

RECEIVED

7/5/16/16



Ms Ade Ogun
Sevenoaks Town Council
Town Council Offices
Bradbourne Vale Road
Sevenoaks
Kent
TN13 3QG

Local Council Policy Schedule

The Policy, the Policy Schedule, Certificates of Insurance and Endorsements form one document and should be read together. This Schedule replaces any previous Schedule.

Policy Number

Insured **Sevenoaks Town Council**

Business **Parish / Town Council**

Period of Insurance

From **01st April 2016**
To **31st March 2017**
and any other period for which cover has been agreed.

Renewal Premium

Premiums are inclusive of Insurance Premium Tax and/or VAT as appropriate.

Schedule Number

Long term agreement active until **31st March 2017**

Preparation Date

Prepared by

Policy Cover Declaration:

You, the Insured, know of no known losses, events that could give rise to a claim, or circumstances that would be prejudicial to us, the Insurer, should the basis of cover on the below given insurance product (s) be changed.



Policy Cover Declaration:

You, the Insured, are not aware of any known losses or events that could give rise to a claim, or circumstances that would be prejudicial to us, the Insurer, should the basis of cover on the below given insurance product (s) be changed.

Important information

Taking reasonable care

We require that you take reasonable care in managing your activities. Where appropriate this requires you to do the following:

- Keep written risk assessments for your key activities
- Keep written records of your staff and volunteer training. For example, manual handling training, or for use of tools and machinery
- Abide by any rules, guidelines or advice that is given to you by any relevant authority, such as a Local Authority, or the Health and Safety Executive

We want you to be confident about your insurance and understand what is required of you. Please contact us if you have any questions relating to the above.

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. The Pavilion, The Vine Pavilion, Holly Bush Lane, Sevenoaks, Kent, TN13 3UH	£640,500.00	£3,090.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
2. , Town Council Offices, Bradbourne Vale Road, Sevenoaks, Kent, TN13 3QG	£877,628.45	£200.00	£56,985.63	£0.00	£23,682.61	£759.55	£0.00	£0.00	£0.00
3. Vine Cafe, Holly Bush Lane, Sevenoaks, Kent, TN13 3UH	£157,500.00	N/A	£15,150.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
4. Bandstand, Holly Bush Lane, Sevenoaks, Kent, TN13 3UH	£89,250.00	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
5. Knole Paddock Pavilion and Groundsmans store. (Plus Loss of Rent for Sevenoaks Rugby Club at the same location), Plymouth Drive, Sevenoaks, Kent, TN13 3RP	£388,500.00	£3,750.00	£5,357.55	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
6. Groundsmans	£175,525.69	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

bungalow and garages (Unoccupied), 3 Plymouth Drive, Sevenoaks, Kent, TN13 3RP										
7. St Johns Toilets, St. Johns Hill, Sevenoaks, Kent, TN13 3PF	£42,000.00	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
8. Chapel, 194 Seal Road, Sevenoaks, Kent, TN14 5AA	£367,500.00	N/A	£3,752.15	£0.00	£879.12	£0.00	£0.00	£0.00	£0.00	£0.00
9. Cemetery Lodge, 194 Seal Road, Sevenoaks, Kent, TN14 5AA	£273,000.00	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
10. Workshop/Mess Room, 194 Seal Road, Sevenoaks, Kent, TN14 5AA	£36,750.00	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
11. Lock Up Garages, 194 Seal Road, Sevenoaks, Kent, TN14 5AA	£63,000.00	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
12. Community Centre, Otford Road, Sevenoaks, Kent, TN14 5DN	£1,316,442.66	£1,500.00	£75,604.31	£0.00	£3,698.36	£6,036.67	£0.00	£0.00	£0.00	£0.00
13. Raleys Centre - Barneys Creche (Unoccupied), Raleys Centre, Plymouth Drive, Sevenoaks, Kent, TN13 3RP	£595,534.18	N/A	£0.00	£4,857.55	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
14. Raleys Centre - Gymnasium, Raleys Centre, Plymouth Drive, Sevenoaks, Kent, TN13 3RP	£595,534.18	N/A	£277.70	£0.00	£1,080.70	£362.95	£0.00	£0.00	£0.00	£0.00
15. Greatness Football Pavilion, Mill Lane, Sevenoaks, Kent, TN14 5BU	£438,814.22	£521.00	£21,430.18	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

