

# Select for Local Councils

## Policy schedule

The Policy, the Policy Schedule, Certificates of Insurance and Endorsements form one document and should be read together. This Schedule replaces any previous Schedule issued.

|                                                       |                                                      |            |    |            |
|-------------------------------------------------------|------------------------------------------------------|------------|----|------------|
| Policy number                                         | YLL- 2720278713                                      |            |    |            |
| Insured                                               | Much Marcle Parish Council                           |            |    |            |
| Business                                              | Parish/Local Council                                 |            |    |            |
| Period of insurance                                   | From                                                 | 04/08/2026 | To | 03/08/2027 |
|                                                       | and any other period for which cover has been agreed |            |    |            |
| Annual premium                                        | £364.64                                              |            |    |            |
|                                                       | Premiums are inclusive of Insurance Premium Tax      |            |    |            |
| Schedule number                                       | 01                                                   |            |    |            |
| Preparation date                                      | 09/07/2026                                           |            |    |            |
| Long Term Agreement expiry (not applicable to Part P) | 03/08/2028                                           |            |    |            |
| Policy form reference                                 | MLAACH10                                             |            |    |            |

## Lines of cover applying

| Line of cover                                  | Insured/Not insured |
|------------------------------------------------|---------------------|
| Part A - Material Damage                       | Not Insured         |
| Part B - Business Interruption                 | Insured             |
| Part C - All Risks                             | Insured             |
| Part D - Money and Personal Accident Assault   | Insured             |
| Part E - Public and Products Liability         | Insured             |
| Part F - Hirers' Liability                     | Insured             |
| Part G - Employers' Liability                  | Insured             |
| Part H - Libel and Slander                     | Insured             |
| Part N - Fidelity Guarantee                    | Insured             |
| Part O - Personal Accident                     | Insured             |
| Part P - Legal Expenses                        | Insured             |
| Part Q - Street Furniture (Impact Damage Only) | Not Insured         |

## Endorsements applicable to Policy

General provisions 1. Is amended to read:

In the event of loss, damage, cost or expenses as insured under parts A, B, C, D, Q and R arising from any one event the maximum liability of the insurer will not exceed £50,000,000 in the aggregate.

## Part B - Business interruption

Effective date: 04/08/2026

| Item | Cover                 | Sums insured | Maximum indemnity period |
|------|-----------------------|--------------|--------------------------|
| 3.   | Loss of computer data | £5,000       | 12 months                |

Insured perils applicable to Business Interruption

1-16.

### Operative endorsements

#### 10. Loss of computer data

The following changes are made to Part B – Business interruption

1) The following paragraph is added to Section 2 – Cover

- c) under Item 3 in respect of loss or damage to data or information on **computer equipment** not accompanied by visible and identifiable **damage** to the data carrying media that has taken place during the Indemnity Period in consequence of the Incident the amount of any **consequential loss**

Excluding loss or damage occasioned to data or information by defects in the data, information or other records or caused by a defect of design, material or workmanship in the **computer equipment** or any computer software.

2) Special condition Alternative trading under Section 4 – Special conditions is deleted

3) Section 5 – Special extensions is deleted.

## Part C - All risks

04/08/2026

| Effective date: £ | Item description                                               | Sums insured |
|-------------------|----------------------------------------------------------------|--------------|
|                   | Equipment belonging to the insured at the clerk's home address | £5,000       |
|                   | 2 Bus Shelters                                                 | £5,000       |
|                   | 2 Notice boards                                                | £645         |
|                   | Defibrillator                                                  | £1,690       |
|                   | Gates                                                          | £4,935       |
|                   | 2x Metal Goal Posts                                            | £2,400       |
|                   | 5x Picnic Benches                                              | £2,000       |
|                   | 2x Benches                                                     | £2,000       |
|                   | Seat around Tree                                               | £500         |

### Excess

£100 each and every loss.

### Operative endorsements

Policy booklet 1. (please refer to the endorsement section of your policy wording).

## Part D - Money

Effective date: 04/08/2026

| Item | Description                                                                                                                                                                                                                                                                                                                                                                                                                             | 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:<br><br>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<br><br>b) in the private residence of any member or employee<br><br>c) in the premises:<br>i) in the custody of or under the actual supervision of any member or employee<br>ii) in locked safes or strongrooms<br>iii) in locked receptacles other than safes or strongrooms | £5,000<br><br><br>£250<br><br><br>£5,000<br>£5,000<br>£250 |

Excess

£50 each and every loss.

