

INSURANCE RENEWAL PROPOSAL
FOR
Draughton Parish Council

Prepared by

Ms Lucy Tallent

7th May 2020

1. Introduction

Thank you for insuring with us last year.

We hope that you will renew your policy with us for the coming year. If you do, you will continue to receive the combination of high quality insurance, excellent service and competitive pricing that we provide.

- **High quality insurance**

Our policy has been designed for Councils such as yours. We have over 20 years of experience working with Town, Parish and Community Councils and are the largest insurer of public services in the UK.

- **Excellent service**

We pride ourselves on providing swift, friendly service. Highlights of this service include: a dedicated Account Manager (you have my direct line and email address); no admin fees when you make a change to your policy; and free access to legal and counselling helplines. Our customer service currently scores 4.7 out of 5 on the independent rating site Feefo.

Should you need to make a claim, it will be managed by our dedicated team of claims specialists. They will work with you to settle the claim quickly and minimise disruption in the meantime. They manage claims ranging from the simplest accidental damage to the most complex legal cases, so, whatever may happen, you will have experts on your side.

- **Competitive pricing**

We are proposing a premium of **£206.09** (including taxes).

This is based on the following understanding of your Council:

- The precept is under £25,000
- The wages and salaries are under £20,000
- All Risk's total is under £10,000 (contents including street furniture, play equipment, office equipment etc)
- There are no major events of public services undertaken during the year (eg events that have more than 100 people, bonfire events or conservation projects with use of power tools etc)

In addition to these benefits, if you choose to renew with us you will have bought from a company that makes a significant contribution to society: The Zurich Community Trust, a registered charity that is funded by corporate and employee donations, has given support to over 600 UK and overseas charities through grants and volunteering programmes.

2. Next steps

It is important that **you carefully read the attached document 'Local Council Policy Schedule'** and check that the facts we have about you are correct and that we have included all the covers that you want.

The Schedule is based on the understanding that your organisation and your insurance needs have not changed in the last year. If either have changed, it is very important that you call us on 01243 832003 or email us at lucy.tallent@zurichtogether.co.uk to discuss these changes.

Once you are happy with the Schedule, all you need to do to purchase your policy is pay the attached invoice.

3. The cost of this policy

The cost of this policy is £206.09 (including taxes).

This is made up of £184.01 for your policy and £22.08 Insurance Premium Tax (at the prevailing rate, which is levied on insurance policies).

This quotation is valid for 90 days from the quotation date specified on the front cover of this proposal.

4. How we will support you

We will be available to support you throughout the year with activities such as:

- Insuring new projects and events which you may be considering
- Making changes to your policy
- De-mystifying the sometimes complicated language used in insurance documents

Our approach to fees:

- We do not charge administrative fees or for providing duplicate documents.
- We will make no charge if you request changes or amendments to your policy that would cost less than £50.

5. Changes to your policy wording

We would like to draw your attention to some specific changes to the Policy schedule. For the most part these amendments are clarifications of the Policy wording, however some of them could be considered to be a change to the Policy terms.

Business Interruption – We have applied a new endorsement that can be found on your policy schedule. This endorsement restates the special extension provided under section 5.2 in respect of notifiable diseases. Whilst our policy limits remain unchanged, notifiable diseases are now clearly defined under the policy providing clarity as to when this cover will operate.

Please email or call me if you have any questions about these changes.

6. How to purchase this policy

Simply pay the attached invoice.

We ask that you pay us within 30 days of the inception date. Failure to do so could result in your insurance being cancelled.

7. Conclusion

This proposal and the attached 'Local Council Policy Schedule' should clearly describe your insurance requirements and how we plan to meet them. If they do not, or if you have any questions, please contact me on 01243 832003 or at lucy.tallent@zurichtogether.co.uk

We hope that a combination of our council expertise, the service we provide, and the price offered will convince you to renew your insurance with us.

Zurich Insurance plc

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

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Mrs Jane C Markham
Draughton Parish Council
The Pines
Draughton
Skipton
North Yorkshire
BD23 6DU

Local Council 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.

Policy Number	YLL-2720838543
Insured	Draughton Parish Council
Business	Parish Council
Period of Insurance	
From	1st June 2020
To	31st May 2021
and any other period for which cover has been agreed.	
Annual Premium	£206.09
Premiums are inclusive of Insurance Premium Tax	
Preparation Date	17th March 2020
Prepared by	Ms Lucy Tallent

Policy Cover Declaration:

You, the Insured, know of no known losses, 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.

