

Mrs Karen Daker  
Bilbrook Parish Council  
Bilbrook Village Hall  
Joeys Lane  
Bilbrook  
Staffordshire  
WV8 1JL

## INVOICE

Date: 26th August 2020

Client Reference: 4266692

Type of Policy	Insurer	Insurer Pol No.	Policy Term	Premium(£)
Local Council Scheme	Pen Underwriting Limited	RGBDX6962034	01/10/2020 to 30/09/2021	£2,041.77
Sub Total				£2,041.77
Total Fees				£50.00
IPT at the prevailing rate				£245.01
<b>TOTAL</b>				<b>£2,336.78</b>

Payment Options	Notes
<p>BACS Payment</p> <p><b>Note: These details have changed in the last 12 months, please ensure you check any pre-existing payees on your internet banking</b></p>	<p>If you'd like to pay by bank transfer, please send your payment to :</p> <p>Bank : Lloyds</p> <p>Sort Code : 30-80-12</p> <p>Account : 19511668</p> <p>Account Name: Arthur J. Gallagher</p> <p>Reference: Please quote 4266692</p>
Cheque	<p>Please make your cheque payable to Came &amp; Company with 4266692 noted on the reverse</p> <p>Please post them to; Blenheim House, 1-2 Bridge Street, Guildford, Surrey GU1 4RY</p>

## CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

*(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy)*

### **POLICY No RGBDX6962034**

- 1. NAME OF POLICYHOLDER** Bilbrook Parish Council
- 2. DATE OF COMMENCEMENT OF INSURANCE POLICY** 1st October 2020
- 3. DATE OF EXPIRY OF INSURANCE POLICY** 30th September 2021

We hereby certify that subject to paragraph 2: -

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain **(b)** Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney; and
2. (a) the minimum amount of cover provided by this policy is no less than £5 million **(c)**

Signed on behalf of AXA Insurance UK plc  
(Authorised Insurer)



**Claudio Gienal**  
**CEO - AXA UK & Ireland**

### **Notes**

- (a)** *Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.*
- (b)** *Specify applicable law as provided for in regulation 4(6) of the Regulations.*
- (c)** *See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.*



**redefining / standards**

Date of this letter  
**26th August 2020**

Master policy number  
**RGBDX6962034**

Quote number  
**4266692**

 **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.

## 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](http://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

Bilbrook Parish Council  
Bilbrook Village Hall  
Joeys Lane  
Bilbrook  
Staffordshire  
WV8 1JL

## Business description

Parish Council

## Population

10000

## Your period of insurance

Date this cover starts: 1st October 2020

Date this cover expires: 30th September 2021

Renewal date: 1st October 2021

## Your 3 Year Long Term Agreement Premium

Premium: £2,041.77

Insurance Premium Tax (IPT) at the current rate: £245.01

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Total amount payable: £2,286.78

## 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 October
- 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: 30th September 2021



## 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

## Quote covers

Property damage section	Included
Property insured	Sum insured
All risks including theft	
Buildings including subsidence (unless otherwise specified)	£0.00
General Contents	£11,744.12
Gates & Fences	£7,893.45
Mowers & Machinery	£1,336.34
Natural Surfaces	£0.00
Other Surfaces	£0.00
Office Contents	£1,702.20
Outside Equipment	£4,269.30
Playground Equipment	£183,039.03
Sports Equipment	£0.00
Street Furniture	£44,882.00
War Memorials	£17,904.00
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
<b>Contents definition automatically includes</b>	<b>Limits</b>
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 <b>your premises</b>	£5,000
Marquees and associated lighting	£10,000
Defibrillators	£5,000
<b>Excesses</b>	
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
<b>Endorsements that apply to this section</b>	



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### 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**.

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### Specific section conditions that apply to this section

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3 Subsidence cover

4 Deep fat frying condition

7 Loss of excess/No Claims Discount

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## Business interruption section

## Included

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### 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

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### Additional covers

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### 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

Public electricity supply 8 hours 100% of the sum insured

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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
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#### Endorsements that apply to this section

n/a

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**Specific section conditions that apply to this section**

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2 Minimum security standards condition – Level 1

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**Group personal accident section**

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**Included**

<b>Insured Person(s)</b>	Employees councillors & volunteers
<b>Operative Time</b>	Whilst undertaking business activities
<b>Benefits</b>	<b>Benefit payable</b>
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 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

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**Employers liability section**

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**Included**

<b>Cover details</b>	<b>Limit of indemnity</b>
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	£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
<b>Total Selected All Risks</b>	<b>European Union</b>	<b>£0.00</b>
Business Equipment	European Union	£5,000
<b>Excess</b>		<b>£250</b>
<b>Endorsements that apply to this section</b>		

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
<b>Employee Dishonesty</b>	<b>✓ covered</b>	<b>£200,000</b>	<b>£250</b>

**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****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.

# Your Statement of Fact

## Councils Combined Insurance Policy

Where the term we/us or our is used in this document, then this refers to AXA Insurance UK plc. Where the term you/your/yourself is used, this refers to the person(s), council, firm, company or organisation requiring insurance.

### Important information

- This document, together with your schedule, shows the information that you have provided. You have a duty to make a fair presentation of the risk to us, in accordance with the law.
- Your Policy is a contract of insurance between you and us, and you have a duty to make a fair presentation of the risk to us, in accordance with the law. This applies prior to the start of your policy, if any variation is required during the period of insurance, and prior to each renewal.
- If you do not make a fair presentation of risk to us and fail to advise us of any inaccuracies or omissions, your policy may not protect you in the event of a claim. We may, at our option:
  1. Cancel your Policy.
  2. Declare your policy void (treating your policy as if had never existed).
  3. Change the terms of your policy.
  4. Refuse to deal with all or part of any claim, or reduce the amount of any claims payments.

### Your details

The insured: Bilbrook Parish Council

Employer Reference Number (if Employers' Liability cover is required): 671/B3227

In order to comply with our Employers' Liability Tracing Office obligations, we will require your Employer Reference Number (ERN). Should you own any subsidiary companies which are to be insured under this policy, we will also require the full names of these subsidiary companies and their Employer Reference Numbers. Please supply these details to your Insurance Broker.

