

Lines of Cover applying

Part A – Material damage

Table Headings

Contents (a)	Furniture, fixtures, fittings and tenants improvements
Contents (b)	Other contents and consumable stock not specified below including printed books and unused stationery
Contents (c)	Computer equipment, other office equipment and sports equipment
Contents (d)	Televisions, audio-visual and photographic equipment (excluding videos), beer, wine, spirits, tools and gardening equipment
Contents (e)	Tobacco
Contents (f)	Camcorders, videos and gaming machines
Contents (g)	Civic Regalia

Sums Insured

Premises Address	Buildings Sum Insured	Loss of Rent	Contents (a)	Contents (b)	Contents (c)	Contents (d)	Contents (e)	Contents (f)	Contents (g)
1. Council House, Address, The Council House, North Street, Chichester, West Sussex, PO19 1LQ	£9,026,349.41	£50,000.00	£16,611.58	£2,095.99	£0.00	£0.00	£0.00	£0.00	£0.00
2. City Cross, Address, City Cross, Chichester, West Sussex, PO19 1LQ	£5,050,677.08	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

For Premises: 1, 2

Insured Perils applicable to Material Damage: 1-16

Excesses Applicable to Premises 1 & 2

The following Excesses apply to each and every loss arising in respect of each and every separate premises:

Accidental Damage	£250
Theft	£250
Riot civil commotion and Malicious Persons	£250
Storm or Flood	£250
Escape of Water	£250
Falling Trees or Branches	£250
Subsidence	£1,000

Variable contents excess active:

Premises	Contents	Excess
Premises 1: The Council House, North Street, Chichester, West Sussex, PO19 1LQ	Furniture, Fixtures & Fittings	£250
Premises 1: The Council House, North Street, Chichester, West Sussex, PO19 1LQ	Stock & Other Unspecified Contents	£250

Operative Endorsements: 1, 2, 3, 5, 6, 7, 8 & 9 (please refer to the Endorsement section of the policy wording)

Part B – Business interruption

Premises Address	Additional Expenditure	Indemnity Period (Months)	Loss of Data	Indemnity Period (Months)	Loss of Gross Revenue	Indemnity Period (Months)
All Premises	£100,000	24	N/A		£300,000	24

For Premises: 1, 2

Insured Perils applicable to Business Interruption: 1-16

Operative Endorsements:

None

Part C – All risks

Table Headings

Contents (a)	Furniture, fixtures, fittings and tenants improvements
Contents (b)	Other Contents and consumable stock not specified below including printed books and unused stationery
Contents (c)	Computer Equipment, other office equipment and sports equipment
Contents (d)	Televisions, audio-visual and photographic equipment (excluding videos), beer, wine, spirits, tools and gardening equipment
Contents (e)	Tobacco
Contents (f)	Camcorders, videos and gaming machines
Contents (g)	Civic Regalia

Item Description	Premises Address (if applicable)	Sum Insured	Excess
Contents (b)	The Council House, North Street, Chichester, West Sussex, PO19 1LQ	£17,891.20	£250

Additional Items:

Where no premises address is shown, the item is not based at one location and cover is provided anywhere within the **territorial limits**.

Item Description	Sum Insured	Excess
Litten Gardens War Memorial	£116,994.65	£250
Litten Gardens 4 Stone Tablets Memorial	£20,539.40	£250
St Martins Garden Wall	£52,827.34	£250
35 Benches & 14 Seats	£40,396.53	£250
5 Noticeboards	£5,792.27	£250
4 Whyke Benches and Picnic Bench	£4,337.31	£250
St James Obelisk	£22,560.77	£250
Civic Regalia inc. furniture and artwork	£2,104,205.75	£250
5 x Bus Shelters including displays	£65,000.00	£250
Murray Items	£25,032.75	£250
Container and Cabin at St James Allotments including tools and materials	£28,071.41	£100
WW1 Soldier in Litten Gardens	£14,890.49	£100
Keats Statue	£46,011.58	£100
18 Councillor Laptops	£6,945.75	£100
Ride on Mower	£9,735.24	£100
Concrete and Stone Artwork in Florence Park	£4,200.00	£100
Computer equipment, other office equipment and sports equipment	£339,322.58	£250
Televisions, audio-visual and photographic equipment (excluding videos), beer, wine, spirits, tools and gardening equipment	£4,000.00	£250
Wooden Sculpture in Litten Gardens	£20,000.00	£250
2 SIDs	£10,000.00	£250

The excess stated applies to each and every loss.

Operative Endorsements: 1, 2, 3 & 7 (please refer to the Endorsement section of the policy wording)

Part D – Money

	Limit any one loss
1. Loss of Non-Negotiable Money in the situations specified in items 2(a), 2(b), 2(c)(i) and 2(c)(ii):	£250,000
2. Loss of other Money:	
(a) in transit in the custody of any member or employee or in transit by registered post (limit £250), or in a Bank Night Safe	£5,000
(b) in the private residence of any member or employee	£500
(c) in the premises	
(i) in the custody of or under the actual supervision of any member or employee	£5,000
(ii) in locked safes or strongrooms	£5,000
(iii) in locked receptacles other than safes or strongrooms	£500

Excess: £50 each and every loss

Personal Accident Assault Limits: Stated in Section 3(c) of the policy wording

Operative Endorsements:

1. In respect of **Section 1 – Special Definitions**, the definition of Person Insured is extended to include any person between the ages of 16 and 90.