16. Kraftmeier Mausoleum, 194 Seal Road, Sevenoaks, Kent, TN14 5AA	£57,368.17	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
17. Youth Cafe, London Road, Sevenoaks, Kent, TN13 1ZZ	£0.00	N/A	£8,398.91	£344.88	£5,409.88	£1,684.60	£0.00	£0.00	£0.00
18. Allotment Timber Hut & Blocks, Sevenoaks Allotment Association, Allotment Lane, Sevenoaks, Kent, TN13 3UZ	£24,000.00	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

For Premises: 1, 2, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18

Insured Perils applicable to Material Damage : 1-13, 15 & 16

For Premises: 3

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 & 18

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

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

Excesses Applicable to Premises 17

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

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

Operative Endorsements: 1, 2, 3 & 7 (see pages 35 - 37)

PART B – Business Interruption

Premises Address	Additional Expenditure	Indemnity Period (Months)	Loss of Data	Indemnity Period (Months)	Loss of Gross Revenue	Indemnity Period (Months)
The Vine Pavilion, Holly Bush Lane, Sevenoaks, Kent, TN13 3UH	N/A		N/A		N/A	
Town Council Offices, Bradbourne Vale Road, Sevenoaks, Kent, TN13 3QG	N/A		N/A		£160,366	12
Holly Bush Lane, Sevenoaks, Kent, TN13 3UH	N/A		N/A		£89,775	12
Plymouth Drive, Sevenoaks, Kent, TN13 3RP	N/A		N/A		N/A	
Otford Road, Sevenoaks, Kent, TN14 5DN	N/A		N/A		N/A	
Mill Lane, Sevenoaks, Kent, TN14 5BU	N/A		N/A		N/A	

For Premises: 1, 2, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18

Insured Perils applicable to Business Interruption : 1-13, 15 & 16

For Premises: 3

Insured Perils applicable to Business Interruption: 1-16

Operative Endorsements:

Section 5 – Special Extensions – 2 is held to be removed and restated as follows:

2. The insurance by this Part is extended to include loss resulting from interruption of or interference with the **business** carried on by the **insured** at the **premises** in consequence of:
 - (a) (i) any occurrence of a Notifiable Disease (as defined below) at the **premises** or attributable to food or drink supplied from the **premises**
 - (ii) any discovery of an organism at the **premises** likely to result in the occurrence of a Notifiable Disease
 - (ii) any discovery of a Notifiable Disease within 10 miles radius of the **premises**
 - (b) the discovery of vermin or pests at the **premises**
 - (c) any accident causing defects in the drains or other sanitary arrangements at the **premises** which causes restrictions on the use of the **premises** on the order or advice of the competent local authority
 - (d) any occurrence of murder or suicide at the **premises**.

Special Provisions

- (d) 'Notifiable Disease' will mean illness sustained by any person resulting from:

- (i) food or drink poisoning
- (ii) one of the following specified human infectious or human contagious diseases:

Acute encephalitis	- Ophthalmia neonatorum
Acute poliomyelitis	- Paratyphoid fever
Anthrax	- Rabies
Bubonic Plague	- Relapsing fever
Cholera	- Rubella
Diphtheria	- Scarlet fever
Dysentery	- Smallpox
Legionellosis	- Tetanus
Legionnaires Disease	- Tuberculosis
Leprosy	- Typhoid fever
Leptospirosis	- Typhus fever
Malaria	- Viral hepatitis
Measles	- Viral haemorrhagic
Meningitis	- Whooping cough
Meningococcal Infection	- Yellow fever
Mumps	

an outbreak of which the competent local authority has stipulated shall be notified to them.

