



Council
Guard



Council Guard Schedule

Welcome to The Military Mutual.

You should read this Schedule in conjunction with your Cover Wording

These details are a record of the information provided to The Military Mutual. It is also essential that you read all of the clauses applying to your Cover as these contain important information that may affect the specific cover provided.

Cover Number: CIN001388CCP

Membership Number: CIN001461

Your Details:

Coverholder: Cinderford Town Council

Correspondence Address: St. Annals House, Belle Vue Centre, 6 Belle Vue Road, Cinderford, Gloucestershire, GL14 2AB

Business Description: Town Council and Property Owner

Your Intermediary's Details:

Intermediary Name: WPS Hallam

Address: Spargo House 10 Budshead Way, Devon, PL6 5FE

Your Cover Dates:

Period of Cover: 02/02/2022 To: 07/06/2022

Renewal Date: 08/06/2022

Your Contribution Information:

The Military Mutual Cover: £1,002.81

Insurance Premium Tax: £0

Total Amount Due: £1,002.81

Rate Stability Agreement Expiry Date: 07/06/2024

Profit Share Rebate: Yes

Reason for Issue: Add Methodist Church



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If there are any additional Cover-level Clauses applicable, these are shown below

Rate Stability Agreement

Member : Cinderford Town Council
Cover No. : CIN001461
Company : The Military Mutual

Period of Agreement : From 08/06/2021 to 07/06/2024

Initial Period : From 08/06/2021 to 07/06/2022
Second Period : From 08/06/2022 to 07/06/2023
Third Period : From 08/06/2023 to 07/06/2024

For the Period of Agreement shown above and subject to the Adjustment Provisions specified herein the Member agrees to maintain the cover in force and The Military Mutual agree to calculate the contribution on the cover limits applicable for the Initial Period and the following rates thereafter

Second Period : at the rates applicable for the Initial Period
Third Period : at the rates applicable for the Second Period
Provisos

Provided that

1. The Military Mutual may also vary the terms of the Cover in accordance with the Special Provisions defined herein
2. any imposition of or increase in any levy or tax on contributions or contribution to governmental or non-governmental insurance schemes or pools will be borne by the Member
3. all other terms definitions provisions extensions exclusions and conditions of the Cover will continue to apply

Definitions

1. Loss Ratio shall mean the percentage which the total of paid claims outstanding reserves (as established by the Insurers) and related loss adjustment expenses incurred during the Initial Period or the Second Period bears to the Earned Contribution for the same Initial or Second period
2. Prior Years Loss Ratio shall mean the percentage which the total of paid claims outstanding reserves (as established by or declared to the Military Mutual) and related loss adjustment expenses incurred during the three years prior to commencement of the agreement bears to the Prior Years Earned Contribution
3. Earned Contribution means the total of the contributions paid or payable for the period including adjustments but excluding commission or any taxes or levies on contributions or contributions to governmental or non-governmental insurance schemes or pools
4. Prior Years Earned Contributions means three times the total of the contributions paid or payable to The Military Mutual for the Initial Period of the Agreement or three times the total of the Earned Contribution for the first twelve months of the Agreement whichever is the less including adjustments but excluding commission or any taxes or levies on contributions or contributions to governmental or non-governmental insurance schemes or pools

Adjustment Provision

1. If at the expiry of the Initial Period
 - a) the Loss Ratio exceeds 40% for the Initial Period or
 - b) the Prior Years Loss Ratio exceeds 30%



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The Military Mutual reserve the right to terminate the Agreement or re-negotiate the contribution or rates for application to the Second Period

- 2 If at the expiry of the Second Period
 - a. the Loss Ratio exceeds 40% for each of the Initial and Second Periods or
 - b. the Prior Years Loss Ratio exceeds 30%

The Military Mutual reserve the right to terminate the Agreement or re-negotiate the contribution or rates for application to the Third Period

3 Any contribution or claims in respect of any reinsurance to governmental or non-governmental insurance schemes or pools shall not be taken into account in arriving at the Loss Ratio or Earned Contribution

Special Provisions

Declaration of Claims

A declaration of all paid and outstanding claims by the previous Insurer for the three years prior to the commencement of this agreement shall be provided to The Military Mutual prior to the expiry of the Initial Period and prior to the expiry of the Second Period for the purposes of calculating the Prior Years Loss Ratio

In respect of any class of business provided by the cover that were placed with the Company for the full period of three years prior to the commencement of the Agreement a declaration of claims is not required

Rights of The Military Mutual

The Military Mutual reserve the right regardless of the Loss Ratio to:

1 adjust the contribution or rates restrict the cover or vary the terms or conditions to reflect changes which have a material effect upon the scope of cover or indemnity provided by the cover or extent of risk being

- a) acquisitions or disposals of property or companies or changes in the business carried on by the Member
- b) The Military Mutual adopting a change in the underwriting policy in respect of any class of business included in the policy or imposing limits of loss or liability to all policies in any class of business included in the policy
- c) any limitation reduction in capacity or rate increase imposed by any reinsurer of The Military Mutual
- d) any change in market practice
- e) legislation being any enactment subordinate legislation law regulation decree treaty or instrument in force in any country or territory covered by the policy
- f) judgments awards or decisions made by any court tribunal or arbitration any government or regulatory body or ombudsman

2 adjust the contribution or rates restrict the cover or vary the terms or conditions or terminate the Agreement:

- a) to reflect a legal requirement to do so
- b) if at any time the Member shall be merged with acquired by or otherwise absorbed or controlled by any individual or corporation or other business entity of any kind
- c) if at any time the Member shall go into any form of liquidation bankruptcy receivership or administration or equivalent status or become the subject of an action in bankruptcy



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d) if at any time the Member fails to complete any requirements agreed with The Military Mutual within the agreed timescales

3 adjust the Building and Contents cover limits in line with the Military Mutual's published index linking guides

Rights of the Member

1 If The Military Mutual elect to change the terms in accordance with any of the Adjustment Provisions or Special Provisions then the Member may at its option terminate the Agreement without penalty

2 The Member may cancel the agreement at expiry of the Initial Period (or Second Period) without the Military Mutual activating its rights within the Adjustment Provisions or Special Provisions subject to a payment of 45% of the annual contribution which would have been payable for the Second (or Third Period)

Memoranda

If at any time the Member shall be merged with acquired by or otherwise absorbed or controlled by any individual or corporation or other business entity of any kind provided the entity continues to trade in the name stated within this agreement then the Agreement shall be considered to still be in force

Profit Rebate Clause

For the purpose of this endorsement

Eligible lines of business are Property Damage, Business Interruption, Employers Liability and Public/Products Liability

'Cut Off Date' means the date at which the Loss Ratio will be calculated

Provided that the Loss Ratio for each Period of cover does not exceed 25% at the Cut Off Date on the Commercial Combined Cover the Military Mutual shall allow a return contribution on the Net Earned Contribution based on the following scale of rebate provided that the loss ratio does not exceed the amount shown at the Cut Off Date in respect of the Period of Cover shown below

All claims outstanding at the Cut Off Date shall be regarded as paid for the purposes of this endorsement

The payment of the profit rebate is conditional on the renewal of the cover with the Military Mutual at the expiry of each period of cover specified below

Period of cover From 08/06/2021 to 07/06/2022
Cut Off Date 3 months after renewal annually

Commercial Combined Cover Loss Ratio %	Return Contribution %
< 25%	2.5%
< 20%	5.0%
< 15%	7.5%

Difference in Conditions Clause

If a loss or liability not included in this **cover** would have been covered by an insurance policy in force within two years of this **cover** incepting, the **Mutual** will consider a claim for that loss or liability on the same basis as that insurance policy. This does not apply to the amount covered, the **excess** or the Member's contribution. All other terms and conditions of this Cover are unchanged



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Interested Party

BNP Paribas Leasing Solutions Limited, St James Court, St James Parade, Bristol, BS1 3LH are interested in the insurance granted by this policy in respect of the following items :-

Xerox 7225 Multifunction Printer - Agreement Number - Y0041085/001

&

Copier - Agreement Number - A1A97268/001

&

Copier - Agreement Number - A1D41090/001

The protection available for our Property Damage and Business Interruption Cover are as follows:

- | | |
|--|----------------------------------|
| 1. Fire, Lightning, Aircraft and Explosion | 7. Sprinkler leakage |
| 2. Earthquake | 8. Theft |
| 3. Riot and malicious persons | 9. Subsidence |
| 4. Storm or flood | 10. Any other accident |
| 5. Escape of water | 11. Glass |
| 6. Impact | 12. Specified Items: 'All Risks' |

It is important to note that the actual Covers may vary for each Premises and the Covers excluded are specified on the following Premises pages of the Schedule.

For the full definition of the terms of Cover please refer to the Cover Wording.

In choosing this product and the level of Cover you have not received any personal recommendations from The Military Mutual.

