redefining / standards

Date of this letter
24th April 2020

Master policy number
RGBDX6962034

Quote number
5404163

☎ **01483 462860**
local.councils@cameandcompany.co.uk

Your policy schedule

Your Council Commercial Combined Insurance policy

Important Information

- This document contains the schedule and any endorsements which form part of your policy and is based on the information provided to us.
- The policy wording, schedule and endorsements should be read together as they show the cover we are providing.
- Please check the details are correct and that the cover meets your needs.
- If the details are incorrect or the cover does not meet your needs please contact your insurance advisor.
- If any of the information is incorrect we may change the terms and conditions, premium or withdraw cover.

Data Protection Notice

You may be aware that the European Union has introduced a new Regulation, known as the General Data Protection Regulation (GDPR), which applies to every organisation handling personal data.

Under the new regulation, your rights as a customer have been updated and expanded. We have updated our privacy policy to explain these rights as well as other changes required by the regulation.

View our privacy policy online at www.axa.co.uk/privacy-policy to find all about your rights, the information we collect on you and why. If you do not have access to the internet please contact us and we will send you a printed copy

Policyholder details

Hindlip, Martin Hussingtree and Salwarpe Parish Council
PO Box 6986
Kidderminster
Worcestershire
DY11 9FB

Business description

Parish Council

Population

1000

Your period of insurance

Date this cover starts: 1st June 2020
Date this cover expires: 31st May 2021
Renewal date: 1st June 2021

Your 3 Year Long Term Agreement Premium

Premium: £433.08
Insurance Premium Tax (IPT) at the current rate: £51.97

Total amount payable: £485.05

Endorsements that apply to this section

Long term agreement

a. Long term agreement shall mean an agreement between you and us for a period of three years. For the duration of the agreement we agree to leave unchanged your annual premium rates and policy details. In return, you agree to renew with us each year for the duration of the agreement.

b. Annual renewal date shall mean the following date: 1st June

c. Claims payments and costs shall mean the total of all:
i. claims and losses paid; and
ii. legal costs and expenses incurred; and
iii. new reserves and increases in reserves, during the preceding 12 months.

d. Income shall mean the total of the gross premiums and any additional premiums, net of any returned premiums earned during the period of the agreement. We and you agree that this policy is subject to a long term agreement beginning on the renewal of the policy and ending 3 years later, provided that:
1. at each annual renewal date the total of all claims payments and costs does not exceed 40% of the income;
2. there are no changes to the material facts concerning your policy; and there are no changes to Insurance Premium Tax during the period of the long term agreement

e. This long term agreement will expire on: 31st May 2021

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Your cover summary

Section	
Property Damage	**Insured**
Business Interruption	**Insured**
Money and Personal Accident Assault	**Insured**
Group Personal Accident	**Insured**
Employers Liability	**Insured**
Public and Products Liability	**Insured**
Selected all risks	**Insured**
Officers Liability (Officials Indemnity)	**Insured**
Employment Practices Liability	**Insured**
Council Legal Liability and Legal Expenses (including Employee Dishonesty)	**Insured**
Terrorism	**Not Insured**
Equipment Breakdown	**Not Insured**

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Quote covers

Property damage section	Included
Property insured	**Sum insured**
All risks including theft	
Buildings including subsidence (unless otherwise specified)	£0.00
General Contents	£0.00
Gates & Fences	£5,562.41
Mowers & Machinery	£0.00
Natural Surfaces	£0.00
Other Surfaces	£0.00
Office Contents	£0.00
Outside Equipment	£0.00
Playground Equipment	£0.00
Sports Equipment	£0.00
Street Furniture	£24,106.21
War Memorials	£46,353.40

Additional covers	
Cover	**Limits**
Bequeathed property	Buildings: 100,000 or 10% of the buildings sum insured, whichever is the lower. Contents: £10,000 any one item £25,000 in total
Capital additions	10% of building sum insured or £500,000 whichever is the lower
Contents kept at home	£25,000 or 10% of contents whichever is the lower
Contract works	10% of the buildings sum insured or £100,000 whichever is the lower
Discharge of oil	£10,000 aggregate
Drains clearance	£5,000
Environmental protection	10% of sum insured
Exhibitions	£25,000 or 10% of contents whichever is the lower
Fire extinguishing expenses	£10,000
Freezer contents	£5,000
Fund raising cover	£5,000
Fund raising and catering cover	£5,000
Further investigation expenses	10% of the sum insured or £100,000

