

## 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. Town Hall, Address, High Street, Swanage, Dorset, BH19 2NZ	£1,686,044.43	N/A	£20,747.86	£6,224.36	£0.00	£0.00	£0.00	£0.00	£0.00
2. Annexe, Town Hall, High Street, Address, High Street, Swanage, Dorset, BH19 2NZ	£590,115.33	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
3. RNLI Rescue Building & RNLI Former Munitions Store, Address, Peveril Point Road, Swanage, Dorset, BH19 2AY	£244,474.97	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
4. Fishermen's Huts, Address, Peveril Point Road, Swanage, Dorset, BH19 2AY	£101,163.20	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
5. Public Conveniences, Address, Peveril Point Road, Swanage, Dorset, BH19 2AX	£126,452.34	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
6. Public Conveniences, Address, Battlegate, Shore Road, Swanage, Dorset, BH19 1AZ	£168,604.22	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

7. Public Conveniences, Address, Burlington Chine, Swanage, Dorset, BH19 1LT	£295,056.56	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
8. Public Conveniences, Address, Shore Road, Swanage, Dorset, BH19 1LA	£462,890.14	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
9. Public Conveniences, Address, Main Beach Car Park, Victoria Avenue, Swanage, Dorset, BH19 1AP	£168,604.22	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
10. Museum and Public Conveniences, Address, Heritage Centre, Tolwn Square, Swanage, Dorset, BH19 2NT	£792,123.10	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
11. Public Conveniences, Address, Coastguard Building, North Beach Car Park, Swanage, Dorset, BH19 1PX	£84,301.56	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
12. Public Conveniences, Address, Mermond Place Car Park, Swanage, Dorset, BH19 1DG	£75,870.74	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
13. Pavilion, Kiosk and Public Conveniences, Address, Beach Gardens, Swanage, Dorset, BH19 1PG	£449,337.11	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
14. Beach Bungalows, Address, Spa, Shore Road, Swanage, Dorset, BH19 1LD	£337,208.45	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
15. Beach Bungalows, Tourist Information Centre and Kiosk, Address, Shore	£1,092,140.91	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

Road, Swanage, Dorset, BH19 1LD									
16. Beach Chalets, Address, Burlington Road Chine, Swanage, Dorset, BH19 1LT	£252,905.78	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
17. , Address, Depot, Unit 5 & 8, Plot 2, Prospect Business Park, Prospect Way, Swanage, BH19 1EJ	£923,426.44	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
18. Fishermen's Catch Restaurant, Address, 9 Shore Road, Swanage, Dorset, BH19 1LA	£505,813.77	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
19. Depot, Address, Kings Road, Swanage, Dorset, BH19 1HS	£337,208.45	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
20. Nursery, Address, Prospect Crescent, Swanage, Dorset, BH19 1BD	£151,743.69	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
21. Chapel, Address, Godlingston Cemetery, Swanage, Dorset, BH19 3DG	£252,905.78	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
22. Sante Fe Complex, Address, Mermonde Place, Swanage, Dorset, BH19 1DG	£252,905.78	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

**For Premises:** 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22

**Insured Perils applicable to Material Damage: 1-16**

**Excesses Applicable to Premises 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21 & 22**

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

Accidental Damage	£100
Theft	£100
Riot civil commotion and Malicious Persons	£250
Storm or Flood	£250
Escape of Water	£250
Falling Trees or Branches	£250
Subsidence	£1,000



**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	£250,000	24	N/A		£1,828,650	24

**For Premises:** 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22

**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 (a)	Fixtures & Fittings at various locations, Swanage,, Swanage, BH19 2NZ	£13,831.91	£100
Contents (b)	Stock & All Other Contents at various locations, Swanage, BH, Swanage, BH19 2NZ	£10,373.92	£100
Contents (c)	Office, Computer & Sports Equipment at various locations,, Swanage, BH19 2NZ	£55,597.33	£100
Contents (d)	A/V, Photographic & Gardening Equipment at various locations, Swanage, BH19 2NZ	£12,397.56	£100

**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
Purbeck Stone Bus Shelter	£3,457.97	£100
Sculpture at Prince Albert Gardens	£17,721.68	£100
Pictures & Paintings	£28,049.22	£100
Projector	£1,587.11	£100
Civic Regalia	£5,512.50	£100
Laptop, Computers, tablets and phones	£5,112.41	£100
Car Park Ticket Machines	£77,175.00	£100
Photocopiers & Printers	£10,791.99	£100
Bus Shelter x 2	£8,820.00	£100
Various Wooden Shelters and Clock	£25,430.64	£100
Snow Plough	£6,224.36	£100
HTDS-DUMPSTER	£9,682.33	£100
Trailer 2 Ton	£3,457.97	£100
Wessex Trailer	£3,043.03	£100
Town Hall Clock	£20,747.86	£100
Alfred Monument, Shore Road	£38,587.50	£100
War Memorial, Recreation Ground	£119,518.37	£100
Stone Quay, Lower High Street	£335,725.79	£100