- (b) For the purposes of this Special Extension:

- (i) 'Indemnity Period' will mean the period during which the results of the **business** are affected in consequence of the occurrence, discovery or accident beginning with the date from which the restrictions on the **premises** are applied (or in the case of (d) above, with the date of the occurrence) and ending not later than the Maximum Indemnity period thereafter

'Maximum Indemnity Period' will mean 3 months

- (ii) in the event that this Part includes an extension which deems loss, destruction or damage at other locations to be Damage at the **premises** such extension will not apply to this Special Extension.

- (c) The **insurer** will not be liable under this Special Extension for:

- (i) loss arising from restrictions on the use of the **premises** in consequence of an emergency prohibition notice or emergency prohibition order being served against the **insured** or the manager of the **premises** in relation to a breach of the Food Safety Act 1990, General Food Regulations 2004 or Food Hygiene Regulations 2006 including any modifications or re-enactment thereto
- (ii) any costs incurred in the cleaning, repair, replacement, recall or checking of **property**.
- (d) The **insured** will comply with all issues identified as contraventions arising from a Food Premises Inspection Report within the timescales stated in such report.
- (e) The **insured** will notify the **insurer** immediately of any prohibition notice, emergency prohibition notice or emergency prohibition order served against them or the manager of the **premises** in relation to a breach of the Food Safety Act 1990, General Food Regulations 2004 or Food Hygiene Regulations 2006 including any modifications or re-enactment thereto.
- (f) The **insurer** will only be liable for the loss arising at those **premises** which are directly affected by the occurrence, discovery or accident and then only for an amount not exceeding £250,000 or the Sum Insured whichever is the lesser.

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

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
Tractors & Off-Road Vehicles as per Open Spaces Fixed Asset Register	£70,122.56	£100
Tools as per Open Spaces Fixed Asset Register to inc cooker at Raleys Workshop @ £212.49	£81,924.39	£100
Metal Seats & Benches as per Open Spaces Fixed Asset Register	£7,525.41	£100
Rugby Posts as per Open Spaces Fixed Asset Register	£3,803.55	£100
Cricket Screen as per Open Spaces Fixed Asset Register	£3,534.49	£100
CCTV at Vine as per Open Spaces Fixed Asset Register	£4,294.52	£100
Flags & Flagpoles as per Open Spaces Fixed Asset Register	£2,570.30	£100
TV, A/V and Tools as per Cemetery Fixed Asset Register	£33,733.38	£100
Assets listed as 'All Risks' on Community Centre Fixed Asset Register	£14,825.45	£100
Assets listed as 'All Risks' on Council Offices Fixed Asset Register	£4,226.49	£100
Civic Regalia as per Council Offices Fixed Asset Register	£6,072.44	£100
Assets listed as 'All Risks' on Youth Cafe Fixed Asset Register	£1,640.24	£100
LCD Screens as per Town Partnership Asset Register	£2,397.72	£100
Computer Equipment as per Town Partnership Asset Register	£1,497.83	£100
Information Pods	£10,605.00	£100
Tea Kiosk, Holly Bush Lane, Sevenoaks TN13 3UH	£20,200.00	£100
Twinning Signs	£2,406.83	£100
Beacon and Stand	£2,372.49	£100
2 x Stone Obelisks	£5,518.64	£100
Public Clock	£10,181.81	£100
War Memorial, Vine area	£40,730.27	£100
Cemetery Walls of remembrance x 2	£20,200.00	£100
6 Bus Shelters exc Adshel Shelters	£25,250.00	£100
Temporary hire tools - annual limit	£3,409.76	£100
Greatness Skate Park - equipment, soft surfaces and buildings	£75,750.00	£100

