

Mrs Rachel Freestone
Much Marcle Parish Council (Herefordshire)
3 Brook Farm Court
Little Marcle
Ledbury
Herefordshire
HR8 2JY

Select for Local Councils Policy Schedule (Quote)

This insurance policy, which meets your demands and needs, has been based on the latest information obtained from you. The Policy, the Policy Schedule, any Certificates of Insurance and Endorsements form one document and should be read together. This Schedule replaces any previous Schedule.

Policy Cover Declaration:

You, the Insured, are not aware of any known losses or events that could give rise to a claim, or circumstances that would be prejudicial to us, the Insurer, should the basis of cover on the below given insurance product (s) be changed.

This is important information, please read it carefully and check that the facts given about you are correct and that we have included all the covers that you require. We are unable to give you advice so it is your responsibility to check the cover is correct for your organisation.

Policy Number	TBC
Insured	Much Marcle Parish Council (Herefordshire)
Business	Parish Council
Period of Insurance	
From	05/08/2025
To	04/08/2026

and any other period for which cover has been agreed.

Premium Breakdown:

Package	£ 300.00
Monuments, Memorials & Statues All Risks	£ 0.00 (Cover not selected)
Playground Equipment All Risks	£ 0.00 (Cover not selected)

Total Annual Premium*	£ 300.00
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*Premiums are inclusive of Insurance Premium Tax

Schedule Number	TBC
Preparation Date	12/06/2025
Policy Form Reference	MLAACH09

Statement of Fact

You have confirmed to us that you comply with these statements of fact. If you become non-compliant with any of these statements, you must tell us, as it may affect your ability to claim under this policy.

- You have never had insurance declined, refused, cancelled or had special terms applied
- You will have up to date risk assessments whilst you are insured with us
- If you provide services or activities to children, or adults who are in need of care and support and therefore may be unable to protect themselves against abuse or neglect:
 - *Your organisation has not had any third-party inspections with a grading of Inadequate, Requires Urgent Improvement, Weak or Unsatisfactory*
 - *You have in place a written safeguarding policy and accompanying procedures that clearly set out the actions to take in response to child and vulnerable adult abuse*
 - *You carry out safer recruitment and selection processes that include the seeking of appropriate criminal records checks, alongside a renewal and update process*
 - *All Employees and **volunteers** engaged in regulated activity and/or activity that brings them into contact with children or vulnerable adults receive safeguarding awareness training including refresher training*
 - *You have one or more designated practitioners for safeguarding to support other practitioners in the organisation to recognise and respond to concerns about Abuse*
 - *You retain employment records, safeguarding checks, safeguarding policies and procedures and safeguarding records for at least the prevailing regulatory best practice period.*
- You are not aware of any situations prior to purchasing this policy, which might cause a claim
- You have not had more than three claims or any one claim exceeding £5,000 in the last three years
- On average, your volunteers contribute less than 70 hours a week
- You do not hold any events that have more than 500 people in attendance at any one time
- You do not send goods or money outside of UK
- You are not responsible for insuring any type of buildings
- You are not responsible for:
 - Skateparks, BMX tracks or adventure playgrounds
 - Zip wires, trampolines or inflatable play equipment
- You do not require All Risks cover for monuments, memorials & statues
- You do not require All Risks cover for playground equipment

We want you to be confident about your insurance and understand what is required of you. Please contact us if you have any questions relating to the above.

Lines of Cover applying

Part C – All risks

Where no premises address is shown, the item is not based at one location and cover is provided anywhere with the **territorial limits**.

Item Description	Sum Insured (subject to single article limit)	Excess
All contents owned by the council, excluding any other items specified on the schedule, subject to the single article limit	£ 34,000	£100

Single article limits applicable are;

Computer Equipment	£2,000
Fine Art and Jewellery	£2,500
Civic Regalia	£2,500

Operative Endorsements: 1 and 2 (please refer to the Endorsement section of the policy wording)

Part D – Money

	Limit any one loss
1. Loss of Non-Negotiable money in the situations specified in items 2(a), 2(b), 2(c)(i) and 2(c)(ii):	£250,000
2. Loss of other money :	
(a) in transit in the custody of any member or employee or in transit by registered post (limit £250), or in a Bank Night Safe	£5,000
(b) in the private residence of any member or employee	£250
(c) in the premises	
(i) in the custody of or under the actual supervision of any member or employee	£5,000
(ii) in locked safes or strongrooms	£5,000
(iii) in locked receptacles other than safes or strongrooms	£250

Excess: £50 each and every loss

Personal Accident Assault Limits: Stated in Section 3(c) of the policy wording

Operative Endorsements:

1. In respect of **Section 1 – Special Definitions**, the definition of Person Insured is extended to include any person between the ages of 16 and 90.'

