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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	YLL 2720278713
Insured	Cherington Parish Council
Business	Town/Parish Council
Period of Insurance	
From	01 June 2015
To	31 May 2016

and any other period for which cover has been agreed.

Renewal Premium	£199.27
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Premiums are exclusive of Insurance Premium Tax (IPT)

Long Term Agreement Expiry Date	NA
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Schedule Number	00
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Preparation Date	April 2016
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Prepared by	J Emery on behalf of Community First
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PART A – Material Damage

Not Operative

Insured Perils: 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15 & 16

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)

Excesses:

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

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

Operative Endorsements: 1, 2 & 3 (see pages 30 -32)

PART B – Business Interruption

Cover: Loss of Data – Reconstitution of computer records and rewriting of manual records

Indemnity Period: 12 Months

Sum Insured: £500

Insured Perils: 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15 & 16

PART C – All Risks

Office Contents (at Clerks Home)

Sum Insured: £2,500

Excess: £100 applicable to each and every loss

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	Premises Address (if applicable)	Sum Insured	Excess
Stone Well Cover		£8869	£100
Car Park Walls		£5217	£100
		£	£100
		£	£100
		£	£100
		£	£100
		£	£100
		£	£100

The excess stated in the above table applies to each and every loss.

Operative Endorsements: 1, 2 & 3 (see pages 30 -32)

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	£2,000
(b) in the private residence of any MEMBER or EMPLOYEE	£100
(c) in the PREMISES	
(i) in the custody of or under the actual supervision of any MEMBER or EMPLOYEE	£2,000
(ii) in locked safes or strongrooms	£2,000
(iii) in locked receptacles other than safes or strongrooms	£100

Excess: £50 each and every loss

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

PART E – Public Liability

Limit of Indemnity: £10,000,000

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

Operative Endorsements:

1. Environmental Clean Up Costs. The following Special Definitions are added to Section 1:

Clean Up Costs

- a) Testing for or monitoring of Pollution or Contamination
- b) the costs of Remediation required by any Enforcing Authority to a standard reasonably achievable by the methods available at the time that such Remediation commences.

Remediation

Remedying the effects of Pollution or Contamination including primary, complementary and compensatory actions as specified in the Environmental Damage (Prevention and Remediation) Regulations 2009.

Enforcing Authority

Any government or statutory authority or body implementing or enforcing environmental protection legislation within the territorial limits.

Cover

With effect from 01 July 2009 or the inception of the policy if later, the **insurer** will indemnify the **insured** in respect of all sums including statutory debts that the **insured** is legally liable to pay in respect of Clean Up Costs arising from environmental damage caused by Pollution or Contamination where such liability arises under an environmental directive, statute or statutory instrument.

Provided always that:

- a) liability arises from Pollution or Contamination caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the Period of Insurance. All Pollution or Contamination which arises out of one incident shall be deemed to have occurred at the same time such incident takes place
- b) the **insurer's** liability under this Extension shall not exceed £1,000,000 for any one occurrence and in the aggregate in any one Period of Insurance and will be the maximum the **insurer** will pay inclusive all costs and expenses. This limit will form part of and not be in addition to the Limit of Indemnity stated in the Schedule
- c) immediate loss prevention or salvage action is taken and the appropriate authorities are notified

Exclusions

The **insurer** shall be under no liability:

1. in respect of Clean up Costs for **damage** to the **Insured's** land, premises, watercourse or body of water whether owned, leased, hired, tenanted or otherwise in the **insured's** care, custody or control
2. for **damage** connected with pre-existing contaminated property
3. for **damage** caused by a succession of several events where such individual event would not warrant immediate action
4. in respect of removal of any risk of an adverse effect on human health on the Insured's land, premises, watercourse or body of water whether owned, leased, hired, tenanted or otherwise in the **insured's** care, custody or control
5. in respect of costs in achieving an improvement or alteration in the condition of the land, atmosphere or any watercourse or body of water beyond that required under any relevant and applicable law or statutory enactment at the time Remediation commences
6. in respect of costs for prevention of imminent threat of environmental damage where such costs are incurred without there being Pollution or Contamination caused by a sudden, identifiable, unintended and unexpected incident

