

**Norris & Fisher Local Council Insurance  
 Renewal Schedule**
**Policy Number** CH/5312578E/NF10007  
**Date of Issue** 22nd April 2020

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

**Agent Telephone** 02380 269009

**Agency Number** 25972H

**Agent Reference**
**Insured Details**
**Insured** Staveley & Copgrove Parish Council

**Postal Address** c/o 20 Low Field Lane  
 Staveley  
 North Yorkshire  
 HG5 9LB

**Policy Details**
**Policy Number** CH/5312578E/NF10007

**Effective From** 1st June 2020

**Expiry on** 31st May 2021

**Policy Premium** £417.91

**Insurance Premium Tax** £50.15

**Total Premium** £468.06

**Reason for Issue** Renewal

**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 31/5/2023**

**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/NF10007  
Date of Issue 22nd April 2020

---

**ENDORSEMENTS**

**Endorsements Applicable to the Policy:**

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

**Free Format Endorsements Applicable to the Policy :**

None



Norris & Fisher Local Council Insurance  
 Renewal Schedule

Policy Number CH/5312578E/NF10007  
 Date of Issue 22nd April 2020

### Property Summary

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

|                     |                   |
|---------------------|-------------------|
| Risk Address Line 1 | 20 Low Field Lane |
| Risk Address Line 2 | Staveley          |
| Risk Address Line 3 | North Yorkshire   |
| Risk Address Line 4 |                   |
| Risk Postcode       | HG5 9LB           |
| 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    | £5,311       |
| 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

Insured - see Policy wording for further details

|                              | Sums Insured |
|------------------------------|--------------|
| Portable Computer Equipment  | £0           |
| Handheld Devices and Tools   | £0           |
| Regalia                      | £0           |
| Gardening Equipment          | £0           |
| Health Equipment             | £1,657       |
| All other specified property | £0           |

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      | £8,253  |
| Playground Equipment                  | Reinstatement       | 1,2,3,4      | £12,746 |
| 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      | £2,018  |
| Pinfold Enclosure                     | Reinstatement       | 1,2,3,4      | £20,869 |
| Telephone Box                         | Reinstatement       | 1,2,3,4      | £2,073  |
|                                       |                     |              | £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 |

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.

Norris & Fisher Local Council Insurance  
 Renewal Schedule

Policy Number CH/5312578E/NF10007  
 Date of Issue 22nd April 2020

**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**

|  |        |
|--|--------|
| <b>Excess</b> 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

**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                | £6,500       |
| Increase in Cost of Working | 1,2,3,4,5    | 12 months                | £0           |
| Rent Receivable             | 1,2,3,4,5    | 12 months                | £80          |

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 | £2,400 |
| Manual Wage roll   | £0     |

|                                      |            |
|--------------------------------------|------------|
| Inner Limit of Indemnity - Terrorism | £5,000,000 |
|--------------------------------------|------------|

**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     | 01/06/2017 |

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

This policy is administered by Norris &amp; 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.

Norris & Fisher Local Council Insurance  
 Renewal Schedule

 Policy Number CH/5312578E/NF10007  
 Date of Issue 22nd April 2020

|   |                           |             |
|---|---------------------------|-------------|
| <b>Sub-Section C - Products Liability</b> | <b>Limit of Indemnity</b> | £10,000,000 |
|---|---------------------------|-------------|

|  |            |
|--|------------|
| Inner Limit of Indemnity - <b>Terrorism</b>                  | £2,000,000 |
| Inner Limit of Indemnity - <b>Pollution or Contamination</b> | £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 | 01/06/2017 |
|------------------|------------|

|                    |          |
|--------------------|----------|
| Limit of Indemnity | £250,000 |
|--------------------|----------|

**Excesses applicable to Officers Liability Section**

|   |      |
|---|------|
| Excess applicable to each and every claim | £250 |
|---|------|

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

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

Norris & Fisher Local Council Insurance  
 Renewal Schedule

Policy Number CH/5312578E/NF10007  
 Date of Issue 22nd April 2020

**PERSONAL ACCIDENT**

**Not Operative**

|                                     |   |
|-------------------------------------|---|
| Number of <b>Councillors</b>        | 0 |
| Number of Clerical <b>Employees</b> | 0 |
| Number of Manual <b>Employees</b>   | 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 |
|--------------------|----------|

**INTERESTED PARTIES**

**Summary of Interested Parties - Applicable to the Policy**

|                           |      |
|---------------------------|------|
| <b>Details</b>            | None |
| <b>Address Details</b>    | None |
| <b>Nature of Interest</b> | None |