Important information

Taking reasonable care

We require that you take reasonable care in managing your activities. Where appropriate this requires you to do the following:

- Keep written risk assessments for your key activities
- Keep written records of your staff and volunteer training. For example, manual handling training, or for use of tools and machinery
- Abide by any rules, guidelines or advice that is given to you by any relevant authority, such as a Local Authority, or the Health and Safety Executive

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

Item Description	Sum Insured	Excess
Total Assets	£10,000.00	£100

The excess stated applies to each and every loss.

Operative Endorsements: 1, 2, 3 & 7 (see pages 31 - 33)

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) (see page 33)

Operative Endorsements:

‘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: £10,000,000

Excess: £100 each and every claim in respect of Section 2(d)(ii)

5.OFFICIALS INDEMNITY

'Under Part E - Public Liability, for the purposes of Section 3 - Financial Loss, employee is held to include member'

There is no additional premium required for this cover.

PART G – Employers Liability

Limit of Indemnity: £10,000,000

Operative Endorsements:

PART H – Libel and Slander

Sum Insured £100,000

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

PART N – Fidelity Guarantee

Persons Guaranteed:	Sum Insured
All MEMBERS and EMPLOYEES	£25,000

Excess: £100 each and every loss

PART O – Personal Accident

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

Persons Insured:

Employees

Capital Sum	£20,000.00
Weekly Sum	£50.00
Cover	Sections 2 and 3 - Accident and Assault Cover

Directors/Councillors

Capital Sum	£20,000.00
Weekly Sum	£50.00
Cover	Sections 2 and 3 - Accident and Assault Cover

Operative Endorsement:

1) Age extension endorsement

Special Condition 4 of Section 5 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

The Claims Handling Agent is DAS Legal Expenses Insurance Company Limited.

Section:

3. Employment Disputes	
(A) Legal Expenses	Operative
(B) Employment Compensation Awards	Operative
4. Legal Defence	Operative
5. Property and Personal Injury	
(A) Personal Protection	Operative
(B) Personal Injury	Operative
6. Tax Protection	Operative
7. Contract Disputes	Not Operative
8. Statutory Licence Protection	Operative
Limit of Indemnity:	£100,000

The following is also operative: EPL Extension
Section 2 (c) shall read:

(c) in civil claims other than claims under Section 3 it is always more likely than not that a Person Insured will recover damages (or obtain any other legal remedy which the **insurer** has agreed) or make a successful defence.

Provisos (i) (1), (i) (2) and (ii) to Section 3 (B) are deleted.

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.

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	
Buildings, Contents including All Risk Items	Property Claims	Tel:	0800 335 500 (out of hours Emergency: 0800 028 0336)
Business Interruption		Fax:	0800 232 1917
Money		Email:	zmpropertyclaims@uk.zurich.com
Works In Progress		Address:	Zurich Property Claims, PO Box 3303, Interface Business Park, Swindon, SN4 8WF
Public Liability	Liability Claims	Tel:	0800 335 500
Employers Liability		Fax:	0800 232 1917
Personal Assault under Money		Email:	farnboroughnewliabilityclaims@uk.zurich.com
Personal Accident		Address:	Zurich Municipal, Casualty Claims, Zurich House, PO Box 314, 2 Gladiator Way, Farnborough, GU14 6GB
Financial & Administrative Liability			
Professional Negligence			
Hirers Liability			
Fidelity Guarantee			
Libel & Slander			
Engineering Insurance			
Engineering – Deterioration of Stock			
Business Travel			
Motor	Motor Claims	Tel:	0800 232 1931 (out of hours Emergency: 0800 026 1789)
		Fax:	01489 589413
		Email:	zmnewmotorclaims@uk.zurich.com
		Address:	Zurich Municipal Motor Claims, PO Box 3322, Interface Business Park, Swindon, SN4 8XW
Legal Expenses	Das Legal Claims	Tel:	0117 976 2030 (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
2. If necessary, a claim form will be sent out to you for completion, or you will be asked to send details in writing
3. In the event of uncertainty, please call the relevant office for guidance.
4. Out of hours/Emergency Property losses - please contact 0800 028 0336

Track open claims on-line at: <http://www.zurich.co.uk/municipal/customerbenefits/register.htm>

