

You must read this statement of fact carefully and check that all of the information is true, complete and accurate. Please note that some of the information may have been assumed by us.

If any of the information in the statement of fact is not true, complete and accurate, you must let us know before cover starts. You must also let us know if, after cover has started, any of the information is or is likely to become no longer true, accurate and complete. In each case, we will let you know whether it affects the terms of cover.

You must also let us know if at any point you exceed, or are likely to exceed, any of the maximum allowable amounts shown below.

Provided the information is, and remains, true, complete and accurate, and you do not exceed any of the maximum allowable amounts, we do not require you to provide any additional information.

If any of the information is not, or no longer remains, true, accurate and complete and you do not tell us; it could affect the validity of the policy or our ability to pay a claim.

Type of organisation	Declared population
Town council	15,000

Your council/organisation: Teignmouth Town Council

We asked you	You answered
Is your council/organisation based entirely within the United Kingdom?	
Are you involved in any of the following? <ul style="list-style-type: none"> • Environmental campaigning or lobbying • Homelessness or refugees • Human rights or the prevention of cruelty or abuse • International or overseas aid • Mental or sexual health 	None of the above
Has your council/organisation had any claims within the last five years?	Yes
Are you aware of any fact, circumstance or incident that may give rise to a loss or claim?	No
Have you or any of your trustees or committee members ever been made bankrupt or insolvent either in a personal capacity or in connection with an organisation?	No
Has your council/organisation ever had any insurance policy withdrawn, voided, made subject to special terms or cancelled?	No
Does your council/organisation have responsibility for any of the following: <ul style="list-style-type: none"> • BMX tracks • derelict, empty, or disused buildings • firework or bonfire events • playgrounds • river, lake, pond, or any other body of water • skate parks • zip wires 	None of the above

Your property

<p>Are any of your premises occupied as any of the following</p> <ul style="list-style-type: none"> • Animal shelter • Drop-in centre, care home, or hospice animal shelter • Residential drug or alcohol facility • Retail location or warehouse 	None of the above
Are the electrical installations at each premises inspected at least every five years by a qualified electrician, and are all defects remedied accordingly?	Yes
Has a fire risk assessment has been undertaken for each premises?	Yes
Have all lifts, boilers, steam and pressure vessels at each premises been inspected and approved to comply with all statutory requirements?	Yes
Have there been any flood claims at any premises to be insured, or does any premises to be insured have a history of flooding?	No
Have there been any claims for subsidence, heave, or landslip at any premises to be insured, or has any premises to be insured been underpinned?	No
Is any premises to be insured 25% or more of non-standard construction - i.e. constructed with external walls of brick, stone or concrete with a pitched roof of slate, tiles or profile metal?	No
Are all premises to be insured heated by a conventional electric, gas, oil, or solid fuel central heating system?	Yes
Does any premises to be insured have any cladding?	No
Is any non-seasonal premises to be insured unoccupied for a period exceeding 45 consecutive days?	No
Is any seasonal premises to be insured unoccupied for a period exceeding 180 consecutive days?	No
Are there any construction works at any premises to be insured?	No

Your activities

<p>Does your council/organisation undertake or organise any activity or fund raising event involving</p> <ul style="list-style-type: none"> • any activity in or on water, underground, or more than five metres above the ground • any mechanically driven ride or any activity at a speed exceeding 10 mph • any nursing or the provision of care for persons with mental disabilities or criminal histories • any winter sport - including skiing, ski jumping, ice skating, or the use of any bobsleigh or skeleton • gymnastics, trampolining, or the use of any inflatable play equipment including bouncy castles • horse riding or any other equestrian activity • potholing, caving, mountaineering, rock-climbing, bungee jumping, or any activity that requires the use of any rope • the use of any airborne lantern, sky lantern, sky candle, or wish lantern • the use of any pyrotechnics or black powder for which a license is required • the use of any weapon 	<p>No</p>
<p>Does your council/organisation undertake or organise any kind of race involving</p> <ul style="list-style-type: none"> • any activity known to carry an increased risk of personal injury - including any marathon, biathlon, triathlon, iron man or weightlifting competition, mountain bike race or commando challenge • any contact sport, or a professional sport of any kind • children under the age of sixteen • the crossing of water • fell running, any kind of endurance or strength test, or an assault or obstacle course • the public highway or where the public highway needs to closed or crossed • a distance exceeding 10,000 metres • more than 250 participants • the use of bicycles where the route is close to water or the public highway 	<p>No</p>
<p>Does your council/organisation undertake or supervise any work in any of the following locations:</p> <ul style="list-style-type: none"> • bridges, viaducts, tunnels, or dams • chemical or petrochemical works or oil refineries • docks or harbours • gas works, fuel storage facilities, or blast furnaces • power stations or nuclear plants • quarries, mines, or collieries <p>trackside or airside</p>	<p>No</p>
<p>Does your council/organisation any activities that require a DBS check?</p>	<p>No</p>
<p>Is any work undertaken by yourself, your councillors, trustees, employees or volunteers outside of the United Kingdom for more than 90 consecutive days?</p>	<p>No</p>
<p>Does your council/organisation have any assets or derive any income from outside the United Kingdom?</p>	<p>No</p>
<p>You back up all electronic files on your system at least weekly and store these off site.</p>	<p>Yes</p>

Your management

1.	Have your council/organisations annual accounts been qualified?	No
2.	Does your council/organisation have a positive net worth?	Yes
3.	Does your council/organisation comply with all relevant health and safety legislation, and have you reviewed and updated your health and safety policies within the last 12 months?	Yes
4.	You council/organisation has committed any offence under any health and safety legislation, nor has it had any health and safety notices issued?	No
5.	Are dual controls in place so that at least two people are required to process financial transactions and to disburse assets for amounts in excess of £2,500?	Yes
6.	Does your organisation provide professional, financial, legal, or medical advice, or certification or regulation services?	No
7.	Are all disciplinary actions, dismissals, and redundancies subject to prior review and approval by a suitably qualified professional?	Yes
8.	Have current employment, disciplinary, and grievance policies been communicated to all employees?	Yes



Town council insurance portfolio

Statement of fact

Additional information

Please note – you only need to complete the below if you have changed any of the answers above.

Your organisation	
Your property	
Your activities	
Your management	