



redefining / standards

Date of this letter  
**22nd January 2018**

Master policy number  
**RGBDX6962034**

Quote number  
**6197077**

 **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.

## Policyholder details

Skelsmergh & Scalthwaiterigg Parish Council

Nether Bower  
Longsleddale  
Kendal  
Cumbria  
LA8 9BB

## Business description

Parish Council

## Population

1000

## Your period of insurance

Date this cover starts: 14th February 2018

Date this cover expires: 13th February 2019

Renewal date: 14th February 2019

## Your Annual Premium

Premium: £200.00

Insurance Premium Tax (IPT) at the current rate: £24.00

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Total amount payable: £224.00

## Your 3 Year Long Term Agreement Premium

Premium: £190.00

Insurance Premium Tax (IPT) at the current rate: £22.80

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Total amount payable: ###reclTAprem###

## 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: 14th February
- 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 for the policy during the preceding 12 months. 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

## 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	✓ Not Insured
Officers Liability (Officials Indemnity)	✓ Insured
Council Legal Liability and Legal Expenses (including Employee Dishonesty)	✓ Insured
Terrorism	✓ Not Insured
Equipment Breakdown	✓ Not Insured

## Quote covers

<b>Property damage section</b>	<b>Included</b>
<b>Property insured</b>	<b>Sum insured</b>
All risks including theft	
Buildings including subsidence (unless otherwise specified)	£535.10
General Contents	£0.00
Gates & Fences	£0.00
Mowers & Machinery	£0.00
Natural Surfaces	£0.00
Other Surfaces	£0.00
Office Contents	£0.00
Outside Equipment	£0.00
Playground Equipment	£0.00
Sports Equipment	£0.00
Street Furniture	£1,435.86
War Memorials	£0.00
<b>Additional covers</b>	
<b>Cover</b>	<b>Limits</b>
Bequeathed property	Buildings 100K/10%. Contents £10k any one item £25k in total
Capital additions	10% of building sum insured or £100K whichever lower
Contents kept at home	£25K or 10% of contents whichever lower
Contract works	10% of the buildings sum insured or £100,000 whichever is the less
Council Equipment kept in the EU	£5,000
Discharge of oil	£10K aggregate
Drains clearance	£5,000
Environmental protection	10% of sum insured
Exhibitions	£25K or 10% of contents whichever is less
Fire extinguishing expenses	£10k
Freezer contents	£5,000
Fund raising cover	£5,000
Fund raising and catering cover	£5,000

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Further investigation expenses	10% of the sum insured or £100,000 whichever is the less
Glass breakage	£10k
Inadvertent omission	£500k
Landscaped gardens	£15k
Locks and keys	£10k
Loss reduction expenses	£2.5K aggregate
Metered water or gas	£25k aggregate
Motor vehicles (stationary risk)	Not included
Natural sports surfaces	Included
Outworkers	Not included
Patterns	£2,500 any one claim
Public relations expenses	Not included
Raffle prizes and donations	£1500 total, £500 any one item
Sprinkler upgrade costs	10% of the 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	£10k
Rare books	£2.5k, item limit £10k total
Outdoor furniture etc	£5,000
Marquees and associated lighting	£10k
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	£250
Flood damage	£250
Theft or attempted theft	£250
Theft of building fabric	£250

Subsidence excess	£1000
Contract works	£250
All other damage	£250

#### Endorsements that apply to this section

##### 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.

#### Specific section conditions that apply to this section

- 1 Day one average cover
- 2 Stock declaration condition
- 3 Subsidence cover
- 4 Deep fat frying condition
- 5 No smoking
- 6 Hot work permit system condition
- 7 Waste condition
- 8 Alarm condition
- 9 Loss of excess/No Claims Discount

#### Business interruption section

**Included**

##### 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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<b>Cover</b>	<b>Limits</b>		
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	
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 £2,500 any one period of insurance		
Key person cover	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		

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**Endorsements that apply to this section**

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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.

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

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- 1 Deposit premium condition
  - 2 Declaration linked cover
  - 3 Subsidence
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**Money and personal accident assault section**

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**Included**

<b>Cover details</b>	<b>Limits</b>
Negotiable money in transit	£2,500
Negotiable money on premises during business hours	£10,000

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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
<b>Excess</b>	
Each and every claim	£250
<b>Endorsements that apply to this section</b>	
n/a	
<b>Specific section conditions that apply to this section</b>	
1 Alarm condition	
2 Minimum security standards condition	

### **Group personal accident section**

**Included**

<b>Insured Person(s)</b>	Employees councillors & volunteers
<b>Operative Time</b>	Whilst undertaking business activities
	<b>Benefit payable</b>
<b>Benefits</b>	
Injury resulting in;	
<b>1. Death</b>	£100,000
<b>2. Loss of limb</b>	£100,000
<b>4. Permanent total disablement</b>	£100,000
<b>5. Temporary total disablement</b>	£500 payable for up to 104 weeks excluding the first 2 weeks of disablement
<b>6. Temporary partial disablement</b>	£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

### **Employers liability section**

### **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**

<b>Cover details</b>	<b>Limit of indemnity</b>
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	£100,000 any one period of insurance
Data protection	£250,000 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
n/a	Europe	£NIL
<b>Excess</b>		£250

#### Endorsements that apply to this section

n/a

#### Specific section conditions that apply to this section

- 1 Alarm condition
- 2 Minimum security standards condition

#### Officers liability section (Officials Indemnity)

**Included**

Section Limit of Liability	Excess
Officers 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	
<b>Employee Dishonesty ✓ covered £150,000</b>	£2,500

#### Endorsements that apply to this section

#### 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**

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