

STROUD TOWN COUNCIL – TENDER BRIEF FOR INSURANCE 2019 to 2024

The Council's current insurance contract is due for renewal on 25th June 2019. Tenders are invited for a combined insurance policy including property, liability and miscellaneous risks for a 5-year contract. Please note that motor insurance is not included.

ABOUT THE COUNCIL

Stroud Town Council came into being in 1990 after pressure from local residents for a greater say in how their town is run. It is made up of 18 elected councillors representing six wards.

The Council staff work in two teams headed by the Town Clerk. The office team includes a Deputy Clerk, part-time officers (Project, Fundraising and Community Development) and three part-time administration staff (Assistant Clerk, Administration Officer, Finance Administrator) and a cleaner. The Green Spaces team includes three full-time rangers and a part-time assistant led by the Green Spaces Manager. The total staff budget for 2019-20 is £326,413.

The Green Spaces team are responsible for the day-to-day management of the green and open spaces around the town. These include two town centre gardens, two cemeteries (one active and one closed), five play areas, two closed churchyards and a number of amenity spaces. The Council owns five allotment sites providing just under 200 plots. Each site is managed by a plot-holder association.

Stroud Town Council is a larger town council that is committed to improving the quality of life of all members of its community. The council provides core support to a range of partner organisations involved in regeneration and meeting key social needs of its residents, as well as supporting arts development in the town. We are a Quality council and have adopted the General Power of Competence. We have an annual expenditure budget for 2019–20 of £1,340,044 of which the precept funds around 50%. The balance largely comes from cemetery income, grants and rent.

We have shown long term commitment to improving the environment, for example, by taking on the management of parks and green spaces in the town, increasing the number of open spaces with public access and improving the quality of children's play areas. We have an established reputation for taking a leading role in community development. We sustain four community grants programmes and a number of service level agreements with voluntary and community sector organisations.

The Council owns a number of substantial properties including its office and 2 flats at Thanet House and two community venues: Lansdown Hall and the Stroud Subscription Rooms. The venues are leased to charities. All of these properties are Grade 2 listed.

INSURANCE REQUIREMENTS

The Council is currently insured with Zurich Municipal on a Select for Local Councils policy. It is our wish to retain the same level of cover and policy benefits wherever possible. The following is a summary of the cover requirements.

PROPERTY RISKS

Property no.	Property name/address	Description	Cover required	Date of last valuation
1	Thanet House (including 58A & 58B), 58 London Road, Stroud, Glos. GL5 2AD	Council office at ground floor with two flats over. Grade 2 listed. Flats (58a and 58b) are leased to housing charity on full repairing lease.	Fire, lightning, explosion; aircraft or other aerial devices or articles dropped from them; riot, civil commotion, strikers, locked-out workers; 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; accidental damage to fixed glass, associated framework and sanitary ware; theft and accidental damage; subsidence or ground heave	2016
2	Lansdown Hall, Lansdown Road, Stroud, Glos. GL5 1BN	Community hall and art gallery. Grade 2 listed. Leased to charity on full repairing lease.		2016
3	Subscription Rooms, George Street, Stroud, Glos. GL5 1AE	Community arts centre. Grade 2 listed. Leased to charity on full repairing lease.		2018
4	Unit, Libbys Drive, Stroud, Glos. GL5 1RN	Green spaces depot. Rented on full repairing lease. Owner insures building.	As 1 but not including subsidence or ground heave.	n/a
5	Sims Clock, George Street, Stroud, Glos. GL5	Civic clock. Mid C19. Freestanding ashlar tower. Grade 2 listed.	All risks	n/a

Property no.	1	2	4	4	5
Property name	Thanet House	Lansdown Hall	Subscription Rooms	Libby's Drive	Sims Clock
Building sum insured	£713,113.64	£2,600,690.26	£6,401,450.00	n/a	£262,966.94
Loss of rent	£6,300.00				
Furniture, fixtures fittings and tenants improvements	£36,655.17			£14,420.00	
Other contents and consumable stock				£257.50	
Computer equipment, other office equipment and sports equipment	£17,563.01			£2,317.50	
Business interruption – additional expenditure	£90,000				
Business interruption – indemnity period	24 months				

Excesses (Properties 1 – 4)	
Accidental Damage	£100
Theft	£100
Malicious Damage £250	£250
Storm or Flood £250	£250
Escape of Water £250	£250
Falling Trees or Branches £250	£250
Subsidence	£1,000

Excess (Property 5)	
All risks	£100

Operative endorsements:

- Business interruption – notifiable disease, vermin or pests, defective drains or sanitary ware, murder or suicide.