	whichever is the lower
Glass breakage	£10,000
Inadvertent omission	£500,000
Landscaped gardens	£15,000
Locks and keys	£10,000
Loss reduction expenses	£2,500 aggregate
Metered water or gas	£25,000 aggregate
Motor vehicles (stationary risk)	Not included
Patterns	£2,500 any one claim
Public relations expenses	Not included
Raffle prizes and donations	£1,500 total, £500 any one item
Sprinkler upgrade costs	10% of the building sum insured any one claim
Theft of building fabric	£2,500 any one claim
Trace and access	£25,000 any one claim
Unauthorised use of electricity, gas, oil and water	£5,000 any one claim
Undamaged stock	£5,000 any one claim
Undamaged tenants improvements	£5,000 any one claim
Underground pipes and services	£5,000 any one claim
Unspecified storage sites	£5,000 any one claim
Contents definition automatically includes	**Limits**
Personal effects including pedal cycles	£10,000
Rare books	£2,500 item limit, £10,000 total
Outdoor furniture, heaters, ornaments and statues located outside and within the confines of **your premises**	£5,000
Marquees and associated lighting	£10,000
Defibrillators	£5,000

Excesses	
Damage by fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or earthquake	£nil
Flood damage	£250
Theft or attempted theft	£250
Theft of building fabric	£250
Subsidence excess	£1,000
Contract works	£250
All other damage	£250

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Endorsements that apply to this section

CC01 Floating amount insured (Contents)

The cover under this section applies to all locations occupied by **you** in connection with **your business** within the **policy territories**. **Our** liability will not exceed the **sum insured** shown in **your policy schedule** for **damage to your contents** however many locations are affected.

CC03 Flat roof condition

Any flat portions of the roof of the **buildings** are to be inspected once every two years by a competent roofing contractor and any recommendations implemented.

CC05 Contents temporarily elsewhere

We will not make any payment when such property is temporarily outside the UK unless it is in **your care,** custody or control at all times or otherwise secured in a locked hotel room or safe, or other similar securely locked room or building.

CC07 Floating amount insured (Buildings)

The cover under this section for Gates and fences, Fixed outside equipment, Street furniture, War Memorials, Playground equipment, Sports surfaces and Other surfaces applies to all locations occupied by **you** in connection with **your business** within the **policy territories. Our** liability will not exceed the **sum insured** shown in **your policy schedule** however many locations are affected.

Minimum security standards condition

You must comply with the **Minimum security standards condition – Level 1**, stated under the **Section conditions** within **your policy**.

Specific section conditions that apply to this section

3 Subsidence cover

4 Deep fat frying condition

7 Loss of excess/No Claims Discount

Business interruption section — Included

Cover	
Perils as per the Property damage section	
Loss of revenue	£10,000 12 months indemnity period
Increase cost of working	£10,000 12 months indemnity period
Loss of rent receivable	£0.00 12 months indemnity period
Additional covers	
Cover	**Limits**
Contract sites	£10,000 any one contract site
Denial of access	100% of the sum insured
Denial of access non damage	not included
Exhibition	£10,000 any one claim
Exhibition expenses	£10,000 any one claim
Failure of public utilities	Included

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Public electricity supply	8 hours	100% of the sum insured
Public gas supply	8 hours	100% of the sum insured
Public water supply	8 hours	100% of the sum insured
Public telecommunications services	8 hours	100% of the sum insured
Failure of utilities 'terminal ends'		not included
Fines, penalties and damages		£2,500 any one claim
Key person cover		£2,500 any one period of insurance Weekly benefit £250
Loss of attraction		not included
Loss reduction expenses		£2,500 any one period of insurance
Patterns		£10,000 any one claim
Theft of buildings fabric		100% of the sum insured
Transit		£10,000 any one claim
Unspecified customers		£100,000 any one claim
Unspecified suppliers and storage sites		£100,000 any one claim

Endorsements that apply to this section

CC02 Floating amount insured (Business interruption)

The cover under this section applies to all locations occupied by **you** in connection with **your business** within the **policy territories. Our** liability will not exceed the **sum insured** shown in **your policy schedule** however many locations are affected.

Specific section conditions that apply to this section

1 Deposit premium condition

2 Declaration linked cover

3 Subsidence

Money and personal accident assault section — Included

Cover details	Limits
Negotiable money in transit	£2,500
Negotiable money on premises during business hours	£10,000
Locked safe limit	£10,000
Negotiable money on premises and not in a locked safe outside business hours	£2,500
Maximum amount of negotiable money carried by any one person	£2,500
Maximum amount of negotiable money at the residence of any insured person	£2,500
Non-negotiable money limit	£250,000
Excess	
Each and every claim	£250

Endorsements that apply to this section

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n/a

Specific section conditions that apply to this section

2 Minimum security standards condition – Level 1

Group personal accident section — Included

Insured Person(s)	Employees councillors & volunteers
Operative Time	Whilst undertaking business activities

Benefits Injury resulting in;	**Benefit payable**
1. Death	£100,000
2. Loss of limb	£100,000
4. Permanent total disablement	£100,000
5. Temporary total disablement	£500 payable for up to 104 weeks excluding the first 2 weeks of disablement
6. Temporary partial disablement	£500 payable for up to 104 weeks excluding the first 2 weeks of disablement

Additional benefit

Medical expenses

In addition to the benefits specified above, **we** will refund **medical expenses** paid by the **insured person** due to **injury** and for which a claim is payable under this section. The maximum we will pay is 10% of the amount paid under Items 1, 2, 3 or 4 of the benefits table or 25% of the total amounts paid under Items 5 or 6, whichever is the greater, but subject to a maximum of £10,000.

