



Date of this letter
30th April 2020

Master policy number
RGBDX6962034

Quote number
1607933

 **01483 462860**

 local.councils@cameandcompany.co.uk

Your policy schedule

Your Council Commercial Combined Insurance policy

Important Information

- 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.

Data Protection Notice

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.

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.

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

Policyholder details

Marchwood Parish Council
Marchwood Village Hall
Village Centre
Marchwood
Southampton
Hampshire
SO40 4SX

Business description

Parish Council

Population

10000

Your period of insurance

Date this cover starts: 1st June 2020

Date this cover expires: 31st May 2021

Renewal date: 1st June 2021

Your Annual and 3 Year Long Term Agreement Premium

Premium: £3,358.29

Insurance Premium Tax (IPT) at the current rate: £402.99

Total amount payable: £3,761.28

Endorsements that apply to this section, if the LTA is accepted:

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 earned during the period of the agreement. 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

e. This long term agreement will expire on: 31st May 2023

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	Included
Property insured	Sum insured
Small Portakabin at Lloyd Recreation Ground	
	£7,189.28
Bridge off Evergreen Close	
	£25,700.18
Large Portakabin, Lloyd Recreation Ground Main Rd Marchwood Southampton Hampshire SO40 4US	
	£103,534.98
Total	£136,424.44
All risks including theft	
Buildings including subsidence (unless otherwise specified)	£136,424.44
General Contents	£15,065.96
Gates & Fences	£29,280.56
Mowers & Machinery	£5,661.93
Natural Surfaces	£0.00
Other Surfaces	£0.00
Office Contents	£10,790.36
Outside Equipment	£0.00
Playground Equipment	£139,358.48
Sports Equipment	£3,120.00
Street Furniture	£45,591.00
War Memorials	£23,702.14
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
AXA Schedule070419	
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
Glass 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, heaters, ornaments and statues located outside and within the confines of your premises	£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

Endorsements that apply to this section

“Excess Amendments

The excesses under the **Property damage section** are restated as follows:

Damage by fire, lightning, explosion, aircraft, riot, civil commotion, strikers, locked out workers, persons taking part in labour disturbances or earthquake: £250

Flood damage: £250

Malicious damage, theft or attempted theft: £400

Theft of building fabric: £400

Impact damage: £400

Subsidence excess: £1,000

Contract works: £250

All other damage: £400”

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

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

Additional covers

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

CC02 Floating amount insured (Business interruption)

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.

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	£250,000
Excess	
Each and every claim	£250
Endorsements that apply to this section	
n/a	
Specific section conditions that apply to this section	
2 Minimum security standards condition – Level ¹	

Group personal accident section

Included

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

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:

¹ . Death	£100,000
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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

Employers liability section	Included
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
Terrorist Act	£5,000,000 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	Limit of indemnity
Public Liability	£10,000,000 any one event
Hirers Indemnity	£5,000,000
Libel and slander	£500,000 any one period of insurance
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

n/a

Selected all risks section – cover for specific items

Item	Location	Included Sum insured
Civic Regalia	European Union	£0.00
Artwork	European Union	£0.00
Museum Articles	European Union	£0.00
Total Selected All Risks	European Union	£0.00
Business Equipment	European Union	£5,000
Excess		£250

Specific section conditions that apply to this section

2 Minimum security standards condition – Level 1

Endorsements that

apply

to this section

n/a

Officers liability section (Officials Indemnity)**Included**

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

Employment practice liability section**Included**

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

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

Section		Limit of Liability	Excess
Council Legal Liability and Legal Expenses	✓ covered	£500,000	£nil
Internet & email	✓ covered	£500,000	£nil
Employee Dishonesty	✓ covered	£434,000	£250

Endorsements that apply to this section

Employee dishonesty cover amendment

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

CC0015 Council legal liability excess amendment

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.

Terrorism section**Not Included****Cover details**

As per Property damage and Business interruption section

Equipment breakdown section**Not included**

Cover details

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

Additional Endorsements

The following exclusion is added to **your policy** (**not applicable to** *Group Personal Accident, Employers liability, Public & products liability, Officers liability, Employment practices liability, Council legal liability & legal expenses, Terrorism and Equipment breakdown sections*) **Coronavirus exclusion**

In respect of all cover provided under **your policy** and notwithstanding any other provision, no cover is provided under **your policy** for any claim, loss, liability, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.