All risks, where required in Great Britain, Northern Ireland, the Isle of Man and the Channel Islands

Item Description	Sum Insured	Excess
Mayoral Pendant	£783.81	£100
Hired in Plant/Equipment	£58,543.34	£100
Garden Machinery and Tools at various locations	£70,252.01	£100
Christmas Lights	£6,804.03	£100
Leased Printer Konica	£2,923.75	£100
A2B Galvani Male Electric Bike,	£1,116.65	£100
Ifor Williams GD85 Trailer	£1,941.45	£100
4 Vehicle Activated Signs	£9,793.24	£100

Operative endorsements:

- Reinstatement
- Index-linking
- Unoccupied Buildings
- Electrical installation checks

Money

Circumstance	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		£500
(c) in the premises (i) in the custody of or under the actual supervision of any member or employee		£10,000
(ii) in locked safes or strongrooms		£10,000
(iii) in locked receptacles other than safes or strongrooms		£500

Excess: £50 each and every loss

LIABILITIES

Cover	Limit of indemnity/sum insured	Excess	Extensions
Public liability	£15,000,000	£100	<ul style="list-style-type: none"> • Volunteers • Environmental clean up costs • Officials' indemnity • Health and Safety at Work, etc. Act 1974 prosecution • criminal proceedings under the Consumer Protection Act 1987 • Overseas Personal Liability • Defective Premises Act 1972 • Contingent Motor Liability • Compensation for Court Appearance • Data Protection Act 1984 • Corporate Manslaughter and Corporate Homicide Act 2007
Hirers' Liability	£2,000,000	£100 each and every claim for damage to the premises or contents caused other than by fire or explosion	
Employers Liability	£10,000,000		
Libel and Slander	£250,000	10% each and every claim or £1,000 whichever is the lower	

ENGINEERING

Inspection Contract

Location	Situation	Description	Extra Description
DEPOT	Yard	Misc. Work Equipment	: Pedestrian controlled tipping skip/bulldozer.
DEPOT	Workshop	Misc. Work Equipment	: Teleshore shoring equipment
DEPOT	Workshop	Axle Stand	
DEPOT	Workshop	Misc. Work Equipment	: Teleshore shoring equipment including hydraulic pump unit.
DEPOT	Workshop	Hydraulic Trolley Jack	: model 7623005
DEPOT	Yard	Diesel Tractor	Model LA243EC fitted with front loader.
DEPOT	Workshop	Hydraulic Trolley Jack	
DEPOT	Workshop	Axle Stand	
LANSDOWN HALL	Back Stage	Fixed Scissor Platform Lift	
SUBSCRIPTION ROOMS	Restaurant.	Coffee Machine Steam Boiler	
SUBSCRIPTION ROOMS	Boiler House.	Finned Tube Hot Water Heating Boiler	
SUBSCRIPTION ROOMS	Boiler House.	Bladder Type Pressurisation Vessel	80 litres
SUBSCRIPTION ROOMS		Goods/passenger lift	3 floors

Plant Protection

Items as above

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 Insured £1,000,000

Excess: £100 each and every loss

PERSONAL ACCIDENT

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

Persons Insured:	Capital Sum	Weekly Sum	Cover
Employees	£50,000.00	£200.00	Accident and Assault Cover
Volunteers	£50,000.00	£200.00	Accident and Assault Cover
Directors/Councillors	£50,000.00	£200.00	Accident and Assault Cover

AGE LIMIT – extended to 90.

LEGAL EXPENSES

Limit of indemnity £200,000

Includes:

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

CLAIMS HISTORY

Accident Date	Notification Date	Cause desc 1	Cause desc 2	Location 1	Description	Claim Status	Settlement Date	Settlement Desc 2	Settlement Desc 3	Total Outstanding	Total Paid
9/1/2018	9/5/2018	Malicious Damage		THANET HOUSE, 58 LONDON ROAD		Closed	11/12/2018	Reinstatement	Payment To Customer	£0.00	£626.20
9/23/2018	9/27/2018	Theft	Forcible Theft	LANDSDOWN HALL & GALLERY, LANDSDOWN,		Closed	1/23/2019	Reinstatement	Payment To Customer	£0.00	£224.68
9/14/2015	11/23/2015	Leisure/ Rec/ Opens	Other	LANDSDOWN GALLERY, LANDSDOWN ROAD,	TP SLIPPED ON STEP	Closed	6/16/2016	The claim was repudiated	The claim was not pursued	£0.00	£0.00
11/3/2017	11/27/2017	Leisure/ Rec/ Opens	Defective Premises	STROUD PARK GARDENS	TP SLIPPED & FELL, CAUSING HER INJURY	Closed	5/24/2018	The claim was repudiated	Not Applicable	£0.00	£0.00