Play Equipment/Soft Surfaces to inc Fencing at St Julians, Greatness Park, Hillingdon Rise, Pontoise and Mount Close	£212,100.00	£100
Samsung Laptop	£621.15	£100
6 x Portable Market Stalls	£12,783.24	£100
Greatness Outdoor Gym	£16,665.00	£100
Marquee to inc Ass Garden Lighting	£2,239.17	£100
Christmas Lights	£23,693.59	£100
Kippington Railings	£35,350.00	£100
High Street Gardens	£5,050.00	£100
Knole Paddock - SRFC Pavillon Veranda	£18,952.65	£100
Walls x 5	£883,750.00	£100
WorldPay Credit Card Terminals x 2 @ £500 each	£1,010.00	£100
Assets listed as 'All Risks' on Vine Cafe Fixed Asset Register	£1,186.75	£100
Play Equipment - Vine Cafe x 3 items	£6,060.00	£100
Buckhurst Play Area - 5 Play Items	£11,615.00	£100
Buckhurst Play Area - 2 Benches @ £500 each	£1,010.00	£100

The excess stated applies to each and every loss.

Operative Endorsements: 1, 2, 3 & 7 (see pages 35 - 37)

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	£250

Excess: £50 each and every loss

Personal Accident Assault Limits: Stated in Section 3(c) (*see page 33*)

Operative Endorsements:

'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

Excess: £100 each and every claim in respect of Section 2(d)(ii)

5. OFFICIALS INDEMNITY

Section 3 – Financial Loss

For the purposes of this Section, **employee** is held to include **member**

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

1. Section 3 – Exclusion 2 b) is amended to read as:

exemplary or punitive damages awarded by any Court of Law outside the territorial limits

PART G – Employers Liability

Limit of Indemnity: £10,000,000

Operative Endorsements:



PART H – Libel and Slander

Sum Insured

£250,000

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



PART N – Fidelity Guarantee

Persons Guaranteed:
All members and employees

Sum Insured
£2,000,000

Excess: £100 each and every loss

PART P – Legal Expenses

The Claims Handling Agent is DAS Legal Expenses Insurance Company Limited.

Section:

3. Employment Disputes and Compensation Awards	
(A) Employment Disputes	Operative
(B) Compensation Awards	Operative
4. Legal Defence	Operative
5. Property Protection and Bodily Injury	
(A) Property Protection	Operative
(B) Bodily Injury	Operative
6. Tax Protection	Operative
7. Contract Disputes - £5,000 Limit	Operative
(b) Not operative	
8. Statutory Licence Protection	Operative
Limit of Indemnity:	£200,000

The following is also operative: EPL Extension
Section 2 (c) shall read:

(c) in civil claims other than claims under Section 3 it is always more likely than not that a Person Insured will recover damages (or obtain any other legal remedy which the **insurer** has agreed) or make a successful defence.

Provisos (i) (1), (i) (2) and (ii) to Section 3 (B) are deleted.

The following is also operative: Debt Recovery

Insured Incident

The **insurer** will negotiate for the **insured's** legal rights including enforcement of judgment to recover money and interest due from the sale or provision of goods or of services, provided always that:

- a) the amount of the debt exceeds £250 (incl VAT)
- b) the claim under this Part is made within 90 days of the money becoming due and payable
- c) the **insurer** has the right to select the method of enforcement, or to forego enforcing judgment if the **insurer** is not satisfied that there are, or will be, sufficient assets available to satisfy judgment.

Exceptions

We will not provide indemnity in respect of or arising from or relating to:

- a) any debt arising from an agreement entered into prior to the inception date of the indemnity

provided by this section if the debt is due within the first 90 days of the indemnity provided by this section

b) the recovery of money and interest due from another party where the other party intimates that a defence exists

c) any claim relating to:

i) any settlement payable under an insurance policy

ii) any lease, licence or tenancy of land or buildings

iii) any motor vehicle owned by, or hired or leased to you other than agreements relating to the sale of motor vehicles where you are engaged in the business of selling motor vehicles

d) any dispute which arises out of the purchase, hire, sale or provision of computer hardware, software, systems or services.

