

## Council policy pack

### Your policy schedule

#### Insured

Ammanford Town Council

#### Business Description

Local Council

#### Period of Insurance

From 28/06/2025 to 27/06/2026

#### Broker

Clear Insurance Management Ltd, AGM House, 3 Barton Close, Grove Park, Enderby, Leicester, LE19 1SJ

#### Your Policy Number

LCO03318

#### Date of Issue

27/06/2025

#### Reason for Issue

New Policy

This schedule gives details of the cover you have chosen for your policy. It also gives details of your premium and excesses or clauses that apply.

What you need to do:

- **Read this schedule alongside the Clear Councils Insurance Policy Wording.** Any words or phrases which appear in **block capitals** will have either the meaning that is shown in the policy or cover section definitions part of the policy wording.
- **Contact** Clear Insurance on 0330 013 0036 or [councils@thecleargroup.com](mailto:councils@thecleargroup.com) if you:
  - want to make any changes or anything is incorrect
  - need a copy of the policy wording

### Your premium

| Premium   | Insurance Premium Tax (IPT) | Total Premium |
|-----------|-----------------------------|---------------|
| £7,623.63 | £914.84                     | £8,538.47     |

### Your policy schedule

This summary shows which sections and cover apply to you. The details including limits and excesses follow this summary.

## Your cover at a glance

The following sections of cover apply to your policy. Sections 1 to 2 are location specific

|                                       |   |
|---------------------------------------|---|
| <b>Location 1 - cover applying to</b> | Toilet Block,<br>Margaret Road<br>Ammanford<br>Carmarthenshire<br>SA18 2LX                            |
| Section 1 – Property damage           | ✓   |
| Section 2 – Fine art and collections  | ✗   |
| <b>Location 2 - cover applying to</b> | Changing Rooms, Manor Road<br>Ammanford Recreation Ground<br>Ammanford<br>Carmarthenshire<br>SA18 3DY |
| Section 1 – Property damage           | ✓   |
| Section 2 – Fine art and collections  | ✗   |
| <b>Location 3 - cover applying to</b> | Garage<br>Tirydail Lane<br>Ammanford<br>Carmarthenshire<br>SA18 2LX                                   |
| Section 1 – Property damage           | ✓   |
| Section 2 – Fine art and collections  | ✗   |
| <b>Location 4 - cover applying to</b> | Maintenance Shed<br>Tirydail Lane<br>Ammanford<br>Carmarthenshire<br>SA18 2LX                         |

|   |  |  |
|---|--|--|
| Section 1 – Property damage                     |  | ✓  |
| Section 2 – Fine art and collections            |  | ✗  |
|   |  |  |
| <b>Location 5 - cover applying to</b>           |  | Toilet Block<br>Tirydail Lane<br>Ammanford<br>Carmarthenshire<br>SA18 2LX              |
| Section 1 – Property damage                     |  | ✓  |
| Section 2 – Fine art and collections            |  | ✗  |
|   |  |  |
| <b>Location 6 - cover applying to</b>           |  | Bandstand and Park Gates<br>Ammanford Park<br>Ammanford<br>Carmarthenshire<br>SA18 3AN |
| Section 1 – Property damage                     |  | ✓  |
| Section 2 – Fine art and collections            |  | ✗  |
|   |  |  |
| <b>Location 7 - cover applying to</b>           |  | Pantyffynon Changing Rooms<br>Penycae<br>Swansea<br>Powys<br>SA9 1TL                   |
| Section 1 – Property damage                     |  | ✓  |
| Section 2 – Fine art and collections            |  | ✗  |
|   |  |  |
| <b>General covers applying to all locations</b> |  |  |

|   |   |
|---|---|
| Section 3 – Business interruption               | ✓ |
| Section 4 – Goods in transit                    | ✓ |
| Section 5 – Money with assault extension        | ✓ |
| Section 6 – Personal accident                   | ✓ |
| Section 7 – Liabilities                         | ✓ |
| Section 8 – Reputational risks                  | ✓ |
| Section 9 – Hirers' liability                   | ✓ |
| Section 10 – Trustees' and management liability | ✓ |
| Section 11 – Legal expenses                     | ✓ |
| Section 12 – Fidelity                           | ✓ |
| Section 13 - Terrorism                          | ✗ |

## Details of your cover – location covers

### Section 1 – Property damage

The table below shows the items which are covered by the Property damage section, and the amount they would be insured for.