This exclusion also applies to any claim, loss, cost or expense of whatever nature directly or indirectly arising out of, contributed to by or resulting from:

- 1 any fear or threat (whether actual or perceived) of; or
- 2 any action taken in controlling, preventing, suppressing or in any way relating to any outbreak of;

coronavirus disease (COVID-19), severe acute respiratory syndrome coronavirus 2 (SARS-CoV-2), or any mutation or variation thereof.

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy)

POLICY No RGBDX6962034

1. **NAME OF POLICYHOLDER** Marchwood Parish Council
2. **DATE OF COMMENCEMENT OF INSURANCE POLICY** 1st June 2020
3. **DATE OF EXPIRY OF INSURANCE POLICY** 31st May 2021

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 **(b)** Northern Ireland, the Isle of Man, the Island of Guernsey, the Island of Jersey and the Island of Alderney; and
2. (a) the minimum amount of cover provided by this policy is no less than £5 million **(c)**

Signed on behalf of AXA Insurance UK plc
(Authorised Insurer)



Claudio Gienal
CEO - AXA UK & Ireland

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.*

SCHEDULE

Policy Number - 9284890/5951928

The information contained on this page is confidential and should not be sent to third parties

INSURANCE DETAILS

Period of insurance : Continuous cover from **1st June 2020** until the policy is cancelled
Date issued to insured: 23rd April 2020
Underwritten by : Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy
Payment method : Payment by Broker's Account

INSURED DETAILS

Insured : Lloyds Recreation Ground
Address : Marchwood Village Hall
Village Centre
Marchwood
Hampshire
SO40 4SX
Additional insureds : There are no Additional Insureds on this policy
Business : Recreation Ground
General terms and conditions wording : 11604 WD-HSP-UK-PAC-GTC(4)
The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below

PREMIUM DETAILS

Annual premium :	£1,900.52	Annual Tax :	£228.06	Total :	£2,128.58
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SCHEDULE

Local councils & not-for profit organisations scheme

PROPERTY – BUILDINGS

Section wording 11600 WD-HSP-UK-PAC-PYB(4)
Insurer HiscoxInsurance CompanyLimited

Premises : 'Pavilion' - Main Road, Marchwood, Southampton, Hampshire, SO40 4YA £529,165.30

Item description	Excess	Amount Insured
Total Buildings	£250.00	£529,165.30
Gates and fences	£250.00	£0.00
Fixed outside equipment	£250.00	£7,376.45
Street furniture	£250.00	£4,108.59
War memorials	£250.00	£0.00
Playground equipment	£250.00	£37,639.02
Sports surfaces	£250.00	£0.00
Other surfaces	£250.00	£123,635.38
Rent receivable	£250.00	£0.00

Excess applies to: Each and every loss

Special excesses

Losses from subsidence £1,000 each and every loss

Additional cover (in addition to the overall limit/amount insured above)

Trace and access	£5,000
Emergency services	£5,000
Loss prevention costs	£25,000
Additions to buildings	£50,000
Inadvertent omissions	£500,000
Trees, shrubs and plants	£25,000
Bequeathed buildings	£50,000
Discharge of oil	£10,000 in total during any one period of insurance, across all Property sections combined
Contract works and site materials	£75,000

Endorsements

SCHEDULE

6351.0

Floating amount insured (Buildings)

SCHEDULE

PROPERTY – CONTENTS

Section wording 11602 WD-HSP-UK-PAC-PYC(5)
Insurer Hiscox Insurance Company Limited

Premises : 'Pavilion' - Main Road, Marchwood, Southampton, Hampshire, SO40 4YA £529,165.30

Item description	Excess	Amount Insured
General contents including computer and ancillary equipment	£250.00	£2,738.99
Gardening equipment, plant and machinery	£250.00	£0.00
Sports equipment	£250.00	£3,887.92
Rent payable	£250.00	£0.00