### What you need to do next

- Please check this document and your schedule carefully to make sure all details are correct.
- If any of the information in this document or your schedule is incorrect, please tell your Insurance Broker immediately.
- Carefully read the Claims and Underwriting Exchange register information, and the Data Protection Notice, in this document.

If all the information in these documents is correct, you don't need to do anything further and you should retain the documents safely.



## General details

Except as otherwise disclosed in the information presented to us for the risk to be insured, we will provide cover based on the following statements being correct.

No insurer in respect of the council to which this insurance policy relates, or any other business that the customer proposing for insurance, its Subsidiary Companies, or its councillors have been involved with, has:

- declined or refused insurance cover or declared cover void.
- refused to renew or cancelled any insurance for reasons other than non-payment of premium.
- imposed any special terms or conditions.

The proposer for insurance, its councillors or any other person who plays a significant role in managing or organising the council activities, have not, either personally or in any business or council capacity, been convicted of a criminal offence or charged (but not yet tried) with a criminal offence.

NB This statement does not apply to motoring offences and/or convictions spent under the terms of the Rehabilitation of Offenders Act 1974 or any subsequent amendments to the Act.

In the last 3 years, the proposer for insurance, its councillors or any other person who plays a significant role in managing or organising the council activities, have not, either personally or in any business capacity:

- been declared bankrupt, been the subject of any bankruptcy proceedings or any form of insolvency or winding up procedures (including administrative receivership).
  - been the subject of a recovery action by HM Revenue & Customs.
  - been prosecuted, served prohibition or served an improvement order or notice under Health and Safety legislation or Environmental protection legislation.
  - been disqualified from being a company director.
  - been the subject of a County Court or High Court judgement.
  - been a director of a company that has received a County Court or High Court judgement against it.
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- The council has completed a fire risk assessment to comply with the requirements of the Regulatory Reform (Fire Safety) Order 2005 or the Equivalent Legislation in Scotland and Northern Ireland.
  - No property(ies) are undergoing or are about to undergo structural alterations or repair.
  - The property(ies) is and will be maintained in a good state of repair.
  - Your machinery and plant (for example lifts, garden implements and communal boilers) is in good order and where appropriate inspected in accordance with any statutory requirements.
  - To the best of your knowledge, the sums insured provided to us represent the correct values at risk.
  - To the best of your knowledge, the property(ies) or adjacent property(ies) has not suffered from, or does not show any visible signs of damage from subsidence, landslip or ground heave.
  - To the best of your knowledge, the property(ies) is not in an area with a history of flooding.
  - To the best of your knowledge, no former owner or occupier of the site in respect of the property(ies), has at any time been prosecuted or sued for any pollution problem, had any incidents of pollution or incidents likely to cause pollution or carried on an industrial activity which was the subject of an environmental permit or licence.



## Claims and Underwriting Exchange register and Data Protection Notice

This notice explains how AXA may use the information you have provided for this quote.

AXA Insurance UK plc is part of the AXA Group of companies which takes your privacy very seriously. For details of how we use the personal information we collect from you and your rights please view our privacy policy at [www.axa.co.uk/privacy-policy](http://www.axa.co.uk/privacy-policy). If you do not have access to the internet please contact us and we will send you a printed copy.

We also share your information and any subsequent claim information with other insurers, via the Claims and Underwriting Exchange register run by Insurance Database Services Limited (IDS Ltd) and other similar databases or fraud prevention agencies established for the same purpose. The aim is to help us check information that is given to us and to prevent fraudulent claims. When we process your request for insurance cover, we may search these registers. We may also make credit reference checks. Under the conditions of your policy you must tell us about any incident which may or may not give rise to a claim. When you tell us about an incident, we will pass information relating to that incident to these registers.

### Declaration

**Please read this declaration carefully. You should also show this to anyone else who is covered by this insurance.**

- I/We have read the statement of fact (including the declaration) and any quote documents supplied.
- I/We understand that I/we have a duty to make a fair presentation of the risk and that all relevant information, which is information that may influence AXA Insurance UK plc in the acceptance of this insurance and the terms provided, has been disclosed and recorded.
- I/We declare that all particulars given on this statement of fact, whether made by me/us or on my/our behalf are true and complete.
- I/We understand that if full and true answers have not been given or if all relevant information has not been disclosed that this insurance may not protect me/us in the event of a claim.
- I/We will tell AXA Insurance UK plc of any change to the details given before the start date of the contract.
- I/We understand that AXA will pass the information on this document about any incident I/we may give details of, to IDS Ltd so that they can make it available to other insurers. I/We also understand that, in response to any searches AXA may make in connection with this statement of fact or any incident I/we have given details of, IDS Ltd may pass AXA information it has received from other insurers about other incidents involving anyone insured under this policy.

### Changes to this document

Please tell your Insurance Brokers immediately if any details in this document have changed. We may need to change the terms and conditions of your cover or premium.