Property Damage Cover

The Premises: **Rheola House & Old Fire Station, Belle Vue
Centre, 4 Belle Vue Road, Cinderford,
Gloucestershire, GL14 2AB**

Occupation: **Office**

Property Covered

Buildings -	£1,418,827
Rent Receivable &/or Payable	£71,138
Indemnity period	12 months
General Contents	£2,396
Miscellaneous Contents - e.g STOCK	£0
Total sum Covered:	<hr/> £1,492,361 <hr/>

Covers not included:

7. Sprinkler leakage

If there are any additional Cover-level Clauses applicable, these are shown below

IEE Condition

We will not pay any claims relating to fire and/or smoke damage under this **cover** unless **you** hold an up to date Electrical Inspection Certificate. If the inspection details any defects, these must be completed by a qualified electrician within 21 days of the inspection date. **You** must make the certificate available to **us** if **we** ask for it.

Flat Roof Maintenance Condition

We will not pay any claims under the Property Damage Section in respect of damage caused by storm or flood unless any flat roofs are inspected at least once every two years by a qualified builder or property surveyor and any defects brought to light by that inspection be repaired immediately.
A minimum excess of £750 shall apply in the event of any claim caused by storm or flood involving any flat roofed portion of the premises

Property Damage Cover

The Premises: Belle Vue Centre, 6 Belle Vue Road, Cinderford,
Gloucestershire, GL14 2AB

Occupation: Office

Property Covered

Buildings -	£3,579,389
Rent Receivable &/or Payable	Not Covered
Indemnity period	N/A
General Contents	£14,222
Miscellaneous Contents - e.g STOCK	£0
Total sum Covered:	<hr/> £3,593,611 <hr/>

Covers not included:

7. Sprinkler leakage

If there are any additional Cover-level Clauses applicable, these are shown below

IEE Condition

We will not pay any claims relating to fire and/or smoke damage under this **cover** unless **you** hold an up to date Electrical Inspection Certificate. If the inspection details any defects, these must be completed by a qualified electrician within 21 days of the inspection date. **You** must make the certificate available to **us** if **we** ask for it.

Property Damage Cover

The Premises: **The Tower, Market Street, Cinderford, GL14 2AB**

Occupation: **Shop**

Property Covered

Buildings -	£373,607
Rent Receivable &/or Payable	Not Covered
Indemnity period	N/A
General Contents	Not Covered
Miscellaneous Contents - e.g STOCK	£0
Total sum Covered:	<hr/> £373,607 <hr/>

Covers not included:

- 7. Sprinkler leakage

If there are any additional Cover-level Clauses applicable, these are shown below

Property Damage Cover

The Premises: **The Pavilion, Steam Mills Recreation Ground,
Steam Mills Road, Cinderford, GL14 3JB**

Occupation: **Sports Centre**

Property Covered

Buildings -	£207,071
Rent Receivable &/or Payable	Not Covered
Indemnity period	N/A
General Contents	Not Covered
Miscellaneous Contents - e.g STOCK	£0
Total sum Covered:	<hr/> £207,071 <hr/>

Covers not included:

7. Sprinkler leakage

If there are any additional Cover-level Clauses applicable, these are shown below

IEE Condition

We will not pay any claims relating to fire and/or smoke damage under this **cover** unless **you** hold an up to date Electrical Inspection Certificate. If the inspection details any defects, these must be completed by a qualified electrician within 21 days of the inspection date. **You** must make the certificate available to **us** if **we** ask for it.

Property Damage Cover

The Premises: Forest Leisure, Causeway Road, Cinderford,
Gloucestershire, GL14 2AF

Occupation: Sports Ground

Property Covered

Buildings -	£1,070,420
Rent Receivable &/or Payable	Not Covered
Indemnity period	N/A
General Contents	Not Covered
Miscellaneous Contents - e.g STOCK	£0
Total sum Covered:	<hr/> £1,070,420 <hr/>

Covers not included:

7. Sprinkler leakage

If there are any additional Cover-level Clauses applicable, these are shown below

IEE Condition

We will not pay any claims relating to fire and/or smoke damage under this **cover** unless **you** hold an up to date Electrical Inspection Certificate. If the inspection details any defects, these must be completed by a qualified electrician within 21 days of the inspection date. **You** must make the certificate available to **us** if **we** ask for it.