Personal Accident Assault Limits

Stated in Section 3 c).

Operative endorsements

None.

## Part E - Public liability

Effective date: 04/08/2026

Limit of indemnity

£10,000,000

Operative endorsements

None.

## Part F - Hirer's liability

Effective date: 04/08/2026

Limit of indemnity

£2,000,000

Operative endorsements

None.

## Part G - Employers liability

Effective date: 04/08/2026

Limit of indemnity

£10,000,000

Operative endorsements

None.

## Part H - Libel and slander

Effective date: 04/08/2026

Limit of indemnity

£500,000

Excess

10% of each and every claim or £1,000, whichever is the lower.

Operative endorsements

None.

## Part N - Fidelity guarantee

Effective date: 04/08/2026

| Persons guaranteed        | Sums guaranteed |
|---------------------------|-----------------|
| All members and employees | £50,000         |

Excess

£100 each and every claim.

Operative endorsements

None.

## Part O - Personal accident

Effective date: 04/08/2026

Cover is limited to £500,000 any one person and £2,000,000 any one incident.

|                                                                          |                                                                                                                                             |                                   |                                   |
|--------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------|-----------------------------------|
| The cover                                                                |                                                                                                                                             |                                   |                                   |
| Insured persons                                                          | Operative time                                                                                                                              |                                   |                                   |
| Employees                                                                | Engaged in Usual Occupation including Journeys and whilst commuting directly between place of residence and usual place of business         |                                   |                                   |
| Members                                                                  | Engaged in the business including undertaking Journeys and whilst commuting directly between place of residence and usual place of business |                                   |                                   |
| Volunteers                                                               | Engaged in the business including undertaking Journeys and whilst commuting directly between place of residence and usual place of business |                                   |                                   |
|                                                                          | Category                                                                                                                                    |                                   |                                   |
| Benefit                                                                  | A                                                                                                                                           | B                                 | C                                 |
| 1. Death                                                                 | £50,000                                                                                                                                     | £50,000                           | £50,000                           |
| 2. Loss of Limb (one or more) and/or Loss of Sight (in one or both eyes) | £50,000                                                                                                                                     | £50,000                           | £50,000                           |
| 3A. Total Loss of Hearing (in both ears) and/or Total Loss of Speech     | £50,000                                                                                                                                     | £50,000                           | £50,000                           |
| 3B. Total Loss of Hearing in one ear                                     | 25% of 3A                                                                                                                                   | 25% of 3A                         | 25% of 3A                         |
| 4. Permanent Total Disablement                                           | £50,000                                                                                                                                     | £50,000                           | £50,000                           |
| 5. Permanent Partial Disablement                                         | See section 2.16                                                                                                                            | See section 2.16                  | See section 2.16                  |
| 6. Paraplegia                                                            | £Nil / £75,000 (if 1. Is £50,000)                                                                                                           | £Nil / £75,000 (if 1. Is £50,000) | £Nil / £75,000 (if 1. Is £50,000) |
| 7. Quadriplegia                                                          | £Nil / £125,000 (if 1 is £50,000)                                                                                                           | £Nil / £125,000 (if 1 is £50,000) | £Nil / £125,000 (if 1 is £50,000) |
| 8. Temporary Total Disablement                                           | £250                                                                                                                                        | £250                              | £250                              |
| 9. Temporary Partial Disablement                                         | 50% of 8.                                                                                                                                   | 50% of 8.                         | 50% of 8.                         |
| Benefit Period - temporary disablement                                   | 104 weeks                                                                                                                                   | 104 weeks                         | 104 weeks                         |
| Deferment Period - temporary disablement                                 | 0 days                                                                                                                                      | 0 days                            | 0 days                            |

### Operative endorsements

None.

## Part P - Legal expenses

Effective date: 04/08/2026

| Section                                        |               |
|------------------------------------------------|---------------|
| 3. Employment Disputes and Compensation Awards | Operative     |
| 4. Legal Defence                               | Operative     |
| 5. Property Protection and Bodily Injury       | Operative     |
| 6. Tax Protection                              | Operative     |
| 7. Contract Disputes                           | Not operative |
| 8. Statutory Licence Protection                | Not operative |

### Limit of indemnity

£200,000

### Operative endorsements

None.

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