# Fixed assets list

No.	Description	Location	Purchase date	Cost	Current Value	Yr Start Value	Insurance Value	Renewal	Previous	
01. Land & Buildings										
24	Grazing Land	Pendeford Mill Ln	01/04/2017	£0.01	£0.01	£0.01	£0.01	01/10/21	£0.00	
42	Bilbrook Village Hall	Joeys Lane	01/01/2000	£0.00	£0.00	£0.00	£0.00		£0.00	
43	Changing Rooms	Joeys Lane	01/01/2000	£0.00	£0.00	£0.00	£0.00		£0.00	
44	Lower Field	Joeys Lane	01/01/2000	£0.00	£0.00	£0.00	£0.01	01/10/21	£0.00	
45	Upper (skate park) field	Pendeford Mill Ln	01/01/2000	£0.00	£0.00	£0.00	£0.01	01/10/21	£0.00	
49	Bilbrook Allotments	Pendeford Mill Ln	01/01/2000	£0.00	£0.00	£0.00	£0.01	01/10/21	£0.00	
Total Values				£0.01	£0.01	£0.01	£0.04		£0.00	
02. Office Contents										
25	Dell 3470 Laptop, Keyboard & Mouse	Parish Office	15/05/2017	£475.04	£475.04	£475.04	£534.35	01/10/21	£0.00	
26	Star Tec Docking Station	Parish Office	15/05/2017	£66.26	£66.26	£66.26	£74.54	01/10/21	£0.00	
27	Adata External Harddrive	Parish Office	15/05/2017	£49.82	£49.82	£49.82	£56.04	01/10/21	£0.00	
32	Shredder	Parish Office	27/02/2018	£75.00	£75.00	£75.00	£81.12	01/10/21	£0.00	
33	M281fdw	1 x HP Laser Printer	Parish Office	10/05/2018	£183.30	£183.30	£183.30	£198.26	01/10/21	£0.00
38	Epson EB-S39 Projector	Parish Office	22/01/2019	£270.00	£270.00	£270.00	£280.80	01/10/21	£0.00	
39	1 x Fire Proof Safe	Parish Office	22/01/2019	£166.66	£166.66	£166.66	£173.33	01/10/21	£0.00	
46	Dell Laptop E6330	Parish Office	28/02/2019	£179.00	£179.00	£179.00	£186.16	01/10/21	£0.00	
47	Projector Stand	Parish Office	28/02/2019	£65.00	£65.00	£65.00	£67.60	01/10/21	£0.00	
60	Laminator	Parish Office	01/08/2020	£50.00	£50.00	£0.00	£50.00	01/10/21	£0.00	

No.	Description	Location	Purchase date	Cost	Current Value	Yr Start Value	Insurance Value Renewal	Previous
<b>Total Values</b>				£1,580.08	£1,580.08	£1,530.08	£1,702.20	£0.00
<b>03. General Contents</b>								
14	Badge of Office	Undisclosed	05/02/1986	£6,933.64	£6,933.64	£6,933.64	£8,275.98 01/10/21	£0.00
17	CCTV	Village Hall	01/02/2016	£1,739.00	£1,739.00	£1,739.00	£3,468.14 01/10/21	£0.00
<b>Total Values</b>				£8,672.64	£8,672.64	£8,672.64	£11,744.12	£0.00
<b>04. Outside Equipment</b>								
18	Christmas Lights	Turnocks Ltd	01/01/2012	£3,505.00	£3,505.00	£3,505.00	£3,476.50 01/10/21	£0.00
30	Parish Standard and Accessories	Parish Office	01/11/2017	£704.80	£704.80	£704.80	£792.80 01/10/21	£0.00
<b>Total Values</b>				£4,209.80	£4,209.80	£4,209.80	£4,269.30	£0.00
<b>05. Street Furniture</b>								
5	Noticeboard	Allotments	01/01/2016	£1,174.00	£1,174.00	£1,174.00	£1,360.47 01/10/21	£0.00
6	2 x Jubilee Walk Signs	Jubilee walks	18/06/2012	£1,071.20	£1,071.20	£1,071.20	£1,278.60 01/10/21	£0.00
7	Welcome Sign	Pendeford Mill Ln	18/06/2012	£2,142.40	£2,142.40	£2,142.40	£2,557.16 01/10/21	£0.00
8	Heritage Sign	Old Village Green	18/06/2012	£3,213.60	£3,213.60	£3,213.60	£3,835.75 01/10/21	£0.00
9	Jubilee Interpretation boards	North & South Walks	18/06/2012	£1,930.00	£1,930.00	£1,930.00	£2,420.62 01/10/21	£0.00
10	11 Finger Posts	North (4) South (7)	18/06/2012	£4,284.80	£4,284.80	£4,284.80	£5,114.32 01/10/21	£0.00
11	Signs and Posts		18/06/2012	£3,352.41	£3,352.41	£3,352.41	£4,001.43 01/10/21	£0.00
19	Noticeboard	Bilbrook Road	28/10/2015	£898.75	£898.75	£898.75	£1,031.20 01/10/21	£0.00
20	Bus Shelter - Bilbrook Rd	Bilbrook	30/10/2015	£2,495.00	£2,495.00	£2,495.00	£2,862.67 01/10/21	£0.00
21	1 x 8m Flagpole	Village Green	29/03/2016	£990.00	£990.00	£990.00	£1,135.89 01/10/21	

No.	Description	Location	Purchase date	Cost	Current Value	Yr Start Value	Insurance Value	Renewal	Previous
34	2 x Green Benches Playing Fields	Playing Fields	01/09/2018	£2,115.00	£2,115.00	£2,115.00	£2,287.58	01/10/21	£0.00
36	2 x Green benches	Duck Lane	17/12/2018	£1,125.00	£1,125.00	£1,125.00	£1,216.80	01/10/21	£0.00
37	Mobile Vehicle Activated Sign (VAS)	Birches Rd	02/01/2019	£4,000.00	£4,000.00	£4,000.00	£4,329.64	01/10/21	£0.00
50	Green bench	Playing Fields Facing Outdoor Gym	19/09/2019	£530.00	£530.00	£530.00	£551.20	01/10/21	£0.00
51	Green Anti-Vandal Bench	Near Woodman Pub	19/09/2019	£530.00	£530.00	£530.00	£551.20	01/10/21	£0.00
52	2 x Backless Green Benches	Play Park	19/09/2019	£420.00	£420.00	£420.00	£436.80	01/10/21	£0.00
53	Notice Board (Village Green)	Bilbrook Village Green	19/09/2019	£1,045.00	£1,045.00	£1,045.00	£1,086.80	01/10/21	£0.00
54	2 Green Picnic Benches	Play Park	24/10/2019	£500.00	£500.00	£500.00	£520.00	01/10/21	£0.00
55	2 x Green backed benches	Playpark	24/10/2019	£200.00	£200.00	£200.00	£208.00	01/10/21	£0.00
57	Bus Shelter on Birches Road Lane Green End	Birches Rd Nr Lane Green	01/01/2000	£2,980.46	£2,980.46	£2,980.46	£3,557.48	01/10/21	£0.00
58	Bus Shelter on Birches Road Bilbrook Station End	Birches Rd Ne Train station	01/01/2000	£2,980.46	£2,980.46	£0.00	£3,557.48	01/10/21	£0.00
59	VE75 Remembrance Bench	Bilbrook Village Green	10/06/2020	£981.00	£981.00	£0.00	£981.00	01/10/21	£0.00
<b>Total Values</b>				£38,959.08	£38,959.08	£34,997.62	£44,882.09		£0.00