Excess applies to Each and every loss
Geographical limits: United Kingdom

Additional cover (in addition to the overall limit/amount insured above)

Costs following glass breakage	£10,000
Additions to contents	£10,000 or 10% of the amount insured for contents, whichever is the greater
Money in the insured location while open for business or in a locked safe	£1,000
Money in transit or at the home of any councillor, trustee, employee or volunteer	£1,000
Money at all other times	£1,000
Money - non-negotiable instruments	£250,000
Identity fraud	£5,000
Personal effects	£5,000
Reconstitution of electronic data	£5,000
Reconstitution of other business documents	£5,000
Lock replacement	£10,000
Building damage by theft	£10,000
Personal assault - death	£10,000 per person
Personal assault - total loss or permanent and total loss of use of one or more limbs	£10,000 per person
Personal assault - total and irrecoverable loss of sight in one or both eyes	£10,000 per person
Personal assault - disablement which totally prevents the injured person from carrying out all parts of their usual occupation	£100 per week up to a maximum of 104 weeks
Metered water and fuel	£5,000
Outdoor items	£5,000
Marquees	£10,000
Refrigerated stock	£2,500
Undamaged tenant's improvements	£5,000
Contents temporarily elsewhere including whilst in transit	£25,000 or 10% of the amount insured for contents, whichever is the less

SCHEDULE

Exhibitions stands and equipment temporarily elsewhere	£25,000 or 10% of the amount insured for contents, whichever is the less
Defibrillators	£5,000
Bequeathed property	£5,000
Fund raising events	£5,000
Contents kept at home	£25,000 or 10% of the amount insured for contents, whichever is the less
Fraud and dishonesty	£150,000 in the aggregate per period of insurance

Endorsements

6222.0 Amendment of cover (Fidelity guarantee)
6349.1 Floating amount insured (Contents)

PROPERTY AWAY FROM THE PREMISES

Wording 11602 WD-HSP-UK-PAC-PYC(5)
Insurer Hiscox Insurance Company Limited

Item description	Excess	Amount Insured
All business equipment	£250.00	£5,000

Excess applies to: Each and every loss
Geographical limits: European Union, United Kingdom of Great Britain and Northern Ireland, Channel Islands, Isle of Man and Gibraltar

Endorsements

65.0 Contents temporarily elsewhere

PROPERTY – BUSINESS INTERRUPTION

Section wording 11601 WD-HSP-UK-PAC-PYI(5)
Insurer Hiscox Insurance Company Limited
Premises : 'Pavilion' - Main Road, Marchwood, Southampton, Hampshire, SO40 4YA £529,165.30

Item description	Amount Insured
Loss of income	£10,000
Additional increased costs of working	£10,000

Indemnity period 12 Months

SCHEDULE

Additional cover	(in addition to the overall limit/amount insured above)
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Key person	£250 per week up to a maximum of £2,500 per period of insurance
Unauthorised use of public utilities	£100,000 or the total amount insured for Business interruption, whichever is less

Special limits	(included within and not in addition to the overall limit/amount insured above)
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Denial of access	£100,000 or the total amount insured for Business interruption, whichever is less
Non-damage denial of access	£100,000 or the total amount insured for Business interruption, whichever is less
Bomb threat	£100,000 or the total amount insured for Business interruption, whichever is less
Suppliers	£100,000 or the total amount insured for Business interruption, whichever is less
Public utilities	£100,000 or the total amount insured for Business interruption, whichever is less
Public authority	£100,000 or the total amount insured for Business interruption, whichever is less
Failure of safety equipment	£100,000 or the total amount insured for Business interruption, whichever is less
Loss of attraction	£100,000 or the total amount insured for Business interruption, whichever is less
Alternative hire costs	£5,000
Equipment breakdown	Not Insured

Endorsements

6350.1 Floating amount insured – (Business interruption)

EQUIPMENT BREAKDOWN

Section wording	11609 WD-HSP-UK-PAC-EQB(3)
Insurer	Hiscox Insurance Company Limited
Amount insured	£0.00
Limit applies to	Total amount insured across all property sections combined
Excess	£250.00
Excess applies to	Each and every loss

