

Your Risk Presentation Details

26/05/2026

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	Instow Parish Council
Address Line 1	C/O The Old Rectory
Address Line 2	Parkham
Town	Bideford
County	Devon
Postcode	EX39 5FZ
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	Devon
Population Size	501 - 1,000
If you do not have an PAYE Reference, please confirm that you are exempt from holding one	I am Exempt
Contact Title	Mrs
Contact Forename	Jo-Ann
Contact Surname	Middleton
Contact Telephone	07760 800553
Contact Email Address	clerk@instowparish.com
Contact Email Address Verified	Yes
Additional Email Address	
This is...	an Aon Transfer
Current Insurer	Aviva

Mandatory Covers

Public Liability Limit of Indemnity	£10,000,000
Employers Liability Limit of Indemnity	10000000
Trustees & Management Limit	500000
Libel and Slander Limit	250000
Money - Cash in Transit, on Premises in Business Hours, in Bank Night Safe	£2,500
Money - Cash in Safe	2,500.00
Do you require a higher Fidelity Limit than the £250,000 default offered?	No
Are you able to comply with all of the Minimum standard of control?	Yes

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	12500
Street Furniture Limit	46003
Gates & Fences Limit	12500
Playground Equipment Limit	50000
War Memorials Limit	47413

Mowers & Machinery Limit	5000
Sports Equipment Limit	10000
Please enter Gates & Fences Limit required	0
Please enter Mowers & Machinery required	0
Total of Higher Values	93,416

Optional Covers

Do you require cover for Buildings	Yes
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Buildings Cover 1

Address Line 1	Toilet Block and Car Park at Marine Parade
Address Line 2	Instow
Town	Bideford
County	Devon
Postcode	EX39 4JW
Please state the Sum Insured	112,168
Has the Buildings Sum Insured been set according to a current professional valuation (less than 3 years old), provided by an RICS qualified source?	No
Construction Type	Standard Construction defined as being constructed of brick, stone, metal or concrete and roofed with slate, tiles, asphalt, concrete or metal (including steel containers)
Does the property have a flat felted roof with a timber (or other combustible material) sub structure?	Rollover
Is the property a portacabin or timber shed?	No
Does the property have timber frame construction?	Rollover
Does the property have a thatched roof?	Rollover
Is the property lined with non LPCB approved combustible insulation panels?	Rollover
Are the premises listed?	Rollover
Year of build?	Rollover
Are the Premises purpose built or converted?	Rollover
Please confirm Building Occupancy type	Rollover
Are the premises protected by a maintained Intruder Alarm?	Rollover
Does the premises have a documented fire risk assessment which is reviewed annually?	Rollover
Are the Premises protected by a maintained Fire Alarm?	Rollover
Has an electrical inspection been carried out within the last 5 years by a NICEIC/ECA/NAPIT commercial contractor?	Rollover
Did the electrical inspection result in a satisfactory grade?	Yes
Where relevant, does each location have an annual inspection of gas appliances and boilers undertaken by a GasSafe registered contractor?	Rollover
Is the premises heated by low pressure, hot water (gas or oil), oil filled radiators, fixed electric heating, overhead gas or electrical appliances and gas or electric fires only?	Rollover
Is the premises to be insured used solely for the purpose of your business?	Rollover
Are all of the premises or part of the premises hired out?	Rollover
Are the premises in a good state of repair?	Rollover

You can confirm that the premises are not in the course of construction or erection, or undergoing building works	Rollover
You can confirm that the premises are not vacant, unoccupied or unfurnished	Yes
Is Subsidence cover required	No
Do you require cover for CCTV Equipment	No
Is cover for Sports Ground Surfaces and/or Concrete, Tarmac or Asphalt Surfaces required	No
Is cover for Regalia required	No
Are details of any interested parties to be included?	No
Is Business Interruption cover required?	Yes
Do you wish to add cover for Loss of Revenue?	Yes
Loss of Revenue Sum Insured	20,000
Additional Increase in Cost of Working sum insured (AICOW)	0
Loss of Revenue Indemnity Period (months)	12 Months
Do you wish to add cover for Additional Cost of Working (ACOW)?	No
Do you wish to add cover for Rent receivable?	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?	Yes
Can you confirm that all property you insure, whether under this policy or any other policy, is or will be insured for terrorist damage?	No
Please identify the overall value of assets owned by the customer	Unknown
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)?	Yes
Start date	01/06/2024
End date	31/05/2027

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
- (ii) Have you or any principal, director, partner, trustee, manager, clerk or councillor ever:
- 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: 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.	No
(iii)	No
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	Parish 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