## 06. Gates and Fences

2	Play Area Fencing	Joeys Lane	01/01/2002	£2,080.00	£2,080.00	£2,080.00	£2,482.69	01/10/21	£0.00
3	Village Hall Fencing	Joeys Lane	01/01/2000	£1,145.00	£1,145.00	£1,145.00	£1,326.86	01/10/21	£0.00
23	Wooden Gates on Playing Fields	Playing Fields	21/03/2017	£1,155.00	£1,155.00	£1,155.00	£1,299.22	01/10/21	£0.00
35	Allotments Fencing	Allotments	01/06/2018	£2,574.60	£2,574.60	£2,574.60	£2,784.68	01/10/21	£0.00

No.	Description	Location	Purchase date	Cost	Current Value	Yr Start Value	Insurance Value Renewal	Previous
<b>Total Values</b>				£6,954.60	£6,954.60	£6,954.60	£7,893.45	£0.00
<b>07. War Memorials</b>								
12	War Memorial	Village Green	16/06/2009	£12,604.00	£12,604.00	£12,604.00	£17,904.00 01/10/21	£0.00
<b>Total Values</b>				£12,604.00	£12,604.00	£12,604.00	£17,904.00	£0.00
<b>08. Outdoor Play Equipment</b>								
13	Childrens Play Equipment	Joeys Lane	01/03/2013	£60,685.00	£60,685.00	£60,685.00	£72,067.35 01/10/21	
40	MUGA	Playing Fields	14/09/2014	£46,057.00	£46,057.00	£46,057.00	£54,695.66 01/10/21	£0.00
41	Skate Park	Playing Fields	01/11/2009	£40,000.00	£40,000.00	£40,000.00	£47,502.58 01/10/21	£0.00
48	Outdoor Gym Equipment	Playing Fields	01/04/2019	£8,436.00	£8,436.00	£8,436.00	£8,773.44 01/10/21	£0.00
<b>Total Values</b>				£155,178.00	£155,178.00	£155,178.00	£183,039.03	£0.00
<b>09. Operatives Equipment</b>								
31	Leaf Vacuum, Strimmer, Helmet	Caretakers Shed	15/11/2017	£895.40	£895.40	£895.40	£1,007.21 01/10/21	£0.00
56	Leaf Blower	Operative Shed	05/02/2014	£272.00	£272.00	£272.00	£329.13 01/10/21	£0.00
<b>Total Values</b>				£1,167.40	£1,167.40	£1,167.40	£1,336.34	£0.00
<b>Grand Total</b>				£229,325.61	£229,325.61	£225,314.15	£272,770.57	£0.00

# COUNCIL COMMERCIAL COMBINED

## Policy Summary



redefining / standards

This document is a summary of the insurance cover provided by the Council Combined policy and, as such, it does not contain the full terms and conditions of your insurance policy. You can find the full terms and conditions of the product in the policy document. This summary is provided to you for information purposes only and does not form part of your insurance contract.

The maximum amount Insurers will pay in the event of a claim is the Sum Insured or Limit shown within your Policy Wording or Policy Schedule.

Core cover - Property damage (cover for buildings and contents)			
Significant cover features and benefits	Core Cover	Optional Cover	Significant Exclusions and Limitations
All Risks cover – subject to certain exclusions	✓		Fire protections, escape of water, empty properties, seasonal building usage and minimum security conditions
Subsidence cover – unless specified otherwise	✓		
Replacement values on Buildings and Contents (including debris removal, architects and surveyors' fees and the costs incurred in complying with EEC and public authority requirements)	Contents	Buildings and Contents	Theft not involving entry to or exit from the premises by forcible and violent means
Stock on market value basis	✓		
Raffle prizes, donated good and auction lots and additional stock and equipment hired in for fund-raising or religious events	£5,000		Bursting of non-domestic steam boilers
Directors, partners, employees, customers and visitors' personal effects	£1,000 per person		Gradually operating causes e.g. rust, rot, corrosion and gradual pollution, wear & tear or deterioration
Cover includes outdoor furniture, heaters, ornaments and statues normally kept outdoors	£5,000		
Cover for tracing and making good leaking underground pipes, drains and cables	£25,000		Mechanical or electrical breakdown of machinery
Marquees and associated lighting, heating and furniture	£10,000		Faulty or defective workmanship/operator error/a production process
Contents kept at home	10% of the contents up to £25,000		
Contract works cover – including joint names provision	10% of the buildings declared values up to £100,000		Fraud or dishonesty  Radioactive contamination
Costs and expenses incurred to decontaminate land as a result of the discharge of oil	£10,000		
Raffle prizes and donated goods for fundraising events	£500 per item £1,500 in total		

Automatic cover for newly acquired or built buildings and extensions/additions/improvements to existing buildings and/or machinery	10% of the declared values up to £500,000	Inclusion of Buildings	You must give particulars as soon as practicable and pay any additional premium that may be due
Environmental Protection rebuilding costs	10% of the buildings declared value		
Cover for stock and contents extended to include cover at fund raising events	£5,000		Events must be less than 7 days duration and take place within the European Economic Area
Bequeathed property – cover for buildings and/or contents	Buildings - 10% of the declared values up to £100,000 Contents £10,000		You must give particulars as soon as practicable and pay any additional premium that may be due
The motor vehicle excess and reduction in No Claims Discount payable by a councillor, trustee or employee of yours as a result of an accident involving a motor vehicle in connection with Council business.	Included		Cover is only while the vehicle is being used on council business
Loss of freezer contents due to change in temperature or escape of refrigerant/fumes	£5,000		Where the cold chamber is over 10 years old you will pay the first 20%
Loss of metered water	£25,000		Repairs must be completed within 30 days of discovery
Loss or damage to stock and contents whilst at exhibitions	£25,000		At exhibitions in Great Britain, Northern Ireland, Channel Islands or the Isle of Man
Replacement locks and keys following theft	£10,000		
Accidental breakage of fixed glass and sanitaryware	£10,000		Inner limits apply to extensions of cover
Use of electricity gas or water by persons taking unauthorised possession of the Premises	£5,000 ay one claim		Premises must be inspected weekly by the insured
Theft damage to buildings	✓		
Terrorism		✓	