Property Damage Cover

The Premises: **Old HSBC Bank, 6 Market Street, Cinderford,
GL14 2SD**

Occupation: **Unoccupied**

Property Covered

Buildings -	£269,053
Rent Receivable &/or Payable	Not Covered
Indemnity period	N/A
General Contents	Not Covered
Miscellaneous Contents - e.g STOCK	£0
Total sum Covered:	<hr/> £269,053 <hr/>

Covers not included:

7. Sprinkler leakage

If there are any additional Cover-level Clauses applicable, these are shown below

Security and Inspection – Vacant premises

We will not pay any claims for Damage in respect of any Building that is empty disused unoccupied unfurnished untenanted or no longer in active use unless

A) All services and any fuel supplies as specified in this clause below be kept shut off at the switch or stopcock where such services enter the Building

B) all water and heating systems be kept drained

C) the Building be kept secured by

i) the use of mortise deadlocks conforming to British Standard 3621 or close-shackle padlocks with matching locking bar on all external doors or shutters

ii) the use of window locks - where locks are not fitted windows must be locked shut by other means

iii) repairing any broken or defective windows or boarding them externally using 19mm thickness shuttering grade plywood reasonably braced and secured against forced entry

iv) sealing all letterboxes or fitting a stout steel cage internally

D) the Building and external areas immediately surrounding the Building be kept free of all unfixed combustible materials

E) any additional requirements put forward by the Mutual are satisfied by the Coverholder within the timescale specified

F) the Building be inspected internally and externally by the Coverholder or their nominees at least in accordance with the interval as specified in this clause below to check that the requirements of this clause are in place In the event of a breach of requirements A) to F) the Coverholder or their nominees shall immediately

i) arrange to carry out the necessary work to satisfy the aforesaid requirements

ii) notify the Mutual of such a breach

except as otherwise agreed in writing by the Mutual

This clause applies to the following Premises: **Old HSBC Bank, 6 Market Street, Cinderford, GL14 2SD**

Services and fuel to be kept shut off: Water, Electricity, Gas and Oil supplies

Building inspection interval: Weekly

Vacant Premises Condition

Cover is restricted to fire, lightning, explosion and aircraft when your premises is vacant for a period of longer than 3 months.

Property Damage Cover

The Premises: Cinderford Methodist Church, Belle Vue Road,
Cinderford, Gloucestershire, GL14 2AB

Occupation: Church

Property Covered

Buildings -	£4,060,051
Rent Receivable &/or Payable	Not Covered
Indemnity period	N/A
General Contents	£0
Miscellaneous Contents - e.g STOCK	£0
Total sum Covered:	<hr/> £4,060,051 <hr/>

Covers not included:

7. Sprinkler leakage

If there are any additional Cover-level Clauses applicable, these are shown below

IEE Condition

We will not pay any claims relating to fire and/or smoke damage under this **cover** unless **you** hold an up to date Electrical Inspection Certificate. If the inspection details any defects, these must be completed by a qualified electrician within 21 days of the inspection date. **You** must make the certificate available to **us** if **we** ask for it.

The Premises: **Anywhere within the boundaries of Cinderford**

Occupation: **Not Applicable**

Property Covered

Buildings - Infrastructure - Street Furniture Including Benches, Bus Shelters, Bins	£37,048
Buildings - Infrastructure - War memorials	£131,230
Buildings – Bronze Statue	£42,777
Buildings – Infrastructure – Play Equipment	£14,339
	<hr/>
	<hr/>
Total sum Covered:	£225,394
	<hr/>

Covers not included:

7. Sprinkler leakage

If there are any additional Cover-level Clauses applicable, these are shown below

**Specified Items All Risks
Property Covered**

Item	Territorial Limits	Cover Limit	Excess
Regalia	U.K. and up to 90 days worldwide	£2,777	£50
Garden & Maintenance machinery/tools & associated equipment	U.K.	£9,228	£50
Laptops & portable electronic equipment	U.K.	£6,634	£50
Ipads	U.K	£4,890	£50

Property Damage Cover

Cover (if included)	Excess
Subsidence	£1,000
All other Covers	£250
Fire, Lightning, Aircraft & Explosion	NIL

If there are any additional Cover-level Clauses applicable, these are shown below

Trailer Condition

All trailers must be secured by wheel clamps and hitch locks when left unattended when not in a securely locked building or compound

Business Interruption Cover

Item	Cover Limit
Gross Revenue/Income	£12,596.00
Maximum Indemnity Period	12 months
Additional Increased Cost of Working	£50,000.00
Maximum Indemnity Period	12 months

Extensions

Refer to Policy Wording for full details of extensions

Excess: £0

The total sum covered for Business Interruption is deemed to be the total of the Sums Covered stated above.