| Item Insured            | Sum Insured | Declared/Full Value |
|-------------------------|-------------|---------------------|
| BUILDINGS               | £2,424,384  | £2,020,320          |
| CONTENTS                | £108,000    | £90,000             |
| Street Furniture        | £192,000    | £160,000            |
| Walls, Gates and Fences | £120,000    | £100,000            |
| Playground Equipment    | £1,012,284  | £843,570            |
| War Memorials           | £90,000     | £75,000             |
| CCTV Equipment          | £9,600      | £8,000              |
| Ground Surfaces         | £48,000     | £40,000             |
| Mowers and Machinery    | £30,000     | £25,000             |
| Sports Equipment        | £36,000     | £30,000             |

#### Excesses

The table below shows the excess you will need to pay in the event of a claim unless otherwise stated elsewhere in this schedule.

| Causes                                | Excess |
|---------------------------------------|--------|
| RESTRICTED PERILS unless listed below | £250   |
| SUBSIDENCE                            | £1,000 |
| FIRE                                  | £250   |
| Deterioration of refrigerated stock   | £50    |
| All other losses                      | £250   |

#### Location 1 - cover applying to

Toilet Block,  
Margaret Road  
Ammanford  
Carmarthenshire  
SA18 2LX

| Item Insured | Sum Insured | Declared/Full Value |
|--------------|-------------|---------------------|
| BUILDINGS    | £204,576    | £170,480            |

|                                |   |
|--------------------------------|---|
| Location 2 - cover applying to | Changing Rooms, Manor Road<br>Ammanford Recreation Ground<br>Ammanford<br>Carmarthenshire<br>SA18 3DY |
|--------------------------------|---|

| Item Insured | Sum Insured | Declared/Full Value |
|--------------|-------------|---------------------|
| BUILDINGS    | £501,984    | £418,320            |

|                                |   |
|--------------------------------|---|
| Location 3 - cover applying to | Garage<br>Tirydail Lane<br>Ammanford<br>Carmarthenshire<br>SA18 2LX |
|--------------------------------|---|

| Item Insured | Sum Insured | Declared/Full Value |
|--------------|-------------|---------------------|
| BUILDINGS    | £193,056    | £160,880            |

|                                |   |
|--------------------------------|---|
| Location 4 - cover applying to | Maintenance Shed<br>Tirydail Lane<br>Ammanford<br>Carmarthenshire<br>SA18 2LX |
|--------------------------------|---|

| Item Insured | Sum Insured | Declared/Full Value |
|--------------|-------------|---------------------|
| BUILDINGS    | £193,056    | £160,880            |

|                                |   |
|--------------------------------|---|
| Location 5 - cover applying to | Toilet Block<br>Tirydail Lane<br>Ammanford<br>Carmarthenshire<br>SA18 2LX |
|--------------------------------|---|

| Item Insured | Sum Insured | Declared/Full Value |
|--------------|-------------|---------------------|
| BUILDINGS    | £255,720    | £213,100            |

|                                       |  |
|---------------------------------------|--|
| <b>Location 6 - cover applying to</b> | Bandstand and Park Gates<br>Ammanford Park<br>Ammanford<br>Carmarthenshire<br>SA18 3AN |
|---------------------------------------|--|

| Item Insured | Sum Insured | Declared/Full Value |
|--------------|-------------|---------------------|
| BUILDINGS    | £615,840    | £513,200            |

|                                       |   |
|---------------------------------------|---|
| <b>Location 7 - cover applying to</b> | Pantyyffynon Changing Rooms<br>Penycae<br>Swansea<br>Powys<br>SA9 1TL |
|---------------------------------------|---|

| Item Insured | Sum Insured | Declared/Full Value |
|--------------|-------------|---------------------|
| BUILDINGS    | £460,152    | £383,460            |

#### Specified Property away from the PREMISES

| Item    | Sum Insured | Location  | Excess |
|---------|-------------|---|--------|
| Regalia | £20,000     | Anywhere within the<br><b>GEOGRAPHICAL<br/>LIMITS</b> | £250   |

#### Section 2 – Fine art and collections

Section does not apply

#### Details of your cover – general covers

The cover provided here applies on a general basis (excluding any premises where a section is more specifically insured). Any limits provided apply once only to the whole policy.

#### Section 3 – Business interruption

The table below shows the cover provided by the Business interruption section, and the amounts you would be insured for.

| Item Insured                         | Sum Insured | Maximum Indemnity Period |
|--------------------------------------|-------------|--------------------------|
| REVENUE                              | £10,000     | 12 Months                |
| RENT RECEIVABLE                      | £0          | Not Included             |
| Additional Cost of Working           | £0          | Not Included             |
| Additional Increased Cost of Working | £10,000     | 12 Months                |

#### Section 4 – Goods in transit

| Limit Any one vehicle | Estimated annual carrying or value | Excess |
|-----------------------|------------------------------------|--------|
| £2,500                | £30,000                            | £100   |

#### Section 5 – Money with assault extension

The table below shows the limit of liability for any one occurrence.