Special Limits	(included within and not in addition to the overall limit/amount insured above)
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Hazardous substances	£5,000 total amount insured across all Property sections combined
Reconstitution of electronic data	£5,000
Expediting expenses	£5,000
Computers	£5,000
Oil and water storage tanks	£5,000

SCHEDULE

EMPLOYERS' LIABILITY

Section wording	11603 WD-HSP-UK-PAC-EL(4)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£10,000,000
Limit applies to	Each and every occurrence including costs
Geographical limits	Worldwide
Applicable courts	United Kingdom

Special Limits (included within and not in addition to the overall limit/amount insured above)

Criminal defence costs	£100,000 in the aggregate
Terrorism	£5,000,000 in the aggregate

Endorsements

3121.0	Employers Liability Tracing Office (ELTO) – mandatory information required
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PUBLIC AND PRODUCTS LIABILITY

Section wording	11607 WD-HSP-UK-PAC-GL(4)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£10,000,000
Limit applies to	Each and every occurrence, defence costs in addition, other than for pollution or for products to which a single aggregate policy limit including defence costs applies
Excess	£250
Excess applies to	Each and every claim for property damage only
Geographical limits	United Kingdom
Applicable courts	United Kingdom

Additional cover (in addition to the overall limit/amount insured above)

Unauthorised use of third party telephones by your employees	£2,500 any one period of insurance
Loss of excess or no claims discount	£250 any one period of insurance
Loss of third party keys	£2,500 any one period of insurance
Defamation and intellectual property rights	£500,000 any one period of insurance

Special Limits (included within and not in addition to the overall limit/amount insured above)

Criminal defence costs	£100,000 in the aggregate
Pollution defence costs	£100,000 in the aggregate
Hirer liability	£5,000,000 in the aggregate

Endorsements

6080.0	Firework/bonfire condition endorsement
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INTERNET AND EMAIL

SCHEDULE

Section wording	11605 WD-HSP-UK-PAC-IE(4)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£50,000
Limit applies to	In the aggregate including costs
Excess	£500
Excess applies to	Each claim or loss excluding defence costs
Geographical limits	Worldwide
Applicable courts	Worldwide excluding claims brought in USA or Canada

Endorsements

257.0	Business performed in the past for IE
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OFFICIALS' AND TRUSTEES' INDEMNITY

Section wording	11614 WD-HSP-UK-PAC-DO(5)
Insurer	Hiscox Insurance Company Limited
Policy limit	£500,000
Limit applies to	In the aggregate including costs
Legal representation costs	£15,000
Legal representation basis	In the aggregate any one period of insurance
Geographical limits	United Kingdom
Applicable courts	United Kingdom

Endorsements

705.4	Prior & pending litigation date
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COMMERCIAL LEGAL PROTECTION (DAS)

Section wording	9927 WD-HSP-UK-CHR-DAS(3)
Insurer	DAS Legal Expenses Insurance Company Limited
Section limit	£100,000
Limit applies to	All claims resulting from one or more event arising at the same time or from the same originating cause
Excess	£200
Excess applies to	Each and every claim arising from aspect enquiries only
Geographical limits	For insured incidents 2 Legal Defence (excluding 2(4)), and 3(b) Bodily Injury: The European Union, the United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, Romania, San Marino, Serbia, Switzerland and Turkey (west of the Bosphorus). For all other insured incidents: The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands

Endorsements

524.0	Commercial legal protection
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PERSONAL ACCIDENT

SCHEDULE

Section wording 11608 WD-HSP-UK-PAC-PA(4)
Insurer Hiscox Insurance Company Limited

Personal accident

Capital benefit £100,000
Temporary benefit £500 per week
Medical expenses £10,000
Insured persons Councillors, trustees, volunteers and employees of the insured
Operative time While working for you or on your behalf
Geographical limits United Kingdom

Special limits (included within and not in addition to the overall limit/amount insured above)

Death 100% capital benefit amount per person
Loss of one limb 100% capital benefit amount per person
Loss of one eye 100% capital benefit amount per person
Loss of two limbs 100% capital benefit amount per person
Loss of two eyes 100% capital benefit amount per person
Loss of one limb and one eye 100% capital benefit amount per person
Loss of hearing 100% capital benefit amount per person
Loss of speech 100% capital benefit amount per person