7. for **damage** resulting from an alteration to subterranean stores of groundwater or to flow patterns
8. in respect of costs for the reinstatement or reintroduction of flora or fauna
9. for **damage** caused deliberately or intentionally by the **insured** or where they have knowingly deviated from environmental protection rulings or where the **insured** has knowingly omitted to inspect, maintain or perform necessary repairs to plant or machinery for which they are responsible
10. in respect of fines or penalties of any kind
11. for **damage** caused by the ownership or operation on behalf of the **insured** of any mining operations or storage, treatment or disposal of waste or waste products other than caused by composting, purification or pre-treatment of waste water
12. for **damage** which is covered by a more specific insurance policy
13. for **damage** caused by persons aware of the defectiveness or harmfulness of products they have placed on the market or works or other services they have performed
14. for **damage** caused by disease in animals belonging to or kept or sold by the **insured**.

2. Section 13 – Exclusion 2 b) is amended to read as:

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

3. The following Section is added:

Section 15 - Corporate Manslaughter and Corporate Homicide Act 2007

The **insurer** will indemnify the **insured** against legal costs and expenses incurred with the **insurer's** prior written consent in defending any criminal prosecution including an appeal against a conviction arising from any such prosecution and or investigations connected with a charge of corporate manslaughter or corporate homicide under the Corporate Manslaughter and Corporate Homicide Act 2007 or any equivalent legislation in the Isle of Man or the Channel Islands committed or alleged to have been committed during the Period of Insurance in the course of the **business**.

Provided that:

- a) the **insurer's** total liability under this Section will not exceed in the aggregate the sum specified in the Schedule as the Limit of Indemnity in any one period of insurance. This limit will form part of and not be in addition to the Limit of Indemnity specified in the Schedule
- b) this Section will only apply to proceedings brought in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands
- c) the **insurer** must consent in writing to the appointment of any solicitor or counsel who are to act for and on the **insured's** behalf
- d) the **insured** will give to the **insurer** immediate notice of any summons or other process served upon the **insured** which may give rise to proceedings under this Section
- e) in relation to any appeal counsel has advised there are strong prospects of such appeal succeeding
- f) the **insurer** will not be liable for:
 - i) any deliberate or intentional criminal act committed by the **insured** giving rise to a corporate manslaughter or corporate homicide charge

ii) fines or penalties of any kind

iii) the defence of any criminal proceedings brought or in an appeal against conviction arising from such proceedings in respect of a breach of:

- 1) the Health and Safety at Work, etc Act 1974 or any regulations made thereunder
- 2) the Consumer Protection Act 1987 or any regulations made thereunder

iv) defence costs available from any other source or provided by any other insurance or where but for the existence of this Section indemnity would have been provided by such other source or insurance

g) where the **insurer** has already indemnified the **insured** in respect of legal costs or expenses incurred in the defence of any criminal proceedings arising out of the same cause or occurrence which gave rise to the charge of and or investigation connected with corporate manslaughter or corporate homicide under another section of the policy the amount paid under that section will be taken into account in arriving at the **insurer's** liability payable under this Section.

4. It is agreed that that Section 13 Exclusion 10 of this Part shall not apply to any discharge, release or escape of legionella from any **premises** owned or operated by the **insured** subject to:

- a) a regular risk assessment being carried out of all water systems to assess the risk of legionella and the suitable management of any risk of legionella being identified in the risk assessment; and
- b) compliance with the Health and Safety Commission's Approved Code of Practice entitled "Legionnaires disease - The control of legionella bacteria in water systems"; and
- c) details having been supplied by the **insured** to the **insurer** of the number of **premises** owned or operated by the **insured** where cooling towers, evaporative condensers and/or other apparatus giving rise to an increased risk of legionella are present; and
- d) details having been supplied by the **insured** to the **insurer** of all incidents of legionellosis having occurred at any **premises** owned or operated by the **insured** in the last ten years.

All Pollution or Contamination which arises out of or as a consequence of any discharge, release or escape of legionella from any **premises** owned or operated by the **insured** shall be deemed to have occurred on the date that the **insured** first become aware of circumstances which have given or may give rise to such Pollution or Contamination.

This Part shall not apply to any claim arising from Pollution or Contamination which arises out of or as a consequence of any discharge, release or escape of legionella from any **premises** owned or operated by the **insured** if before the current Period of Insurance the **insured** had become aware of circumstances which have given or may give rise to such Pollution or Contamination.