If there are any additional Clauses applicable to Business Interruption Cover, these are shown below

Money Cover
Section 1 Money

Item No		Limit of Liability any one loss
1A	Money in the Coverholder's Premises during Working Hours or in transit	£2,000
1B)1	Money in the Coverholder's Premises out of Working Hours in the following locked safes – N/A	N/A
1B)2	Money in the Coverholder's Premises out of Working Hours in a Locked Strongroom	£2,000
1B)3	Money in all other locked safes at the Coverholder's Premises	£2,000
1B)3	Money in the Coverholder's premises out of Working Hours not in a safe	£250
1C)1	Money in the residence of Employees or any of the Coverholder's Officials or Council members in a locked safe or whilst adults in the residence	£500
1C)2	Money in the residence of Employees or any of the Coverholder's Officials or Council members other than in a locked safe or adult in residence	£250

Excess: £0

Section 2 Personal Injury (Robbery)

Refer to Cover section for appropriate benefits

If there are any additional Clauses applicable to Cover for Money, these are shown below

Liability Cover

Section 1

Employers' Liability	Cover Limit	Excess Any one Event
Any one Event (excluding liability arising directly or indirectly out of Terrorism)	£10,000,000	£0.00
Any one Event arising directly or indirectly out of Terrorism	£5,000,000	£0.00

If there are any additional Clauses applicable to Employers' Liability Cover, these are shown below

Section 2

Public / Products Liability	Cover Limit	Excess Any one Event
Any one Event	£15,000,000*	£250
All Events happening during the Period of Cover in respect of products supplied	£15,000,000*	£250
All incidents considered by the Mutual to have occurred during the Period of Cover in respect of all Sudden Pollution or Contamination Incidents	£15,000,000*	£250
Libel & Slander committed during the period of Cover	£250,000	£250
Environmental Clean-up Costs	£1,000,000	£250
Indemnity to Hirer	£2,000,000	£250
Disease	£5,000,000	£250

* The Military Mutual retains the first £5,000,000 of this cover, with the remaining £10,000,000 being provided by a Third Party

The third-party provider approved by The Military Mutual is Axis which administers this cover on The Mutual's behalf

If there are any additional Clauses applicable to Public/Products Liability Cover, these are shown below

Bona Fide Sub-Contractors (firework displays, inflatable devices & passenger carrying amusement devices)

We will not pay any claims for any third-party damage or bodily injury caused by any bona-fide subcontractors under the Public and Products Liability section unless you ensure that all sub-contractors have insurance in respect of their liability at law and that such insurance is no less than £5,000,000 or equal to the limit of indemnity provided by The Military Mutual and its supporting insurer. Such insurance is to be extended to indemnify the coverholder/member as principal against all liability for such injury or loss of or damage to property

Road Traffic Act Exclusion

We will not provide cover against any liability in respect of which compulsory insurance or security is required under the Road Traffic Act 1988

Play Area Condition

We will not pay any claims under the public and products liability section unless you check the children's play area at least monthly and that any defective equipment be taken out of use until such time as it is fully repaired.

Section 3

Legal Defence Costs	Cover Limit	Excess Any one Event
Part A The total amount payable by the Mutual in respect of all costs and expenses arising out of all claims during any Period of Cover	£250,000	£0
Part B The total amount payable by the Mutual in respect of all costs and expenses arising out of all claims during any Period of Cover	£250,000	£0

If there are any additional Clauses applicable to Cover for Legal Defence Costs, these are shown below

Fidelity Cover

Fidelity	Cover Limit	Excess Any one Event
Cover Limit for Any One Claim	£600,000	£500
Aggregate Limit of Cover	£600,000	

Name or category of Employee: All Council Members and Employees of the Coverholder

Geographical Limits: Great Britain Northern Ireland the Isle of Man or the Channel Islands

Officials Liability Cover

		Cover Limit	Excess Any One Event
i.	Officials Liability All events happening during any period of cover	£250,000	£0
ii.	Employment Practice cover	£Not Covered	n/a
iii.	Corporate Liability	£250,000	£0

If there are any additional Clauses applicable to Officials Liability Cover, these are shown below

Personal Accident Cover

Person(s) Covered		Operative Time
Category	Description	PA Cover
A	Any Employee of the Coverholder resident in Britain	24 Hour
B	Any council member of the Coverholder resident in Britain	24 Hour
C	Any volunteer of the Coverholder resident in Britain	Occupational Including Commuting

Personal Accident

Benefit	Category of Person Covered		
	Cat A	Cat B	Cat C
1-4	£40,000	£20,000	£20,000
5	£800	£400	£200
6	£400	£200	£100
7	30% of benefits 1-6	30% of benefits1-6	30% of benefits 1-6

Payment Period

Benefit 5 and 6 are payable per week for a maximum of 104 weeks in all not necessarily consecutive

Deferment Period

Benefits 5 and 6 are not payable for the first nil days of any Period of Disablement

Subject otherwise to the Terms, Definitions, Conditions and Exclusions of the Cover.