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. No refund will legally be due for any unused period of cover outside of the 'cooling off period' for consumer customers or following initiation for organisations and businesses. The Insurer 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.

Claims Contact Information

If you need advice on a claim, it is important that you speak to the appropriate specialist. Claims specialists are available to discuss your cover and advise you on how to make a claim. Their contact details are:

Line of cover	Claims team	Claims contact details	
Buildings, Contents including All Risk Items	Property Claims	Tel:	0800 335 500 (out of hours Emergency: 0800 028 0336)
Business Interruption		Fax:	0800 232 1917
Money		Email:	zmpropertyclaims@uk.zurich.com
Works In Progress		Address:	Zurich Property Claims, PO Box 3303, Interface Business Park, Swindon, SN4 8WF
Public Liability	Liability Claims	Tel:	0800 335 500
Employers Liability		Fax:	0800 232 1917
Personal Assault under Money		Email:	farnboroughnewliabilityclaims@uk.zurich.com
Personal Accident		Address:	Zurich Municipal, Casualty Claims, Zurich House, PO Box 314, 2 Gladiator Way, Farnborough, GU14 6GB
Financial & Administrative Liability			
Professional Negligence			
Hirers Liability			
Fidelity Guarantee			
Libel & Slander			
Engineering Insurance			
Engineering – Deterioration of Stock			
Business Travel			
Motor	Motor Claims	Tel:	0800 232 1931 (out of hours Emergency: 0800 026 1789)
		Fax:	01489 589413
		Email:	zmnewmotorclaims@uk.zurich.com
		Address:	Zurich Municipal Motor Claims, PO Box 3322, Interface Business Park, Swindon, SN4 8XW
Legal Expenses	Das Legal Claims	Tel:	0117 976 2030 (Switchboard)

General claims procedure

This is a description of the general claims procedure you will need to follow:

1. Contact the relevant claims office, to notify the claim
2. If necessary, a claim form will be sent out to you for completion, or you will be asked to send details in writing
3. In the event of uncertainty, please call the relevant office for guidance.
4. Out of hours/Emergency Property losses - please contact 0800 028 0336

Track open claims on-line at: <http://www.zurich.co.uk/municipal/customerbenefits/register.htm>



Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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7/1/17



To Whom It May Concern

Name of Insured: Sevenoaks Town Council

This is to confirm that Sevenoaks Town Council have in force with this Company until the policy expiry on 31st March 2017 Insurance incorporating the following essential features:

Policy Number:

Renewal Date: 1st April 2017

Limits of Indemnity

Public Liability: £15 million any one event

Products Liability
& Pollution:

£15 million for all claims in the aggregate during and one period of insurance

Employers' Liability:

£10 million any one event inclusive of costs

Official's Indemnity:

As below

Zurich's Public Liability cover includes financial loss for your councillors. We indemnify them in respect of all sums which you may become legally liable to pay as damages and claimants costs and expenses for financial loss arising as a result of a negligent act or accidental error or omission, alleged or committed.

Whilst other insurers will offer separate officials indemnity; we feel our Public Liability cover offers a bespoke solution for the needs of Parish and Town Councils

Excess

Public Liability/Products Liability/Pollution:

£100 each and every claim in respect of Third Party Property Damage

Employers' Liability:

Nil any one claim

Indemnity to Principals

Covers include a standard Indemnity to Principals Clause in respect of contractual obligations.

Full Policy

The policy documents should be referred to for details of full cover.

Communications will be monitored regularly to improve our service and for security and regulatory purposes

Zurich Insurance plc, a public limited company incorporated in Ireland.

Registration No. 13460.

Registered Office: Zurich House,

Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales

Registration No. BR7985.

UK Branch Head Office:

The Zurich Centre,

3000 Parkway,

Whiteley, Fareham, Hampshire

PO15 7JZ.

Authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request