

**Norris & Fisher Local Council Insurance
 New Business Schedule**
Policy Number CH/5312578E/NF/10007
Date of Issue 24th April 2017

Norris & Fisher Ltd
34a Hiltingbury Road
Chandlers Ford
Eastleigh
Hampshire
SO53 5SS
Agent Telephone 01625 547 754

Agency Number 25972H

Agent Reference
Insured Details

Insured	Staveley & Copgrove Parish Council
Postal Address	c/o Corner Ways Farnham Lane Ferrensby North Yorkshire HG5 9JG

Policy Details

Policy Number	CH/5312578E/NF/10007
Effective From	1st June 2017
Expiry on	31st May 2018
Policy Premium	£400.76
Insurance Premium Tax	£48.09
Total Premium	£448.85
Reason for Issue	New Business
Your Activities	Local Council
Population	450

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 31st May 2020.

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.

Property Summary

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

Risk Address Line 1	Corner Ways
Risk Address Line 2	Farnham Lane
Risk Address Line 3	Ferrensby
Risk Address Line 4	North Yorkshire
Risk Postcode	HG5 9JG
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	Reinstatement	1,2,3,4,5	0%	£0	£0
Tenant Improvements	Reinstatement	1,2,3,4,5	0%	£0	£0
Standard Construction Public Toilet Blocks	Reinstatement	1,2,3,4,5	0%	£0	£0
Non-Standard Construction Public Toilet Block:	Reinstatement	1,2,3,4,5	0%	£0	£0
Standard Construction Clock Towers	Reinstatement	1,2,3,4,5	0%	£0	£0
Non-Standard Construction Clock Towers	Reinstatement	1,2,3,4,5	0%	£0	£0

Sub Section B - Contents
Insured - see Policy wording for further details

	Basis of Settlement	Cover Causes	Sums Insured
Stock	Indemnity	1,2,3,4,5	£0
Contents	Reinstatement	1,2,3,4,5	£5,000
Health and Gym Equipment	Reinstatement	1,2,3,4,5	£0
Computer Equipment	Reinstatement	1,2,3,4,5	£0

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
Not Insured

	Sums Insured
Portable Computer Equipment	£0
Handheld Devices and Tools	£0
Regalia	£0
Gardening Equipment	£0
Health Equipment	£0

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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	£7,770
Playground Equipment	Reinstatement	1,2,3,4	£12,000
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	£1,900
Pinfold Enclosure	Reinstatement	1,2,3,4	£20,000

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

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

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

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.

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	£5,400
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	£1,200
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	01-06-17

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		01-06-17
Limit of Indemnity		£250,000

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

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PERSONAL ACCIDENT

Not Operative

Number of Councillors	0
Number of Clerical Employees	0
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

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ENDORSEMENTS

Endorsements Applicable to the Policy

NF13 - Bona-fide Subcontractors
NF16 Playground Equipment

Endorsements Applicable to the premises:

None

Free Format Endorsements Applicable to the premises:

None