The **insurers** total liability for Pollution or Contamination, including the indemnity provided by this endorsement, which is deemed to have occurred during the Period of Insurance will not exceed in the aggregate the sum specified in the Schedule as the Limit of Indemnity.

The **insured** shall give notice in writing to the **insurer** immediately on becoming aware of circumstances which have given or may give rise to a claim under this endorsement.

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

PART G – Employers Liability

Limit of Indemnity: £10,000,000

Operative Endorsements:

1. The following Section is added.

Section 8 – Corporate Manslaughter and Corporate Homicide Act 2007

The **insurer** will indemnify the **insured** against legal costs and expenses incurred with the **insurer's** prior written consent in defending any criminal prosecution including an appeal against such a conviction arising from any such prosecution and or investigations connected with a charge of corporate manslaughter or corporate homicide under the Corporate Manslaughter and Corporate Homicide Act 2007 or any equivalent legislation in the Isle of Man or the Channel Islands committed or alleged to have been committed during the Period of Insurance in the course of the **business**.

Provided that:

- a) The **insurer's** total liability under this Section will not exceed in the aggregate the sum specified in the Schedule as the Limit of Indemnity in any one period of insurance. This limit will form part of and not be in addition to the Limit of Indemnity specified in the Schedule
- b) this Section will only apply to proceedings brought in Great Britain, Northern Ireland, the Isle of Man or the Channel Islands
- c) the **insurer** must consent in writing to the appointment of any solicitor or counsel who are to act for and on the **insured's** behalf
- d) the **insured** will give to the **insurer** immediate notice of any summons or other process served upon the **insured** which may give rise to proceedings under this Section
- e) in relation to any appeal counsel has advised there are strong prospects of such appeal succeeding
- f) the **insurer** will not be liable for:
 - i) any deliberate or intentional criminal act committed by the **insured** giving rise to a corporate manslaughter or corporate homicide charge
 - ii) fines or penalties of any kind
 - iii) the defence of any criminal proceedings brought or in an appeal against conviction arising from such proceedings in respect of breach of:
 - 1) the Health and Safety at Work, etc., Act 1974 or any regulations made thereunder
 - 2) the Consumer Protection Act 1987 or any regulations made thereunder
 - iv) defence costs available from any other source or provided by any other insurance or where but for the existence of this Section indemnity would have been provided by such other source or insurance
- g) where the **insurer** has already indemnified the **insured** in respect of legal costs or expenses incurred in the defence of any criminal proceedings arising out of the same cause or occurrence which gave rise to the charge of an or investigation connected with corporate manslaughter or corporate homicide under another section of the policy the amount paid under that section will be taken into account in arriving at the **insurer's** liability payable under this Section.

PART H – Libel and Slander

Sum Insured: £250,000

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

PART N – Employee Dishonesty

Persons Guaranteed: All Members and Employees

Sum Insured: £25,000

Excess: £100 each and every loss

PART O – Personal Accident

Cover is limited to £500,000 any one person and £2,000,000 any one incident.

Persons Insured:

Employees

Capital Sum	£25,000
Weekly Sum	£100
Cover	Sections 2 and 3 - Accident and Assault Cover

Volunteers

Capital Sum	£25,000
Weekly Sum	£100
Cover	Sections 2 and 3 - Accident and Assault Cover

Committee Members

Capital Sum	£25,000
Weekly Sum	£100
Cover	Sections 2 and 3 - Accident and Assault Cover

PART P – Legal Expenses

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

Section:

3. Employment Disputes

(A) Legal Expenses Operative

(B) Employment Compensation Awards Operative

4. Legal Defence Operative

5. Property and Personal Injury

(A) Personal Protection Operative

(B) Personal Injury Operative

6. Tax Protection Operative

7. Contract Disputes

(A) Standard Contract Cover - Contract Minimum £1,000. Not Operative

8. Statutory Licence Protection Not Operative

Limit of Indemnity: £100,000

PART Q – Impact Damage (*Street Furniture*)

Type of Item	No. of Items	Sum Insured
		£
		£
		£
		£

Excess: £100 applicable to each and every loss

Parts not applying to this Policy

- Part I – Motor
- Part J – Motor Legal Expenses and Uninsured Loss Recovery
- Part K – Inspection Contract
- Part L – Engineering Insurance
- Part M – Deterioration of Stock