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To Whom It May Concern

Name of Insured: Draughton Parish Council

This is to confirm that Draughton Parish Council have in force with this Company until the policy expiry on 31st May 2021 insurance incorporating the following essential features:

Policy Number: YLL-2720838543

Renewal Date: 1st June 2021

Limits of Indemnity:

Public Liability:	£10,000,000 any one event
Products Liability:	£10,000,000 for all claims in the aggregate during and one period of insurance
Pollution Liability:	As per Products Liability
Employers' Liability:	£10,000,000 any one event inclusive of costs
Official's Indemnity:	As below

Zurich's Public Liability cover includes financial loss for your councillors. We indemnify them in respect of all sums which you may become legally liable to pay as damages and claimants costs and expenses for financial loss arising as a result of a negligent act or accidental error or omission, alleged or committed.

Whilst other insurers will offer separate officials indemnity; we feel our Public Liability cover offers a bespoke solution for the needs of Parish and Town Councils

Excess:

Public Liability/Products Liability/Pollution Liability: £100 each and every claim in respect of Third Party Property Damage

Employers' Liability: Nil any one claim

Indemnity to Principals

Covers include a standard Indemnity to Principals Clause in respect of contractual obligations.

Full Policy

The policy documents should be referred to for details of full cover.

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Financial Conduct
Authority.
Details about the extent of
our
regulation by the Financial
Conduct Authority are
available
from us on request.
These details can be
checked
on the FCA's Financial
Services
Register via their website
www.fca.org.uk or by
contacting
them on 0800 111 6768.
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Certificate of Employers' Liability Insurance(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 2008 (the Regulations), a copy of this certificate must be displayed at all places where you employ persons covered by the policy or an electronic copy of the certificate must be retained and be reasonably accessible to each employee to whom it relates)

Policy No.	YLL-2720838543
1. Name of policyholder	Draughton Parish Council
2. Date of commencement of insurance policy	01/06/2020
3. Date of expiry of insurance policy	31/05/2021

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UK Branch Head Office:
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3000 Parkway,
Whiteley, Fareham, Hampshire
PO15 7JZ.

We hereby certify that subject to paragraph 2:

1. The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney (b)
2. (a) the minimum amount of cover provided by this policy is no less than £5 million (c)

Signed on behalf of Zurich Insurance plc (Authorised Insurer).

Signature



Vibhu Sharma
CEO – Zurich UK General Insurance

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Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

Draughton Parish Council
The Pines
Draughton
Skipton
North Yorkshire
BD23 6DU

**Zurich Town, Parish and
Community Council Team**
PO Box 726
Chichester
PO19 9PS

Invoice

Invoice Date: 7th May 2020

Invoice No: 44587825

Client ref: 3700642

Policy	Policy Term	(£) Premium
YLL-2720838543	01/06/2020-31/05/2021	184.01
Inspection Contract (If Applicable)		0.00
Sub total		184.01
Inspection Contract VAT @ prevailing rate		0.00
Insurance Premium Tax (IPT) @ prevailing rate		22.08
TOTAL		£206.09

Payment should be received within 30 days of effective date.

Please make cheques payable to **Zurich Municipal** and send to Zurich Town, Parish and Community Council Team, PO Box 726, Chichester, PO19 9PS

If paying by BACS, please note our new bank details and amend your records accordingly.

Acc Name: Zurich Town & Parish, Insurer Trust Account Acc Number: 23110249
Sort Code: 20 – 65 - 82 Bank: Barclays Bank PLC

Please quote your Policy Number on all BACS transactions

Invoice Queries

Phone: 0800 917 9426

Email: accounts@zurichtownandparish.co.uk

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Draughton Parish Council
The Pines
Draughton
Skipton
North Yorkshire
BD23 6DU

**Zurich Town, Parish and
Community Council Team**
PO Box 726
Chichester
PO19 9PS

Remittance Advice

Invoice Date: 7th May 2020

Invoice No: 44587825

Client ref: 3700642

Policy	Policy Term	(£) Premium
YLL-2720838543	01/06/2020-31/05/2021	184.01
Inspection Contract (If Applicable)		0.00
Sub total		184.01
Inspection Contract VAT @ prevailing rate		0.00
Insurance Premium Tax (IPT) @ prevailing rate		22.08
TOTAL		£206.09

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