##### Cover A - Money

| Types of Money   | Limit of Liability |
|--|--------------------|
| NON-NEGOTIABLE MONEY                                   | £250,000           |
| OTHER MONEY  |                    |
| On the premises/in a locked safe during business hours | £5,000             |
| In transit   | £5,000             |
| In any other circumstances                             | £500               |
| Money in safes out of business hours                   |                    |
| Unspecified safe                                       | £1,500             |

##### Cover B – Assault extension



Number of units 10

### Section 6 – Personal accident

Cover 1 – Clerk absence Not Insured

Cover 2 – Personal accident Insured

| Insured persons or category of persons | Cover type | Number of units insured | Deferment period |
|--|------------|-------------------------|------------------|
| EMPLOYEES and AUTHORISED VOLUNTEERS    | Cover B    | 10                      | 14 Days          |

| Type of injury                                       | Benefit payable per unit |
|--|--------------------------|
| Death  | £10,000                  |
| LOSS OF LIMB(S) or LOSS OF EYE(S) or LOSS OF HEARING | £10,000                  |
| PERMANENT TOTAL DISABLEMENT                          | £10,000                  |
| TEMPORARY TOTAL DISABLEMENT                          | £20 per week             |
| TEMPORARY PARTIAL DISABLEMENT                        | £10 per week             |

Cover 3 – Key person Insured

### Section 7 – Liabilities

The tables below show the cover provided by the Liabilities section, and the amounts you would be insured for.

#### Cover 1 – Employers' liability

##### Limit of indemnity

£10,000,000

#### Cover 2 – Public & products liability

| Limit of indemnity | Excess                                |
|--------------------|---------------------------------------|
| £10,000,000        | £250 Third party property damage only |

#### Public liability extensions

| Extension     | RETROACTIVE DATE |
|---------------|------------------|
| Legionellosis | Not Applicable   |

#### Section 8 – Reputational risks

The table below shows the cover provided by the Reputational risks section, and the amounts you would be insured for.

| Cover  | Limit of Liability |
|--|--------------------|
| Cover 1 – Libel and slander                                | Insured            |
| Cover 2 – PR Crisis Communication (Cover A Claims Related) | £25,000            |
| Cover 3 – Death of Patron                                  | Insured            |

#### Section 9 – Hirers' liability

The table below shows the cover provided by the Hirer's liability section, and the amounts you would be insured for.

| <b>Risk address</b> | Bandstand and Park Gates<br>Ammanford Park<br>Ammanford<br>Carmarthenshire<br>SA18 3AN |                                    |
|---------------------|--|------------------------------------|
| Limit of indemnity  | Estimated hiring charges   | Third party property damage excess |
| £2,000,000          | £10,000  | £250                               |

#### Section 10 – Trustees' and management liability

The table below shows the cover provided by the Trustees' and management liability section, and the amounts you would be insured for.

| Cover  | Limit of indemnity | Wrongful Act Date | Excess |
|--|--------------------|-------------------|--------|
| Cover 2 – Trustees' and management liability | £500,000           | Not Applicable    | £250   |

### Section 11 – Legal expenses

Reference number: TS5/6773743

| Insured Events   | Population Size                           | Limit of indemnity |
|--|---|--------------------|
| All INSURED EVENTS excluding Contract disputes and Debt recovery | Council Population Size<br>5,001 - 10,000 | £250,000           |

### Section 12 - Fidelity

The table below shows the cover provided by the Fidelity section, and the amounts you would be insured for.

| Category      | Limit of indemnity | Excess |
|---------------|--------------------|--------|
| All employees | £250,000           | £250   |

Aggregate limit of indemnity: £250,000

### Section 13 - Terrorism

Section does not apply

## Details of your cover – general covers

### Clauses applying to the whole of your policy

#### CC183 - Fixed Rate Agreement

Definitions applicable to this agreement

#### EARNED PREMIUM

means the premium paid or payable for all sections of the policy applicable to this agreement including all premium adjustments excluding

1. Insurance Premium Tax and any other taxes or levies and
2. any premiums in respect of Terrorism insurance

for the period from the inception of this agreement to the date WE calculate the LOSS RATIO prior to each renewal date