Part E – Public liability

Limit of Indemnity: £15,000,000

Operative Endorsements: None

Part F – Hirers' liability

Limit of Indemnity: £2,000,000

Excess: £100 each and every claim for damage to the premises or contents caused other than by fire or explosion

Operative Endorsements

None

Part G – Employers liability

Limit of Indemnity: £10,000,000

Operative Endorsements:

None

Part H – Libel and slander

Sum Insured

£500,000

Excess: 10% each and every claim or £1,000 whichever is the lower

Operative Endorsements

None

Part I – Motor vehicles

Insured Vehicle: All as described in Persons Entitled to Drive: the Certificate of Limitation as to Use: Motor Insurance	Cover: Section 23 A. Comprehensive
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Excess : Section 24	
Amount	Description
£ 150	Accidental Damage , Fire , Theft , Windscreen , Theft total loss
£ Nil	Third party
Additional to any other excess which applies	

Repair Limit: £Nil Section 12

Damage to Property Limit: £5,000,000 Applicable to any Commercial Vehicle, Minibus, Agricultural Vehicle and Special Type £50,000,000 Applicable to any Private Motor Car

Personal Effects Limit: £150 Section 13

Medical Expenses Limit: £250 Section 14

Additional Cover : Section 25

T. Continuing Hire Charges	Not Operative
U. Occasional Business Use	Not Operative
V. Loss of No Claim Discount/Excess	Not Operative
W. Hiring Charges	Not Operative
X. Termination Charges	Not Operative

Operative Endorsements:

None

Part J – Motor legal expenses and uninsured loss recovery

Limit of Indemnity: £100,000 per insured incident

Operative Endorsements:

None

Part K – Inspection contract

Service: Inspections of each item of Plant described in the Plant Specification

Operative Endorsements:

None

Part L – Plant protection

Cover: As described in the Plant Specification by means of cover codes as defined in Section 2 in respect of each item of plant

	Limits of Indemnity
Section 2 Insured Damage to Plant	£500,000
Section 2.7 Own Surrounding Property Damage	£500,000

Excess: £100 each and every loss

Operative Endorsements:

None

Part N – Fidelity guarantee

Persons Guaranteed:
All members and employees

Sum Guaranteed
£5,000,000

Excess: £100 each and every loss

Operative Endorsements:

None

Part O – Personal accident

The cover		
Category:	Insured Persons:	Operative Time:
A	Employees	Engaged in Usual Occupation including Journeys and whilst commuting directly between place of residence and usual place of business
B	member	Engaged in the business including undertaking Journeys and whilst commuting directly between place of residence and usual place of business
C	volunteer	Engaged in the business including undertaking Journeys and whilst commuting directly between place of residence and usual place of business
D	key personnel as follows:	24 hours per day engaged in any activity worldwide not excluded from this cover.

Excesses	
Excesses:	Not applicable

Table of benefits				
Benefit:	Category:			
	A	B	C	D
1. Death	5.00 times annual earnings	£50,000.00	£50,000.00	£Nil
2. Loss of Limb (one or more) and/or Loss of Sight (in one or both eyes)	5.00 times annual earnings	£50,000.00	£50,000.00	£Nil
3A. Total Loss of Hearing (in both ears) and/or Total Loss of Speech	5.00 times annual earnings	£50,000.00	£50,000.00	£Nil
3B. Total Loss of Hearing in one ear	25% of 3A	25% of 3A	25% of 3A	25% of 3A
4. Permanent Total Disablement	5.00 times annual earnings	£50,000.00	£50,000.00	£Nil

5. Permanent Partial Disablement	See section 2.16	See section 2.16	See section 2.16	See section 2.16
6. Paraplegia	£75,000 if 1 is £50,000 or more, otherwise £Nil	£75,000	£75,000	£Nil
7. Quadriplegia	£125,000 if 1 is £50,000 or more, otherwise £Nil	£125,000	£125,000	£Nil
8. Temporary Total Disablement	1.00 times weekly earnings	£200.00 per week	£200.00 per week	£Nil
9. Temporary Partial Disablement	50% of 8 or Nil	50% of 8 or Nil	50% of 8 or Nil	50% of 8 or Nil
Benefit Period – temporary disablement	104 weeks	104 weeks	104 weeks	104 weeks
Deferment Period – temporary disablement	0 days	0 days	0 days	0 days
Operative endorsements				
Endorsement title:	Endorsement wording:			
1	Special Exclusion 2 of Section 3 is inoperative provided always that the insurer will not make any payment of any benefit or in respect of any expense or loss arising from any Person Insured who has attained the age of 90 years unless such expense or loss arises during the period of insurance during which the Person Insured attains the age of 90			

Part P – Legal expenses

Insured Incidents:

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| 1. Employment Disputes and Compensation Awards | Operative |
| 2. Legal Defence | Operative |
| 3. Statutory Licence Appeal | Operative |
| 4. Contract Disputes | Operative |
| 5. Debt Recovery | Inoperative |
| 6. Property Protection and Bodily Injury | Operative |
| 7. Tax Protection | Operative |

Limit of Indemnity: £200,000

Operative Endorsements: None

Part R – Terrorism