



redefining / standards

Date of this letter
10th August 2017

Master policy number
RGBDX6962034

Quote number
1874341

 **01483 462860**

 **local.councils@came
andcompany.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.

Policyholder details

Swindon Parish Council
"Morris Hill Crossing"
Swindon Lane
Cheltenham
Gloucestershire
GL50 4PE

Business description

Parish Council

Population

5000

Your period of insurance

Date this cover starts: 29th August 2017

Date this cover expires: 28th August 2018

Renewal date: 29th August 2018

Your Premium

Premium: £281.28

Insurance Premium Tax (IPT) at the current rate: £33.75

Total amount payable: £315.03

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	✓ Not Insured
Officers Liability (Officials Indemnity)	✓ Insured
Council Legal Liability and Legal Expenses (including Employee Dishonesty)	✓ Insured
Terrorism	✓ Not Insured
Equipment Breakdown	✓ Not Insured

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	£0.00
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	£0.00
War Memorials	£0.00
Additional covers	
Cover	Limits
Bequeathed property	Buildings 100K/10%. Contents £10k any one item £25k in total
Capital additions	10% of building sum insured or £100K whichever lower
Contents kept at home	£25K or 10% of contents whichever lower
Contract works	10% of the buildings sum insured or £100,000 whichever is the less
Council Equipment kept in the EU	£5,000
Discharge of oil	£10K aggregate
Drains clearance	£5,000
Environmental protection	10% of sum insured
Exhibitions	£25K or 10% of contents whichever is less
Fire extinguishing expenses	£10k
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 less
Inadvertent omission	£500k
Landscaped gardens	£15k
Locks and keys	£10k
Loss reduction expenses	£2.5K aggregate
Metered water or gas	£25k aggregate
Motor vehicles (stationary risk)	Not included
Natural sports surfaces	Included
Outworkers	Not included
Patterns	£2,500 any one claim
Public relations expenses	Not included
Raffle prizes and donations	£1500 total, £500 any one item
Sprinkler upgrade costs	10% of the 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	£10k
Rare books	£2.5k, item limit £10k total
Outdoor furniture etc	£5,000
Marquees and associated lighting	£10k
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	£250
Flood damage	£250
Theft or attempted theft	£250
Theft of building fabric	£250
Subsidence excess	£1000

Contract works	£250
All other damage	£250

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.

Specific section conditions that apply to this section

- 1 Day one average cover
- 2 Stock declaration condition
- 3 Subsidence cover
- 4 Deep fat frying condition
- 5 No smoking
- 6 Hot work permit system condition
- 7 Waste condition
- 8 Alarm condition
- 9 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

Additional covers

Cover

Limits

Contract sites	£10,000 any one contract site
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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
	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
			£2,500 any one period of insurance
Key person cover			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
Fraudulent use of credit cards limit	£500 per card
Personal accident assault	£15,000
Excess	
Each and every claim	£250
Endorsements that apply to this section	
n/a	
Specific section conditions that apply to this section	
1 Alarm condition	
2 Minimum security standards condition	

Group personal accident section

Included

Insured Person(s)	Employees councillors & volunteers
Operative Time	Whilst undertaking business activities
	Benefit payable
Benefits	
Injury resulting in;	
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 days of disablement
6. Temporary partial disablement	£250 payable for up to 104 weeks excluding the first 2 days 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
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	£100,000 any one period of insurance
Data protection	£250,000 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

Not Included

Item	Location	Sum insured
n/a	Europe	£NIL
Excess		£250

Endorsements that apply to this section

n/a

Specific section conditions that apply to this section

- 1 Alarm condition
- 2 Minimum security standards condition

Officers liability section (Officials Indemnity)

Included

Section Limit of Liability	Excess
Officers 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	
Employee Dishonesty ✓ covered £150,000	£2,500

Endorsements that apply to this section

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

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