#### INCURRED CLAIMS

means the sum of

1. all claims paid (including costs and expenses) which occurred or were notified to US during the Period of Agreement and
2. all claims estimated by US in accordance with OUR standard reserving procedures which occurred or were notified to US during the Period of Agreement

for all sections of this policy applicable to this agreement for the period from the inception of this agreement to the date WE calculate the LOSS RATIO prior to each renewal date

#### LOSS RATIO

means the sum of INCURRED CLAIMS divided by EARNED PREMIUM multiplied by 100

#### The Agreement

YOU undertake to maintain all applicable sections of this policy for the Period of Agreement

WE agree to renew the policy at each renewal date during the Period of Agreement at the rates of premium existing at the inception date of The Agreement subject to the LOSS RATIO not being higher than 26 percent

#### Loss Ratio

If the LOSS RATIO is higher than the percentage stated above WE may amend the rates of premium and terms and if WE do YOU are under no obligation to renew the policy under this agreement

#### Provided that

1. YOU will notify US immediately of all known claims or incidents that may lead to a claim which occur during the Period of Agreement
2. all values and sums insured upon which the premium is based will be reviewed by YOU prior to each renewal date and updated as appropriate which may include but not be limited to the appropriate level of index linking
3. WE may terminate this agreement or amend the premium rates rates of tax and terms and conditions of this agreement where
  1. there is a change in YOUR business activities which materially increases the risk
  2. there are acquisitions or disposals of property or businesses by YOU
  3. changes in legislation or material legal precedents are established by any court of law
  4. material changes in reinsurance protection are imposed upon US by reinsurers or the availability or cost of reinsurance to US changes

5. YOU will pay all Insurance Premium Tax including any increases in tax as may be applied
6. this agreement does not apply in respect of any Terrorism insurance provided by this policy
7. YOU undertake to complete within the time limits specified any survey risk improvements or other risk management exposures required by US

All other terms conditions and exceptions of the policy continue to apply

### **Clauses applying to Section 1 – Property damage**

#### **C1008 - Buildings definition - Construction amendment**

In accordance with details lodged with and accepted by US specific buildings (or parts of buildings) insured by this Policy are built with materials other than brick stone or concrete and roofed with materials other than slates tiles metal concrete or asphalt

#### **CCPD01 - Amendment to Contents definition**

The Contents definition is deleted and replaced with the following:

#### **CONTENTS**

means business equipment computers plant machinery furniture fixtures and fittings consumable stock not for sale and all other contents belonging to YOU or for which YOU are legally responsible or which are entrusted to YOU whilst at the PREMISES and elsewhere as stated in the policy and the schedule

Contents includes the following property subject to the limits shown under the Limit of liability paragraph of this section

1. The cost of materials labour and computer time in reproducing
  - a. documents manuscripts and business books
  - b. patterns models moulds plans and designs
  - c. computer systems recordsbut not any cost in connection with producing information to be recorded or the value of information to YOU
2. the PERSONAL BELONGINGS of the following whilst at the PREMISES
  - a. directors trustees officials partners employees
  - b. visitors
  - c. other persons as shown in the schedule
3. personal money of those specified in (2)

#### **Excluding**

- i. STOCK
- ii. landlords fixtures or fittings
- iii. cash or money instruments of any description whether negotiable or non-negotiable (other than personal money noted in (4) above)

any living creatures

trees shrubs plants or other vegetation (except where more specifically noted by this policy)

explosives

prints paintings drawings rare books pieces of tapestry sculptures or other works of art

jewellery precious stones or precious metals bullion furs or curiosities

any other property more specifically insured

#### **CCPD02 - Tenant's improvements definition**

The following definition is added

##### **TENANT'S IMPROVEMENTS**

means improvements and decorations belonging to YOU or for which YOU are legally responsible in or on the BUILDINGS and elsewhere as stated in the policy and the schedule

#### **Clauses applying to Section 7 - Liabilities**

##### **CCLI01 - Skateboard/BMX Parks**

It is a CONDITION PRECEDENT TO LIABILITY that in respect of the use of skateboard or BMX parks the undernoted precautions will be complied with by YOU:

1. all structures including the skating surfaces
  - a. are manufactured and installed to the appropriate standard and maintained in good condition
  - b. are inspected by a competent person at least weekly and
    - i. all defects or risks to health or safety immediately rectified
    - or
    - ii. the structure taken out of use
2. YOU will erect where necessary suitable signs detailing any information that is necessary for the safe use of the facility and clearly stating any restrictions on its use
3. YOU will determine where supervision is necessary and ensure that it is provided whenever the facilities are in use

WE will not provide indemnity in respect of BODILY INJURY to persons taking part in activities in the skateboard or BMX parks unless arising solely from defects in the structure of the skateboard or BMX park or the defective condition of the associated premises