

**Norris & Fisher Local Council Insurance
Renewal Schedule**
Policy Number CH/5312578E/NF/10058
Date of Issue 13th May 2020

Norris & Fisher Ltd
 34a Hiltingbury Road
 Chandlers Ford
 Eastleigh
 Hampshire
 SO53 5SS

Agent Telephone 02380 269009

Agency Number 25972H

Agent Reference
Insured Details
Insured Staploe Parish Council

Postal Address c/o 33 Staploe
 St Neots
 Cambridgeshire
 PE19 5JA

Policy Details
Policy Number CH/5312578E/NF/10058

Effective From 1st June 2020

Expiry on 31st May 2021

Policy Premium £387.15

Insurance Premium Tax £46.46

Total Premium £433.60

Reason for Issue Renewal

Your Activities Local Council

Population 300

General Conditions 12 – Long Term Undertaking is operative for the following sections: Property Section; Loss of Income Section; Liability Section and Property in Transit Section only. The expiry date of this Long Term Undertaking is 31/5/2021

Important Notice

You have a duty to make a fair presentation of all material and relevant facts to us. Providing us with inaccurate information or failing to tell us of anything which may increase the risk may invalidate this policy or lead to claims not being paid or being paid in part only.

This policy does not cover maintenance of your property. That means we will not cover the cost of wear and tear or routine maintenance.

We expect you to properly maintain your property, but the cost of this remains your responsibility.

You have a duty to keep your property safe, secure and in good repair, and take all practical steps to avoid loss or damage.

You should also take all reasonable care to prevent accidents, injury or disease. In particular you should:

- keep all work equipment and premises in good and safe condition
- exercise care in the selection and management of employees
- comply with all statutory obligations and regulations.

In addition, you should take all reasonable care to prevent the sale or supply of goods which are defective in any way.

Norris & Fisher Local Council Insurance
Policy Endorsements

Policy Number CH/5312578E/NF/10058
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ENDORSEMENTS

Endorsements Applicable to the Policy:

NF13 Bona-fide Subcontractors
NF22 Privacy Notice
NF16 Playground Equipment
NF20 Key Person Absence
NF21 Amendment to Definitions, General Exclusions and Terrorism Extensions

Free Format Endorsements Applicable to the Policy :

None

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Property Summary

The premises for which insurance has been arranged under this schedule being:

Risk Address Line 1	33 Staploe
Risk Address Line 2	St Neots
Risk Address Line 3	Cambridgeshire
Risk Address Line 4	
Risk Postcode	PE19 5JA
Occupied As	Office

PROPERTY SECTION

Sub Section A - Buildings

Not Insured

	Basis of Settlement	Cover Causes	Day One Uplift	Declared Value	Total Sums Insured
Buildings	Day One	1,2,3,4,5	25.0%	£0	£0
Tenant Improvements	Day One	1,2,3,4,5	25.0%	£0	£0

Sub Section B - Contents

Insured - see Policy wording for further details

	Basis of Settlement	Cover Causes	Sums Insured
Stock	Indemnity Only	1,2,3,4,5	£0
Contents	Reinstatement	1,2,3,4,5	£5,182
Health and Gym Equipment	Reinstatement	1,2,3,4,5	£0
Computer Equipment	Reinstatement	1,2,3,4,5	£500

Sub Section C - Glass, Blinds and Signs

Insured - see Policy wording for further details

Sub Section D - Money

Insured - see Policy wording for further details

Sub Section E - Personal Accident (Assault)

Insured - see Policy wording for further details

Sub Section F - Specified Property

Insured - see Policy wording for further details

	Sums Insured
Portable Computer Equipment	£604
Handheld Devices and Tools	£0
Regalia	£0
Gardening Equipment	£981
Health Equipment	£0
All other specified property	£16,295

For details of All Other Specified Property please refer to the Continuation Schedule

Sub-Section G – Property in the Open

Insured - see Policy wording for further details

	Basis of Settlement	Cover Causes	Limit
Street Furniture	Reinstatement	1,2,3,4	£13,500
Playground Equipment	Reinstatement	1,2,3,4	£21,705
War Memorials (or Historic Monuments)	Reinstatement	1,2,3,4	£0
BMX or Skateboard Parks	Reinstatement	1,2,3,4	£0
Artificial Surfaces	Reinstatement	1,2,3,4	£0
Bus Stops and Shelters	Reinstatement	1,2,3,4	£1,018
30 ft Converted container used as toilets & changing rooms	Reinstatement	1,2,3,4	£1,036
20 ft Converted container used as kitchen & store room	Reinstatement	1,2,3,4	£519
			£0

Sub-Section H - Machinery and Computer Equipment Breakdown

Insured - see Policy wording for further details

	Limit
Computer Equipment Breakdown	£100,000
Breakdown of Insured Plant other than Computer Equipment	£1,000,000

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Sub-Section I - Fidelity Guarantee

Insured - see Policy wording for further details

	Limit of Indemnity
Fidelity Guarantee	£100,000

Terrorism Extension

Not Operative

Excesses applicable to Property Section for Premises 1

Excess applicable to each and every claim unless specified below:	£250
Theft	£250
Storm	£250
Flood	£250
Glass, Blinds & Signs	£50
Subsidence	£1,000
Money	£50
Fidelity Guarantee	£250

Any alteration to the above excesses are detailed in the attached endorsements.

