heating installation, including smoke and smudge damage arising from defective vaporisation
- Accidental damage to fixed glass, associated framework and sanitaryware including boarding up
- Subsidence or ground heave
- Theft
- Accidental damage

Contents definitions

- (a) Furniture, fixtures, fittings and tenants' improvements
- (b) Other Contents and consumable stock not specified below including printed books and unused stationery
- (c) Computer Equipment, other office equipment and sports equipment

Property details

No.	Premises:	What3words reference	Description	Current use	Construction
1	Thanet House 58 London Road, Stroud, GL5 2AA	///shaky.gentlemen.focal	3 storey, Grade 2 listed Georgian property with 20 th century, single storey rear extension	Council offices	Stone and slate. Modern shopfront.
2	Lansdown Hall & Gallery Lansdown Road, Stroud, GL5 1BN	///bullion.browsers.liability	2 storey Grade 2 listed, built in 1879, with modern extension.	Art gallery and venue	Stone and slate
3	Depot, Libbys Drive, Stroud, GL5 1RN	///topical.monopoly.paler	Leased commercial unit and yard	Depot and workshop	modern construction
4	Subscription Rooms, George Street, Stroud, GL5 1AE	///fillers.bubble.lyrics	3 storey, Grade 2 listed Georgian property	Arts venue	Stone, slate and brick

Sums Insured

No.	Premises:	Buildings Sum Insured	Last/next revaluation	Contents (a)	Contents (b)	Contents (c)
1	Thanet House	£972,000.00	Last February 2023	£48,064.90	£0.00	£0.00
2	Lansdown Hall & Gallery	£4,467,000.00	Last February 2023	£0.00	£0.00	£0.00
3	Depot, Libbys Drive	£0.00	n/a	£18,908.56	£337.67	£3,038.88
4	Subscription Rooms	£8,923,765.98	Due 2024	£0.00	£0.00	£0.00

Excesses

Premises:	Accidental Damage	Theft	Riot, civil commotion or malicious persons	Storm or flood	Escape of Water	Falling trees or branches	Subsidence
All	£100	£100	£250	£250	£250	£250	£1,000

Endorsements

- Reinstatement
- Index linking
- Unoccupied Buildings
- Automatic fire alarm installations
- Portable Heating
- Electrical
- Basement storage
- Fire break doors and shutters

Notes

All properties have fire and intruder alarms with central monitoring. The Subscription Rooms also has internal and external CCTV.

The current sums insured do not include 2024 index linking.

Properties 2 Lansdown Hall and 4 Subscription Rooms are leased to community organisations who arrange their own insurances, apart from buildings cover.

Property 4 is leased – the landlord is responsible for buildings insurance

Business Interruption

All premises

Additional expenditure £90,000

Indemnity period: 24 months

Insured perils:

- Premises 1, 2, 4: as Material Damage section plus Subsidence or ground heave
- Premises 3: as Material Damage section

All risks cover

Item Insured	Sum Insured	Excess*	Notes
Mayoral Pendant	£2,130.00	£100	Revalued 2023
Hired in Plant/Equipment	£76,766.27	£100	
Garden Machinery and Tools at various locations	£70,810	£100	
Christmas Lights	£10,463.99	£100	
Leased Printer - BNP Paribas	£3,833.83	£100	
Sims Clock	£344,821.30	£100	Revaluation due 2024
Ifor Williams GD85 Trailer Serial Number 732281	£3,530	£100	
4 Vehicle Activated Signs	£12,841.61	£100	
Water Fountain	£2,622.54	£100	
Office and Computer Equipment	£27,664.90	£100	
Leased Konica Printer Serial Number AAJT021206744	£607.14	£100	
Tern Quick Haul D8 Active Plus 20 Bike Gloss Blue Grey and Ancillary Items	£3,844	£100	

Endorsements

- Reinstatement
- Index linking
- Unoccupied Buildings
- Electrical

Money

Cover	Loss of Non-Negotiable Money	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	£250,000	£10,000
b) in the private residence of any Member or Employee	£250,000	£500
c) in the premises		
(i) in the custody of or under the actual supervision of any Member or Employee	£250,000	£10,000
(ii) in locked safes or strongrooms	£250,000	£10,000
(iii) in locked receptacles other than safes or strongrooms	£0	£500

Excess: £50 each and every loss

Safe details:

Make: Chubb

Model: Fire resisting document cabinet (photo opposite).