Part E – Public liability

Limit of Indemnity: £12,000,000

Operative Endorsements:

None

Part G – Employers liability

Limit of Indemnity: £10,000,000

Operative Endorsements:

None

Part H – Libel and slander

Sum Insured £250,000

Excess: 10% each and every claim or £1,000 whichever is the lower

Operative Endorsements:

None

Part N – Fidelity guarantee

Persons Guaranteed: **Sum Guaranteed**
All members and employees £250,000

Excess: £100 each and every loss

Operative Endorsements:

None

Part O – Personal accident

The cover			
Category:	Insured Persons:	Operative Time:	
A	Employees	Engaged in Usual Occupation including Journeys and whilst commuting directly between place of residence and usual place of business	
B	member	Engaged in the business including undertaking Journeys and whilst commuting directly between place of residence and usual place of business	
C	volunteer	Engaged in the business including undertaking Journeys and whilst commuting directly between place of residence and usual place of business	
Excesses			
Excesses:		Not applicable	
Table of benefits			
Benefit:	Category:		
	A	B	C
1. Death	£100,000	£100,000	£20,000
2. Loss of Limb (one or more) and/or Loss of Sight (in one or both eyes)	£100,000	£100,000	£20,000
3A. Total Loss of Hearing (in both ears) and/or Total Loss of Speech	£100,000	£100,000	£20,000
3B. Total Loss of Hearing in one ear	25% of 3A	25% of 3A	25% of 3A
4. Permanent Total Disablement	£100,000	£100,000	£20,000

5. Permanent Partial Disablement	See section 2.16	See section 2.16	See Section 2.16
6. Paraplegia	£75,000	£75,000	£Nil
7. Quadriplegia	£125,000	£125,000	£Nil
8. Temporary Total Disablement	£500 per week	£500 per week	£100 per week
9. Temporary Partial Disablement	50% of 8 or Nil	50% of 8 or Nil	50% of 8 or Nil
Benefit Period – temporary disablement	104 weeks	104 weeks	104 weeks
Deferment Period – temporary disablement	0 days	0 days	0 days

Operative endorsements

Endorsement title:	Endorsement wording:
1	Special exclusion 2 of Section 3 is inoperative provided always that the insurer will not make any payment of any benefit or in respect of any expense or loss arising from any Person Insured who has attained the age of 90 years unless such expense or loss arises during the period of insurance during which the Person Insured attains the age of 90

Part P – Legal expenses**Insured Incidents:**

1. Employment Disputes and Compensation Awards	Operative
2. Legal Defence	Operative
3. Statutory License Appeal	Operative
4. Contract Disputes - £5,000 Limit	Operative
5. Debt Recovery	Operative
6. Property Protection and Bodily Injury	Operative
7. Tax Protection	Operative

Limit of Indemnity: £250,000

Operative Endorsements:

None

General Notes

1. Fair presentation of the risk

You must make a fair presentation of the risk to us at inception, renewal and variation of your policy. This means that we must be told about all facts and circumstances which may be material to the risks covered by the policy and that you must not make a misrepresentation to us about any material facts. As part of your duty of fair presentation, you must ensure that the information detailed within the schedule is correct and complete. A material fact is one which would influence the acceptance or assessment of the risk. If you have any doubt about facts considered material, it is in your interests to disclose them to us.

Failure to make a fair presentation of the risk could result in the policy either being avoided, written on different terms or a higher premium being charged, depending on the circumstances surrounding the failure to present the risk fairly.

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which has the aim to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Insurance Act 2015. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

2. Cancellation

All insurance policies run for a fixed period of time. The Insured can terminate an insurance contract verbally or in writing at any time. No refund will legally be due for any unused period of cover outside of the 'cooling off period' for consumer customers or following initiation for organisations and businesses. The Insurer may cancel the policy by giving 30 days' notice in writing. In such an event the insured will be entitled to a return of premium in respect of the unexpired portion of the period of insurance.

3. Bonus and fee structure

Employees and businesses who carry out work for ZIC UK are remunerated in various different ways for selling insurance contracts. Employees receive a basic salary and also receive a bonus based on a number of factors, including the achievement of sales and quality targets. Businesses which work for the insurer on an outsourced basis receive a fee and also additional payments based on a number of factors, including the achievement of sales and quality targets.

Claims Contact Information

If you need advice on a claim, it is important that you speak to the appropriate specialist. Claims specialists are available to discuss your cover and advise you on how to make a claim. Their contact details are:

Line of cover	Claims team	Claims contact details	
"All Risks" Items	Property Claims	Tel:	0800 028 0336
Money		Email:	farnboroughpropertyclaims@uk.zurich.com
		Online Reporting:	https://propertyclaims.zurich.co.uk/link/portal/charity
			For more information about making a property claim and to see our claims guides, please visit: -
			www.zurich.co.uk/charity-insurance/make-a-claim/property-insurance-claim
Public liability	Liability Claims	Tel:	0800 876 6984
Employers liability		Email:	New claims: fnlc@uk.zurich.com
Personal assault under Money			General correspondence: zmflc@uk.zurich.com
Personal accident		Online Reporting:	https://liabilityclaims.zurich.co.uk/link/portal/charities
Fidelity guarantee			For more information about making a liability claim and to see our claims guides, please visit: -
			www.zurich.co.uk/charity-insurance/make-a-claim/liability-insurance-claim
Legal Expenses	DAS Legal Claims	Tel:	0117 934 2116 (Switchboard)

General claims procedure

This is a description of the general claims procedure you will need to follow:

1. Contact the relevant claims office, to notify the claim or use our dedicated claims portals.
2. In the event of uncertainty, please call the relevant office for guidance.
3. Out of hours/Emergency Property losses - please contact 0800 028 0336

DAS Head and Registered Office:

DAS Legal Expenses Insurance Company Limited | DAS House | Quay Side | Temple Back | Bristol | BS1 6NH

Registered in England and Wales | Company Number 103274 Website: www.das.co.uk

DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority.

DAS Law Limited Head and Registered Office:

DAS Law Limited | North Quay | Temple Back | Bristol | BS1 6FL

Registered in England and Wales | Company Number 5417859 Website: www.daslaw.co.uk

DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113).

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Communications may be monitored or recorded to improve our service and for security and regulatory purposes.