Business Interruption			
Cover Features and Benefits	Core Cover	Optional Cover	Significant Exclusions and Limitations
Loss of business income resulting from damage covered under Property section	✓		Fire precautions and minimum security conditions  Theft not involving entry to or exit from the Premises by forcible and violent means  Bursting of non-domestic steam boilers
Loss of income as a result of damage at suppliers or customers premises	£100,000		Gradually operating causes e.g. rust, rot, corrosion and gradual pollution  Mechanical or electrical breakdown of machinery
Loss of income as a result of damage at Public Utility Suppliers premises or more than 8 hours	✓		
Loss of income resulting from prevention of access to premises as a result of damage to other premises in the vicinity	✓		Within 1-mile radius of the Premises  Deliberate act of an authority
Loss of income as a result of specified human disease being manifested within a 25-mile radius of the premises and murder, suicide, food poisoning, vermin or pests in the premises and closure of the premises due to defective sanitation	✓		Within 25-mile radius of the Premises
Expense you incur in replacing your key personnel following their illness or accidental bodily injury	£250 per week to a maximum £2,500	Increased limits available	
Terrorism		✓	

Money and personal assault			
Cover Features and Benefits	Core	Optional Cover	Significant Exclusions and Limitations
Assault to employees following robbery or attempted robbery: <ul style="list-style-type: none"> <li>- Death</li> <li>- Total loss or permanent and total loss of use of one or more limbs or eyes</li> <li>- Temporary total disablement</li> <li>- Medical expenses</li> <li>- Professional counselling</li> <li>- Damaged clothing and personal effects</li> </ul>	£15,000 £15,000 £100 per week £250 £500 £1,000		Age limits 21 – 90  Any Death, Total loss or permanent and total loss of use of one or more limbs or eyes, Medical Expenses and Professional counselling must occur within 2 years of date of the event giving rise to the bodily injury.



Group personal accident			
Cover Features and Benefits	Core Cover	Optional Cover	Significant Exclusions and Limitations
A capital benefit following death or permanent disablement of your councillors, trustees, employees or volunteers. Or a weekly benefit following temporary disablement	✓		Age limits 16 – 90. Pre-existing conditions. Hazardous pursuits.

Employers Liability			
Cover Features and Benefits	Core Cover	Optional Cover	Significant Exclusions and Limitations
Employers Liability and associated costs	£10,000,000		Fines and penalties  Liability for which compulsory motor insurance is required  Terrorism limit £5,000,000

Public and Products Liability			
Cover Features and Benefits	Core Cover	Optional Cover	Significant Exclusions and Limitations
Public Liability and associated costs	£10,000,000		Fines and penalties  Liability for which compulsory motor insurance is required  Liability assumed by agreement  Gradual pollution  Damage to property in your custody, other than leased or rented premises  Cost of remedying defects in products supplied  Products knowingly - exported to USA and Canada - will be supplied for use in or on aircraft  Work on aircraft/watercraft or at airports in areas with aircraft access  Use of heat away from the insured's Premises precautions
Indemnity to hirer	£5,000,000		
Personal Liability whilst abroad on business	✓		
Indemnity to Principal	✓		
Manslaughter costs and Safety Legislation costs	✓		
Data Protection Act cover	£500,000		
Compensation for Court Attendance	£500 per day		
Motor Contingent Liability	✓		
Abuse cover – cover for bodily injury or personal injury as a result of abuse. Cover applies for claims during the policy period or within 7 days after expiry	£2,000,000		

Products Liability and associated costs	£10,000,000 per period of insurance		<p>Punitive exemplary aggravated additional compensatory damages awarded in USA and Canada</p> <p>Fear of exposure to asbestos</p> <p>Conditions apply to firework displays, fund raising events and playgrounds and amusement devices</p>
Libel and Slander cover. Cover applies for claims during the policy period or within 7 days after expiry	£500,000		We will not cover the first 10% or £1,000 of each and every claim (whichever is the greater)
Legionellosis	✓		Subject to precautions condition
Environmental Clean Up costs	£1,000,000		In any one period of insurance

Selected All Risks			
Cover Features and Benefits	Standard Cover	Optional Cover	Significant Exclusions and Limitations
All Risks on your portable equipment anywhere in the EU	£5,000 for Business Equipment	Can extend to worldwide	<p>Theft from a vehicle unless the vehicle is securely locked</p> <p>Theft from your own premises not involving entry or exit by forcible and violent means</p>
Terrorism		✓	

Officers liability			
Cover Features and Benefits	Core cover	Optional Cover	Significant Exclusions and Limitations – Refer Policy Exclusions
Claims brought against your trustees, directors, officers and members for errors arising from the performance of their duties in that capacity	£500,000		Deliberate or dishonest acts. Claims concerning defined benefit pension schemes.

