



redefining / standards

Date of this letter  
**8th October 2019**

Master policy number  
**RGBDX6962034**

Quote number  
**3110226**

 **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

Great Budworth Parish Council  
29 Garden Road  
Knutsford  
Cheshire  
WA16 6HT

## Business description

Parish Council

## Population

1000

## Your period of insurance

Date this cover starts: 1st October 2019

Date this cover expires: 30th September 2020

Renewal date: 1st October 2020

## Your 3 Year Long Term Agreement Premium

Premium: £504.66

Insurance Premium Tax (IPT) at the current rate: £60.56

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Total amount payable: £565.22

## 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 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                                                            | <b>Insured</b>     |
| Business Interruption                                                      | <b>Insured</b>     |
| Money and Personal Accident Assault                                        | <b>Insured</b>     |
| Group Personal Accident                                                    | <b>Insured</b>     |
| Employers Liability                                                        | <b>Insured</b>     |
| Public and Products Liability                                              | <b>Insured</b>     |
| Selected all risks                                                         | <b>Insured</b>     |
| Officers Liability (Officials Indemnity)                                   | <b>Insured</b>     |
| Employment Practices Liability                                             | <b>Insured</b>     |
| Council Legal Liability and Legal Expenses (including Employee Dishonesty) | <b>Insured</b>     |
| Terrorism                                                                  | <b>Not Insured</b> |
| Equipment Breakdown                                                        | <b>Not Insured</b> |

## Quote covers

| <b>Property damage section</b>                                                                                       | <b>Included</b>                                                                                                                       |
|----------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------|
| <b>Property insured</b>                                                                                              | <b>Sum insured</b>                                                                                                                    |
| Pump House - opposite Church<br>Pump House - Opposite Church<br>High Street<br>Great Budworth<br>Cheshire<br>CW9 6HF | £75,500.00                                                                                                                            |
| Pump House - bottom of hill<br>High Street<br>Great budworth<br>Cheshire<br>CW9 6HF                                  | £74,300.00                                                                                                                            |
| <b>Total</b>                                                                                                         | <b>£149,800.00</b>                                                                                                                    |
| All risks including theft                                                                                            |                                                                                                                                       |
| Buildings including subsidence (unless otherwise specified)                                                          | £149,800.00                                                                                                                           |
| 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                                                                                                     | £12,800.00                                                                                                                            |
| War Memorials                                                                                                        | £0.00                                                                                                                                 |
| <b>Additional covers</b>                                                                                             |                                                                                                                                       |
| <b>Cover</b>                                                                                                         | <b>Limits</b>                                                                                                                         |
| Bequeathed property                                                                                                  | Buildings: 100,000 or 10% of the buildings sum insured, whichever is the lower.<br>Contents: £10,000 any one item<br>£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<br>whichever is the lower                   |
| Contract works                                                                                                       | 10% of the buildings sum insured or<br>£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<br>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<br>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<br>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<br>outside and within the confines of <b>your premises</b> | £5,000                                                                 |

|                                  |         |
|----------------------------------|---------|
| Marquees and associated lighting | £10,000 |
| Defibrillators                   | £5,000  |

### Excesses

|                                                                                                                                                               |        |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| 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   |

### 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.

#### Minimum security standards condition

**You** must comply with the **Minimum security standards condition – Level 1**, stated under the **Section conditions** within **your policy**.

### Specific section conditions that apply to this section

- 3 Subsidence cover
- 4 Deep fat frying condition
- 7 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   |

#### Additional covers

| 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                           |
| 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<br>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**

| <b>Cover details</b>                                                         | <b>Limits</b> |
|------------------------------------------------------------------------------|---------------|
| 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      |
| <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>                |               |
| 2 Minimum security standards condition – Level 1                             |               |

**Group personal accident section****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;                    |                                                                             |
| <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

| Cover details            | Limit of indemnity                     |
|--------------------------|----------------------------------------|
| 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<br>any one period of insurance |
| Safety legislation costs                                     | £1,000,000<br>any one period of insurance |
| Terrorist Act                                                | £2,000,000<br>any one period of insurance |
| Loss of third-party keys                                     | £2,500<br>any one period of insurance     |
| Unauthorised use of third-party telephones by your employees | £2,500<br>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>  |

#### Endorsements that apply to this section

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>£150,000</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