Where a claim is made under more than one section for the same event and at the same location, only the higher excess will be applied.

ENDORSEMENTS

Endorsements Applicable to Premises 1:

None

Free Format Endorsements Applicable to Premises 1:

None



NORRIS & FISHER
INSURANCE BROKERS LTD

Norris & Fisher Local Council Insurance Renewal Continuation Schedule

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PROPERTY SECTION

List of property insured under Sub Section F - Specified Property

Insured - see Policy wording for further details

Sums Insured

This policy is administered by Norris & Fisher Insurance Brokers Limited who are authorised and regulated by the Financial Conduct Authority. Registered in England and Wales No: 04567558.

This policy is underwritten by Ageas Insurance Limited Registered Office Address: Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA Registered in England and Wales No 354568. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register Number 202039.

Sub Section F - Specified Property	Insured - see Policy wording for further details	Sums Insured

LOSS OF INCOME SECTION
Sub Section A – Loss of Income

Insured - see Policy wording for further details

	Cover Causes	Maximum Indemnity Period	Sums Insured
Income	1,2,3,4,5	12 months	£16,500
Increase in Cost of Working	1,2,3,4,5	12 months	£0
Rent Receivable	1,2,3,4,5	12 months	£0

Loss of Income - for details please refer to the Extension wordings on page 32 and 33 of the policy wording

	Maximum Indemnity Period	Limit
Book Debts	12 months	£50,000
Denial of Access	12 months	£500,000
Public Utilities	12 months	£25,000
Suppliers	12 months	£25,000
Customers	12 months	£25,000
Property Stored Away from the premises	12 months	£25,000
Exhibition or Events	12 months	£25,000
Goods in Transit	12 months	£25,000
Diseases, Poisoning, Vermin, Defective Drains, Murder or Suicide	3 months	£100,000

Sub-Section B - Machinery & Computer Equipment Breakdown

Insured - see Policy wording for further details

	Limit
Computer Equipment Breakdown	£50,000
Breakdown of Insured Plant other than Computer Equipment	£100,000

Terrorism Extension

Not Operative

LIABILITY SECTION
Sub-Section A - Employers' Liability

Limit of Indemnity £10,000,000

Clerical Wage roll	£3,850
Manual Wage roll	£0

Inner Limit of Indemnity - Terrorism	£5,000,000
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Sub-Section B - Public Liability

Limit of Indemnity £10,000,000

Number of Playgrounds	1
Number of BMX or Skateboard Parks	0
Number of Firework Displays in each year	0

Publishers Indemnity	£250,000
Retroactive Date	01/06/2018

Inner Limit of Indemnity - Terrorism	£2,000,000
Inner Limit of Indemnity - Pollution or Contamination	£1,000,000

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Sub-Section C - Products Liability **Limit of Indemnity** £10,000,000

Inner Limit of Indemnity - Terrorism	£2,000,000
Inner Limit of Indemnity - Pollution or Contamination	£1,000,000

Excesses applicable to Liability Section

Excess applicable to each and every Third Party Damage claim under Sub-Section B	£250
Excess applicable to each and every Third Party Damage claim under Sub-Section C unless specified below:	£250
Excess applicable to each and every Third Party Injury claim not applicable to Sub-Section A - Employer's Liability	£0

Any alteration to the above excesses are detailed in the attached endorsements.

OFFICERS LIABILITY SECTION

Officers Liability **Insured - see Policy wording for further details**

Retroactive Date	01/06/2018
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Limit of Indemnity	£250,000
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Excesses applicable to Officers Liability Section

Excess applicable to each and every claim	£250
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Any alteration to the above excesses are detailed in the attached endorsements.

PROPERTY IN TRANSIT SECTION

Sub Section A - Own Vehicles **Not Insured**

	Number of Vehicles	Limit per Vehicle
Own Vehicles	0	£0

Sub-Section B – Road Hauliers, Rail and Post **Not Insured**

	Limit per sending
Road Hauliers, Rail and Post	£0

Excesses applicable to Property in Transit Section

Excess applicable to each and every claim	£100
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PERSONAL ACCIDENT

Operative

Number of Councillors	7
Number of Clerical Employees	1
Number of Manual Employees	0

Benefits

Temporary Total Disablement	£200 per week (104 weeks)
Loss of Limbs, Sight, Hearing or Speech	£50,000
Fracture	Please refer to page 45 of the policy wording for details of the Benefits payable
Permanent Total Disablement	£50,000
Death	£50,000

LEGAL EXPENSES

Operative

Please refer to the separate Business Legal Guard Policy wording for full details

Legal Guard

Limit of Indemnity	£100,000
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INTERESTED PARTIES

Summary of Interested Parties - Applicable to the Policy

Details	None
Address Details	None
Nature of Interest	None

