

Community First / Zurich Municipal Parish Council Insurance Scheme

Summary of Cover

1 (a) All Risks

Office contents sum insured £2,500 (cover restricted to Clerk's home only).
Cover includes loss or damage caused by fire, lightning, explosion, aircraft, earthquake, subterranean fire, riot and civil commotion, malicious damage, storm, flood, escape of water, impact, damage caused by breakage or collapse of radio or television aerials, leakage of oil, accidental damage, damage caused by falling trees or branches, theft.

Excess £100 each and every claim.

(Additional contents cover in Clerks home – see 9 overleaf).

1 (b) Business Interruption

Data reinstatement sum insured £500 (i.e. re-writing of manual records) indemnity period 12 months – cover as per part 1(a) above.

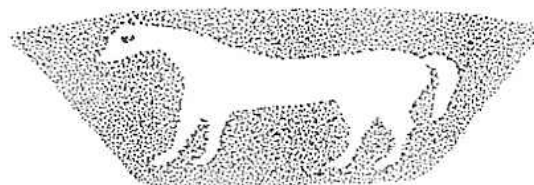
2 Public Liability

Limit of Indemnity £5,000,000 any one event (standard cover excludes playgrounds which can be included for an additional premium of £35 per playground with up to ten items of equipment and £5 for each subsequent item).
Includes Official's Indemnity (errors and omission liability).

The cover does not extend to include extra activities such as fetes or bonfires – please refer if cover is required for this type of event.

3 Employers Liability

Limit of indemnity £10,000,000 any one event (cover is restricted to one clerk only).
To cover up to two additional part time clerks or an additional employee costs an additional £10.



4 Personal Accident

Capital Sum £20,000 (for death or loss of limbs or eyes) Please see Scale of Compensation in the policy document for full details of benefits.
Temporary total disablement £25 per week (up to a maximum of 104 weeks).
Cover applies to Council members and the Clerk whilst on official council duties only.

5 Fidelity Guarantee

Sum Guaranteed £12,000.

The cover is for both money and property misappropriated by the Clerk or Council members.

6 Annual premium

For all the covers above the annual premium is £130.00 plus Insurance Premium Tax (IPT) and administration fee.

OPTIONAL EXTRAS (available as required at additional premiums to that quoted above).

7 Libel and Slander

Limit of Indemnity £250,000.

Cover is for libel and slander committed by the Clerk and or Council Members in the course of their official duties

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

Additional annual premium is £20.

8 Money Cover

The Policy covers Money Insurance with the following limits:

- (a) Money in the private residence of any of the Insured's employees or officials £250
- (b) Money in transit in the custody of the Insured's employees or officials in transit by registered post or in a bank night safe £1,000
- (c) In the premises -
 - (i) in the custody or under the actual supervision of the Insured's employees or officials..... £1,000
 - (ii) in a locked safe or strong room £500
 - (iii) in locked receptacles other than safes or strong rooms £200
- (d) Crossed cheques, crossed postal orders, national savings certificates and credit card sales vouchers £250,000

We also automatically include a Personal Accident extension under the Money cover in the event of assault only whilst entrusted with Money. This gives a capital sum insured of £10,000 in the event of death or permanent injury and sum of £150.00 per week payable in the event of temporary total disablement for up to a period of 104 weeks. Cover also includes accidental damage to personal affected caused by any attempted robbery, to a limit of £500.

A £50.00 excess applies to each and every claim. Additional annual premium is £10.

9 Optional property extension

Cover is also available for street furniture such as war memorials, bus shelters, signs, street lights, seats, litter bins, notice boards, walls and play equipment.

- (a) impact damage only by vehicles or animals at a rate of 0.48%.
- (b) All risks at a rate of 1.25%.

All risk cover is also available for garden equipment and tools.

Please refer requests for cover outside the descriptions above.

Excess is £100 each and every claim.

Any property value for cover must relate to the replacement cost which for street lights included disconnection and reconnection charges.

Local builders or craftsmen should be consulted to assist in valuations

Buildings Insurance Cover

Insured Perils - Fire, lightning, explosion, aircraft, earthquake, subterranean fire, riot and civil commotion, malicious damage, storm, flood, escape of water, impact, damage caused by breakage or collapse of radio or television aerials, leakage of oil, accidental damage and damage by falling trees or branches.

This Section applies to all buildings and outbuildings and includes breakage of any fixed glass internally or externally (including double glazing and sanitary ware).

A £250 excess applies to storm, flood, escape of water, accidental damage and malicious damage claims.

Contents Cover

This Section of cover follows the insured perils as per the Buildings Section above but also includes breakage or collapse of radio or television aerials, theft involving forcible and violent entry into or exit from the premises or any outbuildings and leakage of beer to an unlimited amount during the period of cover.

A £250 excess applies to storm, flood, escape of water, accidental damage and malicious damage claims.

A £100.00 excess applies in respect of claims involving Theft.

NB

With effect from 1 April 2003 all Zurich Municipal Policies will carry an exclusion in respect of all losses resulting from acts of Terrorism. An arrangement has been made with the Government re-insurer Pool Re whereby this element of cover in respect of property may be 'bought back' for an additional premium. Please refer if you are interested in such a quotation.

The Policy is underwritten by:

Zurich Municipal
Mountbatten House
Grosvenor Square
Southampton
SO15 2RP

For further details of this policy please contact:

Penny Bell
Community First
Wyndhams
St Joseph's Place
Devizes SN10 1DD

Tel: 01380 722475

E-mail: pbell@communityfirst.org.uk

Web: www.communityfirst.org.uk