Special conditions relating to payment of benefit:

Maximum benefit limit

a) The maximum amount of benefit **we** will pay in total for any one **insured person** is £1,000,000

b) The maximum amount of benefit in total **we** will pay in respect of any one **accident** is £1,000,000

Employers liability section — Included

Cover details	**Limit of indemnity**
Employers Liability	£10,000,000 any one occurrence
Manslaughter costs	£1,000,000 any one period of insurance
Safety legislation costs	£1,000,000 any one period of insurance

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Terrorist Act	£5,000,000 any one occurrence

Endorsements that apply to this section

CC06 Employers Liability Tracing Office (ELTO) – mandatory information required

You must provide **us** with the following information for each entity insured under this section of the **policy:**

1. Employer name; and
2. Full address of employer including postcode; and
3. HMRC Employer Reference Number (ERN).

If any insured entity does not have an ERN, **you** must provide **us** with one of the following reasons:

a. The entity has no employees; or

b. All staff employed earn below the current Pay As You Earn (PAYE) threshold; or

c. The entity is not registered in England, Wales, Scotland or Northern Ireland.

You must inform **us** immediately of any changes to the above information. This information is required by **us** to enable compliance with mandatory regulatory requirements for Employers' liability insurance.

Public and products liability section — Included

Cover details	Limit of indemnity
Public Liability	£10,000,000 any one event
Hirers Indemnity	£5,000,000
Libel and slander	£500,000 any one period of insurance
Products Liability	£10,000,000 any one period of insurance
Clean up costs	£1,000,000 any one period of insurance
Data protection	£500,000 any one period of insurance
Manslaughter costs	£1,000,000 any one period of insurance
Safety legislation costs	£1,000,000 any one period of insurance
Terrorist Act	£2,000,000 any one period of insurance
Loss of third-party keys	£2,500 any one period of insurance
Unauthorised use of third-party telephones by your employees	£2,500 any one period of insurance

Excesses	
Property damage	£250
Clean up costs	£250
All other claims	£250

Endorsements that apply to this section

n/a

Selected all risks section – cover for specific items — Included

Item	Location	Sum insured
Civic Regalia	European Union	£0.00
Artwork	European Union	£0.00
Museum Articles	European Union	£0.00
Total Selected All Risks	**European Union**	**£0.00**
Business Equipment	European Union	£5,000
Excess		£250

Endorsements that apply to this section

n/a

Specific section conditions that apply to this section

2 Minimum security standards condition – Level 1

Officers liability section (Officials Indemnity) — Included

Section		Limit of Liability	Excess
Officers Liability	✓ **covered**	£500,000	£nil

Employment practices liability section — Included

Section		Limit of Liability	Excess
Employment practices Liability	✓ **covered**	£500,000	£nil

Council legal liability and legal expenses section (including Employee Dishonesty) — Included

Section		Limit of Liability	Excess
Council Legal Liability and Legal Expenses	✓ **covered**	£500,000	£nil
Internet & email	✓ **covered**	£500,000	£nil
Employee Dishonesty	✓ **covered**	£150,000	£250

Endorsements that apply to this section

Employee dishonesty cover amendment

The limit under this cover is as stated in the **schedule** and not as otherwise stated in the **policy**.

CC0015 Council legal liability excess amendment

You will not need to pay the Company legal liability **excess** shown on **your** policy schedule other than in respect of Employee Dishonesty cover and Third Party electronic funds transfer cover.

Terrorism section — Not Included

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Cover details	
As per Property damage and Business interruption section	

Equipment breakdown section — Not included

Cover details	
Equipment	£0.00
Hazardous substances	£5,000 total amount insured across all Property sections combined
Reconstitution of electronic data	£5,000
Expediting expenses	£5,000
Computers	£5,000
Oil and water storage tanks	£5,000

Additional Endorsements

The following exclusion is added to your policy (***not applicable to*** *Group Personal Accident, Employers liability, Public & products liability, Officers liability, Employment practices liability, Council legal liability & legal expenses, Terrorism and Equipment breakdown sections)*

Coronavirus exclusion

In respect of all cover provided under your policy and notwithstanding any other provision, no cover is provided under your policy for any claim, loss, liability, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.
This exclusion also applies to any claim, loss, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from:

1 any fear or threat (whether actual or perceived) of; or

2 any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of;

coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.