Columns, Prince Albert Gardens	£39,986.65	£100
Play Equipment, Days Park	£116,534.25	£100
Play Equipment, Recreation Ground	£169,454.25	£100
Play Equipment, King George's Field	£117,967.50	£100
Skate Park, King George's Field	£115,762.50	£100
Tennis Courts Astro Turf Beach Gardens	£220,500.00	£100
Bowling Green, Beach Gardens	£52,900.02	£100
Putting Green, Beach Gardens	£37,785.53	£100
Marston Trailer	£2,766.38	£100
Takeuchi Digger	£26,592.14	£100
CCTV	£23,695.97	£100
Festive Lighting	£52,657.70	£100
Parish Slipway	£197,466.39	£100
Boat Park Jetty	£184,301.97	£100
Walls, Fences, and Railings	£35,842.47	£100
Fisherman slipway and jetty	£372,262.03	£100
Bronze Statue	£39,745.13	£500
Trimax Snake S2 3220	£27,562.50	£100
Boat Park - Surfacing	£441,000.00	£100
Bandstand	£88,200.00	£100
Car Park Surfaces - Central (Co-op Pioneer), Vic.Avenue (Main Beach), Recreation Ground (Mermond), Broad Road, North Beach and Residents	£450,223.38	£100

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 <b>member</b> or <b>employee</b> or in transit by registered post (limit £250), or in a Bank Night Safe	£10,000
(b) in the private residence of any <b>member</b> or <b>employee</b>	£500
(c) in the <b>premises</b>	
(i) in the custody of or under the actual supervision of any <b>member</b> or <b>employee</b>	£10,000
(ii) in locked safes or strongrooms	£10,000
(iii) in locked receptacles other than safes or strongrooms	£250

**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** £250,000

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

**Operative Endorsements**

None

**Part I – Motor vehicles**

<b>Insured Vehicle:</b>	All as described in	<b>Cover:</b> Section 23
<b>Persons Entitled to Drive:</b>	the Certificate of	
<b>Limitation as to Use:</b>	Motor Insurance	

**Excess : Section 23**

<b>Amount</b>	<b>Description</b>
£ 150	Accidental Damage , Fire , Windscreen , Theft total loss
£ 250	Theft
£ Nil	Third party

 Additional to any other **excess** which applies

<b>Repair Limit:</b> Section 12	<b>Damage to Property Limit:</b> £5,000,000 Applicable to any Commercial Vehicle, Minibus, Agricultural Vehicle and Special Type £50,000,000 Applicable to any Private Motor Car
<b>Personal Effects Limit:</b> £150 Section 13	<b>Medical Expenses Limit:</b> £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 under Contract Number EL-2720040237.

#### **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

	<b>Limits of Indemnity</b>
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 <b>business</b>
B	<b>member</b>	Engaged in the <b>business</b> including undertaking Journeys and whilst commuting directly between place of residence and usual place of <b>business</b>
C	<b>volunteer</b>	Engaged in the <b>business</b> including undertaking Journeys and whilst commuting directly between place of residence and usual place of <b>business</b>
D	key personnel as follows:  [REDACTED]	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	£100,000
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	£100,000
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	£100,000

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	£100,000
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	£75,000
7. Quadriplegia	£125,000 if 1 is £50,000 or more, otherwise £Nil	£125,000	£125,000	£125,000
8. Temporary Total Disablement	0.50 times weekly earnings	£100.00 per week	£100.00 per week	£500 per week for up to 10 weeks and £100 per week thereafter
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
<b>Operative endorsements</b>				
Endorsement title:	Endorsement wording:			
1	Special Exclusion 2 of Section 3 is inoperative provided always that the <b>insurer</b> 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			
2	<p>Key Personnel Cover Extension.</p> <p>The following activities are excluded:</p> <ul style="list-style-type: none"> <li>a) motor cycling</li> <li>b) racing of any kind other than on foot</li> <li>c) winter sports other than skiing or snowboarding in the United Kingdom on a dry ski slope or within a snow dome, skating or curling</li> <li>d) aerial pursuits including but not limited to ballooning, bungee-jumping, gliding, hang-gliding, micro lighting, parachuting, paragliding or parascending</li> </ul>			

	<ul style="list-style-type: none"><li>e) jet skiing or white water rafting</li><li>f) mountaineering or rock climbing using ropes or guides</li><li>g) hiking, trekking or mountaineering above 3,000 metres</li><li>h) caving using caving equipment</li><li>i) diving using external breathing apparatus</li></ul>
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**Part P – Legal expenses****Insured Incidents:**

1. Employment Disputes and Compensation Awards	Operative
2. Legal Defence	Operative
3. Statutory Licence Appeal	Operative
4. Contract Disputes	Inoperative
5. Debt Recovery	Inoperative
6. Property Protection and Bodily Injury	Operative
7. Tax Protection	Operative
<b>Limit of Indemnity:</b>	£200,000

**Operative Endorsements: None**

## General Notes

### 1. Fair presentation of the risk

You must make a fair presentation of the risk to us at inception, renewal and variation of your policy. This means that we must be told about all facts and circumstances which may be material to the risks covered by the policy and that you must not make a misrepresentation to us about any material facts. As part of your duty of fair presentation, you must ensure that the information detailed within the schedule is correct and complete. A material fact is one which would influence the acceptance or assessment of the risk. If you have any doubt about facts considered material, it is in your interests to disclose them to us.