Employment practices liability			
Cover Features and Benefits	Core cover	Optional Cover	Significant Exclusions and Limitations – Refer Policy Exclusions
Claims brought against your trustees, directors, officers and members for claims arising from an employed person alleging an employment practice wrongful act	£500,000		<p>Deliberate or dishonest acts.</p> <p>Claims concerning defined benefit pension schemes.</p> <p>Contractual payments exclusion.</p>

Council legal liability and legal expenses			
Cover Features and Benefits	Core cover	Optional Cover	Special Clauses Section Significant Exclusions and Limitations
Cover for the councils legal liability and legal defence costs	£500,000		We will not cover claims with less than 51% prospect of success
Internet and email cover	✓		
Employee dishonesty cover	£150,000		£250 excess

Business equipment cover - optional			
Cover Features and Benefits	Standard Cover	Optional Cover	Special Clauses Section Significant Exclusions and Limitations
Cover for breakdown of computer equipment and other business equipment		✓	Damage covered under maintenance contract excluded
Includes reinstatement of data, hazardous substances, expediting expenses, escape of oil/water from storage tanks		✓	Back-up of records is required

Other features and benefits			
Cover Features and Benefits	Standard Cover	Optional Cover	Special Clauses Section Significant Exclusions and Limitations
Long term agreement discount		✓	The policy must be in force for the period agreed  Insurers are not obliged to accept an offer of renewal

Policy Significant or Unusual Exclusions and Limitations	
Significant or Unusual Exclusions and Limitations	Applies to
Terrorism exclusion (some cover available as optional extra)	All covers
Date Recognition Exclusion	All covers except Employers Liability and Personal Accident
Loss or damage to property resulting from a process involving heat application	All covers
Computer, data processing equipment and data operator error, virus or hacking	All covers except Employers Liability, Personal Accident and Legal Expenses
Special terms apply to empty buildings (you must advise your insurance advisor immediately any premises become unoccupied)	All covers
Fair presentation of risk condition	All covers

Policy Excesses	
Buildings and Contents: <ul style="list-style-type: none"> <li>- Fire, Lightning, Explosion, Aircraft, Riot, Civil Commotion, Strikers, Locked out Workers, Labour Disturbances or Earthquake</li> <li>- Subsidence (optional cover)</li> <li>- All Other Losses</li> </ul>	£nil  £1,000 (minimum) £250 (unless otherwise stated)
Breakage of glass and sanitaryware	£250 (unless otherwise stated)
All Risks on specified items	£250 (unless otherwise stated)
Public Liability	£250 (unless otherwise stated)

Radar advisory service automatically included
<p><b>rradar</b> helplines provided automatically</p> <ul style="list-style-type: none"> <li>- Access to expert legal, regulatory and risk management advice on Human resources and employment covering <ul style="list-style-type: none"> <li>■ Health and safety</li> <li>■ Waste and environmental regulations</li> <li>■ Taxation</li> <li>■ Money laundering, fraud, bribery, and corruption, anti-competitive practices</li> <li>■ Legal advice on a wide range of areas including directors and shareholders duties, contract disputes, intellectual property, data protection, and cybercrime, financial crime, motoring and criminal offences</li> </ul> </li> </ul> <p><b>rradar's</b> unlimited enquiry line is staffed by UK based experts with real industry experience including HR professionals, Health and Safety specialists and former tax inspectors, as well as leading accountants, solicitors and barristers with experience of every type of regulator, allegation, investigation and prosecution.</p>

## **General information**

### **Policy Duration**

The policy is annually renewable

### **Sums Insured**

Correct values at risk must be advised to us. If the Sums Insured you request are not adequate this will result in the amount that your Insurers pay you in the event of a claim being reduced. You should review your sums insured and levels of cover regularly to ensure these remain adequate.

### **The Law Applicable**

You and the Insurers can choose the law which applies to the policy. The Insurers propose that the law of England and Wales apply. Unless you and the Insurers agree otherwise, the Law of England and Wales will apply to the policy.

### **Your Right to Cancel**

You may cancel the policy within 14 days of receiving the policy, or the renewal date, if for any reason you are dissatisfied, or the policy does not meet your requirements.

Your Insurers will refund part of the premium paid, proportionate to the unexpired period of insurance following cancellation, provided that no claim has been paid or is outstanding in the current period of insurance.

### **How to Make a Claim**

In the first instance utilise the Assistance Helplines or claim notification phone numbers detailed in the policy schedule or contact your insurance advisor

### **Making a Complaint**

If your complaint relates to a claim on your policy, please contact the department dealing with your claim. If your complaint relates to anything else, please contact your insurance

If we have given you our final response and you are still not satisfied you may be eligible to refer your case to the Financial Ombudsman Service (FOS). If applicable, you will receive details of how to do this at the appropriate stage of the complaints process.

**Financial Services Compensation Scheme (FSCS)**

Your insurers are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event they cannot meet their obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).

# Changes to your Council Combined Policy

**Effective for all Council Combined policies inception on or after 29/04/2020**

We have updated your Council Combined insurance policy, and this document will summarise the key changes that we have made. You should still carefully check your policy to familiarise yourself with the cover provided, and to ensure that the cover provided sufficiently meets your needs.

You can find the full terms and conditions of the product in the policy document. This summary is provided to you for information purposes only and does not form part of your insurance contract.

## Property damage section – All risks:

Cover/Item	Your old policy	Your new policy
Explosives cover	Included – page 19	Removed as deemed unnecessary for the sector
Leased buildings cover	Included – pages 21-22	Removed as deemed unnecessary for the sector
Mysterious disappearance cover	Not included	Now included – page 23
Outworkers cover	Included – page 23	Removed as deemed unnecessary for the sector
Valuables exclusion	Included – page 29	Removed
Minimum security standards condition	Included – pages 30-31	Removed and replaced with Minimum security standards condition – Level 1 and Minimum security standards condition – Level 2 – pages 31-32 – Applicable level of security will be specifically noted in your policy Schedule
No smoking condition	Included (Specific section conditions and covers) – page 37	Removed
Waste Condition	Included (Specific section conditions and covers) – page 37	Removed

## Money and personal accident assault section:

Cover/Item	Your old policy	Your new policy
Minimum security standards condition	Included (Specific section conditions) – pages 67-68	Removed and replaced with Minimum security standards condition – Level 1 and Minimum security standards condition – Level 2 – pages 68-69 – Applicable level of security will be specifically noted in your policy Schedule

## Employers liability section:

Cover/Item	Your old policy	Your new policy
Employed person definition	Defined as per page 73	Re-defined as per pages 74-75  Now clarified that councillors are included within the definition

