

View our privacy policy online at 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

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.

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.

Data Protection Notice

- 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.

Important Information

Your Council Commercial Combined Insurance policy

Your policy schedule

local.councils@came
andcompany.co.uk
01483 462860

Quote number
19484991

Master policy number
RGBDX6962034

Date of this letter
11th April 2019



redefining / standards



Policyholder details

Holton-Le-Clay Parish Council
Village Hall
Pinfold Lane
Holton-Le-Clay
Grimsby
Lincolnshire DN36 5DL

Business description

Parish Council

Population

5000

Your period of insurance

Date this cover starts: 1st June 2019
Date this cover expires: 31st May 2020
Renewal date: 1st June 2020

Your 3 Year Long Term Agreement Premium

Premium: £1,476.90

Insurance Premium Tax (IPT) at the current rate: £177.23

Total amount payable: £1,654.13

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 June

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

Quote covers

Property damage section	
Property insured	Sum insured
All risks including theft	
Buildings including subsidence (unless otherwise specified)	£237,776.93
General Contents	£25,076.65
Gates & Fences	£12,462.10
Mowers & Machinery	£1,597.63
Natural Surfaces	£0.00
Other Surfaces	£0.00
Office Contents	£0.00
Outside Equipment	£0.00
Playground Equipment	£98,396.81
Sports Equipment	£0.00
Street Furniture	£35,129.71
War Memorials	£4,200.90
Additional covers	
Cover	Limits
Bequeathed property	Buildings: 100,000 or 10% of the buildings sum insured, whichever is the lower. Contents: £10,000 any one item £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 whichever is the lower
Contract works	10% of the buildings sum insured or £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 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 whichever is the lower
Class 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 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
Contents definition automatically includes	Limits
Personal effects including pedal cycles	£10,000
Rare books	£2,500 item limit, £10,000 total
Outdoor furniture etc	£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

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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

Additional covers
 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

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
		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		
<p>GC02 Floating amount insured (Business interruption)</p> <p>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.</p>		
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		
Cover details		
		Limits
		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
		£2250,000
		Excess
		Each and every claim
		£250
Endorsements that apply to this section		

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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

Employers liability section **Included**

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

1. Death	£100,000
2. Loss of limb	£100,000
4. Permanent total disablement	£100,000
5. Temporary total disablement	£500 payable for up to 104 weeks excluding the first 2 weeks of disablement
6. Temporary partial disablement	£500 payable for up to 104 weeks excluding the first 2 weeks of disablement

Insured Person(s)	Employees councillors & volunteers
Operative Time	Whilst undertaking business activities
Benefits	Injury resulting in; Injury resulting in; Death
Benefit payable	

Group personal accident section **Included**

Specific section conditions that apply to this section	n/a
2 Minimum security standards condition – Level 1	

£5,000,000	Terrorist Act
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

Public Liability £10,000,000 any one event

Hires Indemnity £5,000,000

Libel and slander £500,000

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 any one period of insurance

Safety legislation costs £1,000,000 any one period of insurance

Terrorist Act £2,000,000 any one period of insurance

Loss of third-party keys £2,500 any one period of insurance

Unauthorised use of third-party telephones by your employees £2,500 any one period of insurance

Excesses

Property damage £250

Clean up costs £250

All other claims £250

Endorsements that apply to this section

As per Property damage and Business interruption section

Terrorism section

Not Included

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.

The limit under this cover is as stated in the schedule and not as otherwise stated in the policy.

Employee dishonesty cover amendment

Endorsements that apply to this section

Section	Limit of Liability	Excess
Employee Dishonesty	£150,000	£250
Internet & email	£500,000	£nil
Council Legal Liability and Legal Expenses	£500,000	£nil

Council legal liability and legal expenses section (including Employee Dishonesty)

Section	Limit of Liability	Excess
Employment practices Liability	£500,000	£nil

Employment practices liability section

Section	Limit of Liability	Excess
Officers Liability	£500,000	£nil

Officers liability section (Officials Indemnity)

2 Minimum security standards condition – Level 1

Specific section conditions that apply to this section

n/a

Endorsements that apply to this section

Item	Location	Sum insured
Total Selected All Risks	European Union	£0.00
Business Equipment	European Union	£5,000
Excess		£250

Selected all risks section – cover for specific items

n/a

Not included

Equipment breakdown section

Cover details	
Equipment	£0.00
£5,000 total amount insured across all Property sections combined	
Hazardous substances	£5,000
Reconstitution of electronic data	£5,000
Expediting expenses	£5,000
Computers	£5,000
Oil and water storage tanks	£5,000

Additional Endorsements

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