Failure to make a fair presentation of the risk could result in the policy either being avoided, written on different terms or a higher premium being charged, depending on the circumstances surrounding the failure to present the risk fairly.

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which has the aim to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Insurance Act 2015. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

### 2. Cancellation

All insurance policies run for a fixed period of time. The Insured can terminate an insurance contract verbally or in writing at any time by calling 0800 917 9531 or emailing [Customers.team@uk.zurich.com](mailto:Customers.team@uk.zurich.com). Zurich may cancel the policy by giving 30 days' notice in writing. In such an event the insured will be entitled to a return of premium in respect of the unexpired portion of the period of insurance.

If you cancel your policy before the start date, you will be entitled to a full refund of premium. If you cancel within 14 days of the start date, you will be entitled to a full refund of premium, providing no claim has been made. After 14 days, if no claim has been made, we may offer a full or partial refund, depending on the time the policy was on risk and the circumstances at the time of the cancellation request. Please note, a cancellation charge of £50 may be applied.

### 3. Bonus and fee structure

Employees and businesses who carry out work for ZIC UK are remunerated in various different ways for selling insurance contracts. Employees receive a basic salary and also receive a bonus based on a number of factors, including the achievement of sales and quality targets. Businesses which work for the insurer on an outsourced basis receive a fee and also additional payments based on a number of factors, including the achievement of sales and quality targets.

## Claims contact information

Although we'd all like to control the future, sometimes accidents are unavoidable. That's why we've made it as easy as possible to make a claim. More information can be found [here](#). Ready to make a claim? Please use the contact details below to ensure you're connected to the right team:

Type of Claim	Claims team	Claims contact details
Buildings, contents including 'All Risks' items	Property Claims	<b>Online:</b> <a href="https://propertyclaims.zurich.co.uk/index.html">https://propertyclaims.zurich.co.uk/index.html</a> <b>Tel:</b> 0800 028 0336 <b>Email:</b> <a href="mailto:farnboroughpropertyclaims@uk.zurich.com">farnboroughpropertyclaims@uk.zurich.com</a> <b>Address:</b> Zurich Municipal Property Claims, PO Box 3303, Interface Business Park, Swindon, SN4 8WF
Business interruption		
Money		
Works in progress		
Public liability	Liability Claims	<b>Online:</b> <a href="https://liabilityclaims.zurich.co.uk/index.html">https://liabilityclaims.zurich.co.uk/index.html</a> <b>Tel:</b> 0800 783 0692 <b>Email:</b> <a href="mailto:fnlc@uk.zurich.com">fnlc@uk.zurich.com</a> <b>Address:</b> Zurich Municipal Casualty Claims, Zurich House, 1 Gladiator Way, Farnborough, Hampshire, GU14 6GB
Employers liability		
Personal assault under Money		
Personal accident		
Financial and administrative liability		
Motor Claims	Motor Claims	<b>Online:</b> <a href="https://motorclaims.zurich.co.uk/index.html">https://motorclaims.zurich.co.uk/index.html</a> <b>Tel:</b> 0800 916 8872 <b>Email:</b> <a href="mailto:zmnewmotorclaims@uk.zurich.com">zmnewmotorclaims@uk.zurich.com</a> <b>Address:</b> Zurich Municipal Motor Claims, PO Box 3322, Interface Business Park, Swindon, SN4 8XW
Legal Expenses	DAS Legal Claims	<b>Tel:</b> 0117 934 2116

### How to make a claim:

1. You can make a claim using the online portal, by email or phone using the contact details above.
2. A claim form may be sent for you to complete, or you may be asked to send details in writing.
3. If you have any questions, please call the relevant office for guidance.
4. For out of hours help/emergency property losses - please contact 0800 028 0336

**DAS Head and Registered Office:**

DAS Legal Expenses Insurance Company Limited | DAS House | Quay Side | Temple Back | Bristol | BS1 6NH

Registered in England and Wales | Company Number 103274 Website: [www.das.co.uk](http://www.das.co.uk)

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority.

**DAS Law Limited Head and Registered Office:**

DAS Law Limited | North Quay | Temple Back | Bristol | BS1 6FL

Registered in England and Wales | Company Number 5417859 Website: [www.daslaw.co.uk](http://www.daslaw.co.uk)

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