## Public and products liability section:

Cover/Item	Your old policy	Your new policy
Employed person definition	Defined as per page 79	Re-defined as per page 80  Now clarified that councillors are included within the definition
Data protection cover	Included at £500,000 – pages 81-82	Increased to £1,000,000 – pages 82-83
Indemnity to hirer cover	Included at £2,000,000 – page 83	Increased to £5,000,000 – page 84

## Selected all risks section – cover for specific items:

Cover/Item	Your old policy	Your new policy
Minimum security standards condition	Included (Specific section conditions) – pages 97-98	Removed and replaced with Minimum security standards condition – Level 1 and Minimum security standards condition – Level 2 – pages 99-100 – Applicable level of security will be specifically noted in your policy Schedule

## Officers liability section:

Cover/Item	Your old policy	Your new policy
Brexit cover	Not included	Now included – page 106
Circumstance investigation costs cover	Included at £25,000 – page 103	Increased to £50,000 – page 106
Deprivation of assets cover	Included at £100,000 – page 104	Increased to £250,000 – page 106
Insolvency hearing costs cover	Not included	Now included at £25,000 – page 106

## Employment practices liability section:

Cover/Item	Your old policy	Your new policy
Entire section	Not included	Now included – pages 112-119

## Council legal liability and legal expenses section:

Cover/Item	Your old policy	Your new policy
Breach of data protection cover	Not included	Now included – page 125
Brexit cover	Not included	Now included – page 125
Circumstance investigation costs cover	Not included	Now included – page 125
Compensation for court attendance cover	Not included	Now included – page 125
Contractual disputes cover	Defence costs included at £500,000 – page 113	Legal pursuit only at £25,000 (aggregate limit) – page 128
Contractual liability cover	Not included	Now included – page 125
Crisis public relations costs cover	Not included	Now included – page 125
Cyber liability cover	Included at £500,000 – page 113	Reduced to £50,000 – page 125
Data protection cover	Included at £500,000 – page 113	Reduced to £100,000 – page 125
Debt recovery cover	Defence costs included at £500,000 – page 113	Legal pursuit only at £25,000 (aggregate limit) – page 128
Identity fraud cover	Not included	Now included – page 126
Infringement of copywrite cover	Not included	Now included – page 126
Investigation costs cover	Not included	Now included – page 126
Loss of documents cover	Not included	Now included – page 126
Manslaughter claims cover	Not included	Now included – page 126
Negative social media crisis public relations costs cover	Not included	Now included – page 126
Pension/employee benefit schemes cover	Not included	Now included – page 127
Regulatory mitigation cover	Not included	Now included – page 127
Telephone fraud cover	Not included	Now included – page 127
Third party fraud or forgery cover	Not included	Now included – page 127
Trespass, nuisance, person removal and property dispute cover	Defence costs included at £500,000 – page 115	Legal pursuit only at £25,000 (aggregate limit) – page 128
Legal pursuit extension	Not included	Now included – pages 128-129
Breach of professional duty exclusion	Not included	Now included – page 130
Bodily injury or property	Not included	Now included – page 130



damage exclusion		
Excess exclusion	Not included	Now included – page 130
Failure to fund pension, share ownership or employee benefit scheme exclusion	Not included	Now included – page 131
Prior claims, investigations and circumstances exclusion	Not included	Now included – page 131
Prospects of success exclusion	Included – page 116	Removed – although operative under the Legal pursuit extension – page 128
Virus exclusion	Not included	Now included – page 131

## Terrorism section:

Cover/Item	Your old policy	Your new policy
What is covered	As per definition – page 119	Revised definition – page 134
Electronic risks exclusion	As per definition – page 119	Revised definition – pages 134-135

## Equipment breakdown section:

Cover/Item	Your old policy	Your new policy
Covered equipment exclusion	As per definition – page 124	Revised definition including points 17 & 18 – pages 140-141

## Your Policy Schedule – Additional Endorsements:

Cover/Item	Your old policy	Your new policy
Coronavirus Exclusion	Not included	Now included – Additional Endorsements Section of Your Policy Schedule
<b>Excess</b> Amendments	Not included	Now included – Additional Endorsements Section of Your Policy Schedule



# IT WOULDN'T HAPPEN TO ME...WOULD IT?

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From time to time we can all suffer from 'it wouldn't happen to me' syndrome and we know the same goes for organisations, SMEs and business owners who might think they don't need all the support provided under the AXA MLP.

In our experience we know that in the course of running a business anyone can fall foul of operational setbacks such as employment disputes with disgruntled employees, inspections and breaches of one or more regulatory rules, clashes with stakeholders or cash flow crisis through a third party complaint - all of which will cost money and time, not to mention damage to profits and reputation.

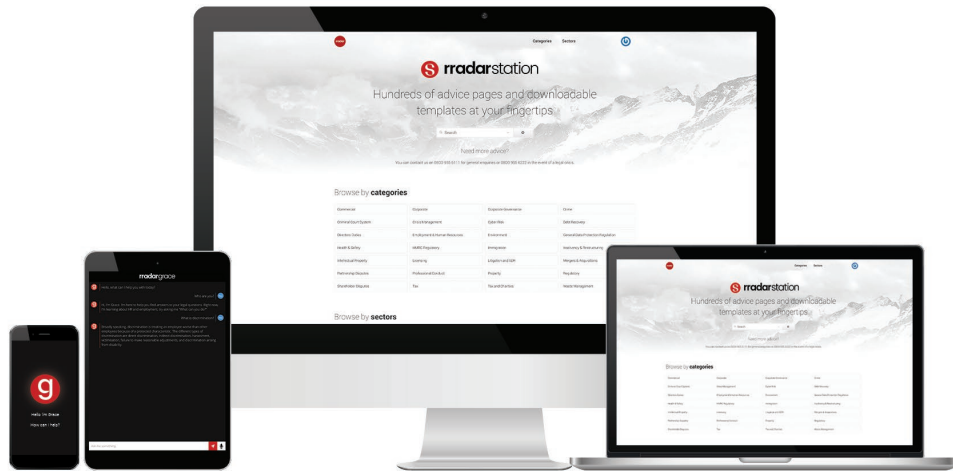
So what is the solution?