Additional cover:

Personal Accident Assault Limits:	Limit of Liability
a) Accidental damage as a direct result of robbery or attempted robbery to: i) personal effects of any employee	£500
ii) any franking machine, safe, strongroom or security case, bag specially designed container for the carriage of money	Reinstatement or other Value
b) the cost of replacing safe or strongroom locks made necessary by theft of keys from the premises or from the home of any adult authorised to hold such keys, but excluding such cost where the keys have been left on the premises whilst closed for business purposes	£1,000

Personal Accident Assault Limits:	Limit of Liability
c) provided that no other personal accident insurance is operative the insurer will pay to the insured such of the amounts below as are applicable if a Person Insured sustains bodily injury by Assault whilst entrusted with money by the insured, as a result of which death or disablement occurs within 24 months of such injury:	
i) death, total loss of use of one or more hands and feet or total loss of sight in one or both eyes	£10,000
ii) permanent total disablement (other than stated in (i) above) from engaging in usual profession or occupation	£10,000
iii) temporary disablement from engaging in usual profession or occupation for a maximum period of 104 weeks from date of disablement	Normal weekly wage or salary up to £150 per week
All sums paid under iii) will be deducted from any sums payable under i) or ii) in respect of the same injury to the same Person Insured.	

Operative Endorsements: The definition of Person Insured is extended to include any person between the ages of 16 and 90.

Public Liability

Limit of Liability £15,000,000

Excess £100

Exclusions/definitions:

Special definitions apply to Environmental Clean Up Costs

Standard policy exclusions apply

Hirers' Liability

Limit of indemnity £2,000,000

Excess £100

Employers Liability

Limit of indemnity £10,000,000

Please include cover for up to 25 volunteers.

Libel and Slander

Sum Insured £250,000

Excess: 10% each and every claim or £1,000 whichever is the lower

Engineering Inspection Contract

See Plant Specification attached.

Plant protection

See Plant Specification attached.

Limits of indemnity:

- Insured Damage to Plant £500,000
- Own Surrounding Property Damage £500,000

Excess: £100 each and every loss

Fidelity Guarantee

Persons Guaranteed: All members and employees

Sum Guaranteed: £1,000,000

Excess: £100 each and every loss

Personal Accident

Cover: Accident and Assault Cover

Cover is limited to £500,000 any one person and £2,000,000 any one incident.

Persons Insured:	Cover	
Employees	Capital	5.00 times annual earnings
	Weekly	1.00 times weekly earnings
Volunteers	Capital	£50,000
	Weekly	£200
Directors/Councillors	Capital	£50,000
	Weekly	£200
Key Personnel – Town Clerk	Capital	£100,000
	Weekly	£500 for up to 10 weeks and £100 per week thereafter

Endorsements

Age limit extended to 90 years old.

Cover for key personnel extended to 24 hours for accident or assault.

Summary of Exclusions

- intoxication, illegal use of drugs or sexually transmitted disease
- deliberate exposure to unnecessary danger (except in an attempt to save human life)
- racing of any kind other than on foot
- air travel other than as a passenger in a licensed passenger carrying aircraft
- actual loss directly or indirectly arising out of, actual, threatened, feared or perceived use of biological, chemical, radioactive or nuclear agent, material, device or weapon.
- dangerous sports/activities

Legal Expenses

Operative sections:

- Employment Disputes and Compensation Awards
- Legal Defence
- Property Protection and Bodily Injury
- Tax Protection
- Contract Disputes - £5,000 Limit
- Statutory Licence Protection
- Debt recovery

Limit of Indemnity: £200,000

Claims History

The 5 years claims history as at January 2024 is as follows:

Incident date	Claim Number	Line of cover	Amount Paid	Reserve	Details
26/08/21	12212123305	Public Liability	Nil	NIL	The Council were not legally liable – umbrellas managed by another group fell on a car. Council were not at fault at all
30/06/23	122020002370	Public Liability	Nil	£2	Slip on footpath from St Laurence Church. No claim made.

Spring 2024	muk.228849	Legal Expenses/Denial of Access	Nil	Nil	Potential claim relating to access to neighbour's land. In the hands of a loss adjuster. Est. £5,000 legal fees.
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