**rradar** services available under the AXA MLP

The rradar logo is a red circle with the word 'rradar' in white, lowercase, sans-serif font.

rradar

The AXA MLP Product will give you access to a wide range of business support and legal services from rradar:



## rradarstation

**rradarstation** online web portal gives policyholders access to over 1000 advice pages and free downloadable templates, covering a range of legal and business sectors.

Our team of experts, are contactable by phone and by email between 8am-6pm Monday-Friday with your business-related legal questions and there is a 24 hour crisis line for out of hours emergencies.

## rradargrace

The **rradargrace** app answers employment, HR and health and safety law FAQs, whether you're 'on the go' or in the office; reliable, quick legal answers when they're needed. Other topics regularly added.

The voice-activated app also delivers template procedures, assessments and other useful documents (drawn from **rradarstation**), directly to a phone/smart device.

## rradarreport

As part of **rradar**'s ever expanding range of products and services, we are soon to release **rradarreport**, the digital accident log book for a policyholders business.

Key features include recording accidents and near misses in real time, uploading images and witness accounts and the ability to review and analyse accident data.

## rradarmedia

**rradarmedia** is our thought leadership and digital production platform, delivering subject matter expertise, legal support and advice through creative innovative media channels.

We also keep you updated by sending out quarterly news and bite size legal briefings as well as invitations to a range of **rradar** seminars and events.



### Who is rradar:

We are a trusted firm of solicitors and regulatory specialists, who provide legal services that not only protects but prevents problems happening in the first place. We are specialists in advising organisations through every twist and turn a business can take along its journey and are backed up by a range of online platforms and interactive digital apps.

## HOW TO ACCESS

1. Your broker will sign you up to our services
2. A **rradar** welcome email will be sent to you
3. Login to **station.rradar.com** and download **rradargrace** to access legal support day or night

Not sure what your **rradar** details are? Email [registrations@rradar.com](mailto:registrations@rradar.com)

## CONTACT US

**rradarstation: 0800 955 6111**

Email: [contactus@rradar.com](mailto:contactus@rradar.com)

General Enquiries: **03300 414 996**

FOLLOW US:



## **Important Information – Please Read**

### **Statement of Demands and Needs**

Based on the information you have provided, we have assessed your demands and needs as those of a Council wishing to insure the risks shown below (at the levels of cover set out in the separate schedule of insurance) with a reputable insurer at a cost effective premium.

<b>Asset and Income Protection</b>		<b>Professional Risks</b>	
Material Damage	Yes	Libel & Slander	Yes
Terrorism	No	Officials Indemnity Liability	Yes
Subsidence	Yes	Employee Dishonesty	Yes
Money/Assault	Yes	Legal Expenses	Yes
Income Protection	Yes		
Defibrillators	Yes	<b>Benefits</b>	
Office Equipment	Yes	Personal Accident	Yes
		Key Person	Yes
<b>Liability</b>			
Employers Liability	Yes	<b>Other Insurance</b>	
Public Liability	Yes	Cyber Liability	No
Hirers' Liability	Yes	Engineering Inspection & Insurance	No
		Motor	No

In addition to these covers you also wish to be insured by:

- An insurer with a prompt and reliable claims service
- An insurer with a strong financial rating with Standard & Poors / AM Best

### **Our Capacity and Services**

Insurer: Pen Underwriting Limited

Policy type: Local Councils

#### **The capacity in which we are acting**

Sourcing a suitable policy	We act as your agent	✓
	We act as agent of the insurer	
Placing the insurance	We act as your agent	✓
	We act as agent of the insurer	
In the event of a claim	We act as your agent	✓
	We act as agent of the insurer	

### How we made our selection

We have carried out 'fair analysis' of the market in order to identify a suitable product. This means that we have compared products from a sufficiently large range of insurance providers in terms of cover, price, quality of service and other relevant features in order to select appropriate policies for you.	✓
Our search for a product to meet your requirements have involved a limited number of insurers. We would be happy to discuss with you the scope and outcome of our search. You can ask us, at any time, for a list of the insurers we use.	
To access the insurance product that most suits your needs, we have used a Lloyds Broker or another intermediary to help place your business.	
Whilst we have access to a range of insurance providers for this type of insurance, we are recommending cover with Pen Underwriting Limited.	
We only off cover from a single insurer, in respect of this type of insurance	

### Our remuneration

You are entitled, at any time to request information regarding any commission, which we may have received as a result of placing your insurance business.

### Statement of fact

This quotation is based upon the information notified to Came & Company Local Council Insurance and facts assumed about the proposer, your Council and your employees.

This information has been taken into account when calculating the premium, terms and conditions upon which Your quotation is formulated. Please remember You must make a fair presentation of the risk to Us. This means that You must:

- (1) disclose to Us every material circumstance which You know or ought to know or, failing that, sufficient information to alert Us that We need to make further enquiries; and
- (2) make such disclosure in a reasonably clear and accessible manner; and
- (3) ensure that, in such disclosure, any material representation as to a:
  - (a) matter of fact is substantially correct; and
  - (b) matter of expectation or belief is made in good faith.

A circumstance or representation is material if it would influence Our judgement (as a prudent insurer) in determining whether to take the risk and, if so, on what terms. You must also make a fair representation of the risk to Us in connection with any variations, e.g. changes You wish to make to Your policy in which case You must inform Came & Company Local Council Insurance.

If You fail to make a fair representation of the risk then this could affect the extent of cover provided or could invalidate Your policy. If You are in any doubt as to whether a circumstance is material then You should disclose it.

You should keep a record (including copies of letters) of all information supplied to the insurer for the purposes of the application for, or renewal of this insurance.

**You must check all the information contained in The Schedule and contact Came & Company Local Council Insurance immediately if any details are incorrect or incomplete. Failure to do so may mean that Your policy is not valid or We may not be liable to pay all or some of Your claim(s).**

Any subsequent alterations take precedence over the information contained within it.