Permanent total disablement 100% capital benefit amount per person
Temporary total disablement £500 per week, up to a maximum of 104 weeks, an excess of 14 days applies
Temporary partial disablement £500 per week, up to a maximum of 104 weeks, an excess of 14 days applies
Maximum accumulation £1,000,000 any one loss in the aggregate

CRISIS CONTAINMENT

Wording 15369 WD-HSP-UK-PAC-CRI(1)
Insurer Hiscox Insurance Company Limited
Limit of indemnity £25,000
Limit applies to Per crisis and in the aggregate during any one period of insurance
Geographical limits The United Kingdom of Great Britain and Northern Island, the Isle of Man and the Channel Islands.

Special limits (included within and not in addition to the amount insured above)

Outside working hours discretionary crisis mitigation costs £2,000

Endorsements

9003.0 Crisis containment provider: Hill & Knowlton

SCHEDULE

Business Travel – NOT INSURED

Section wording	9522 TRA Portfolio
Insurer	Hiscox Insurance Company Limited
Insured persons	Councillors and employees of the insured
Operative Times	While on a business trip in the insured person's usual country of residence involving a pre-booked overnight stay away from home or a flight in a commercial aircraft, and business travel outside the insured person's usual country of residence, starting from the time of leaving the insured person's home or place of work whichever is later, until return to the insured person's home or place of work, whichever is first.
Excess	£150
Excess applies to	Each and every loss

Benefits

Medical expenses, emergency travel and repatriation expenses	£2,000,000 any one claim
Hospital benefit	£30 for each complete 24 hour period, up to a maximum of £2,400 in all
Funeral expenses	£5,000 any one claim
Cancellation and curtailment	£5,000 any one claim
Replacement staff	£5,000 any one claim
Missed departure	£1,000 any one claim
Travel delay	£30 per hour after the first 8 hours delay, up to a maximum of £240 in all
Personal property	£1,000 any one claim
Temporary loss of baggage	£500 any one claim
Money	£750 any one claim
Business travel documents	£225 any one claim
Extra costs to replace travel documents	£750 any one claim
Hi-jack and kidnap	£250 per day, up to a maximum of £10,000 in all
Personal liability	£2,000,000 any one claim
Legal expenses	£25,000 any one claim

PROPERTY- TERRORISM

Section wording	6243 WD-PIP-UK-PRE(3)
Insurer	Hiscox Insurance Company Limited

Material damage

Amount insured	Excess
£0.00	£250.00

Business interruption

Amount insured	Excess
£0.00	£250.00

SCHEDULE

SCHEDULE

The General Terms of this policy and the terms, conditions and exclusions of the relevant sections all apply to this endorsement except as modified below:

Property – buildings clauses in full

Clause	6351.0	<p>Floating amount insured (Buildings)</p> <p>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 activities within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and the Republic of Ireland. The amount insured is the most we will pay in total for damage to such items however many locations are affected.</p>
Clause	308.0	<p>Flat roof condition</p> <p>We will not make any payment for damage arising directly or indirectly from any deficiency of a flat roof unless the roof is inspected once every 2 years by a competent person and any defects are rectified within 14 days.</p>

Property – contents clauses in full

Clause	6222.0	<p>Amendment of cover: fidelity guarantee</p> <p>What is not covered, 9 is amended to read as follows:</p> <p>g. loss by fraud or dishonesty of a councillor or any other person working under a contract of service with you, other than where cover is provided under Additional cover, Fidelity guarantee.</p> <p>How much we will pay, Fraud and Dishonesty is deleted.</p> <p>The following is added to What is covered, Additional cover:</p> <p>Fidelity guarantee</p> <p>23. your financial loss resulting solely and directly from fraud or dishonesty of a councillor or any other person working under a contract of service with you, discovered by you during the period of insurance provided that:</p> <p>a. dual controls exist for the signing of cheques, issuing instructions for disbursements of assets or funds, fund transfer procedures and investment; and</p> <p>b. you were unaware of any previous act of fraud or dishonesty committed in the course of their employment by such councillor or any other person working under a contract of service with you; and</p> <p>c. there was a clear intention to cause you financial loss and to obtain a personal financial gain over and above salary, bonus or commission; and</p> <p>d. your financial loss was wholly sustained within the 12 month period prior to its discovery; and</p> <p>e. the loss is notified to us within ten working days of its discovery by you; and</p>
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SCHEDULE

f. satisfactory references covering a period of two years prior to the commencement of employment for all new clerks and any other person under a contract of service with **you** are obtained from:

- i. a previous employer; or
- ii. an accountant and one other customer in respect of any periods of self employment; or
- iii. the school or college in respect of any full-time education.

The following is added to **How much we will pay**:

Fidelity guarantee

The most **we** will pay for all financial losses covered under **What is covered**, Additional cover, Fidelity guarantee, including the reasonable charges **you** must pay to **your** professional accountant for producing information **we** require in support for a request for settlement under this section, is £150,000.

Clause	6349.1	<p>6349.1 Floating amount insured (Contents)</p> <p>The cover under this section applies to all locations occupied by you in connection with your activities within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and the Republic of Ireland. The amount insured is the most we will pay in total for damage to your contents however many locations are affected.</p>
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Property away from the premises clauses in full

Clause	65.0	<p>Contents temporarily elsewhere</p> <p>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.</p>
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Business interruption clauses in full

Clause	6350.1	<p>6350.1 Floating amount insured (Business interruption)</p> <p>The cover under this section applies to all locations occupied by you in connection with your activities within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and the Republic of Ireland. The amount insured is the most we will pay in total for each interruption to your activities however many locations are affected.</p>
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Employers' liability clauses in full

Clause	3121.0	<p>Employers Liability Tracing Office (ELTO) – mandatory information required</p> <p>You must provide us with the following information for this section of the policy for each entity insured under this section of the policy:</p>
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SCHEDULE

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.

Public and products liability clauses in full

Clause	6080.0	Firework and bonfire condition endorsement
		<p>The following applies to the whole of this policy and is a condition precedent to our liability.</p> <p>We will not make any payment under this insurance unless you comply with all of the requirements below.</p> <p>Whenever you are responsible for any firework or bonfire displays at the insured location, you must ensure that:</p> <ol style="list-style-type: none"> 1. there is a written risk assessment in place for the proposed event; and 2. the fire brigade have been notified of the details of the event at least seven days before the event is due to take place; and 3. the relevant local authorities have been notified and permission for the event granted and you must also ensure that any requirements from the authorities are fully complied with; and 4. all manufacturers' guidelines in respect of the storage and use of fireworks and sparklers are strictly adhered to; and 5. fireworks are purchased from a reputable supplier and are not modified in any way; and 6. all employees or volunteers have received appropriate training (which is recorded in writing) and are aware of the safety procedures for the event; and 7. there is appropriate first aid presence on site, in line with the risk assessment document; and 8. appropriate fire extinguishing equipment is available at the event and employees and volunteers have been instructed in the safe operation and use of such equipment; and 9. all members of the public are kept at least 25 metres from both the display area and any bonfire itself behind appropriate safety fencing; and 10. any bonfire is kept at least 25 metres away from the firework display area and is not located within five metres of any trees, fencing or other combustible material; and 11. any bonfire is kept at least 75 metres away from any premises, car park or storage of any flammable or dangerous material; and 12. there will be no use of accelerants or other flammables on any bonfire; and 13. an appropriate check is made of the weather conditions prior to the event going live, and if appropriate a check is made with the fire brigade as to whether to continue with the event; and 14. at the end of the display, a thorough check is undertaken (which is recorded in writing) of the area to ensure that no potential fire hazards remain. Any bonfire area must be doused in water. <p>We will not make any payment for any claim or loss arising from firework or bonfire displays unless all of the above criteria have been fully complied with.</p>

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Internet and email clauses in full

Clause	257.0	Business performed in the past IE We will not make any payment for any claim or loss which arises from any of your activities performed or any dishonesty committed, or if applicable any document, information or data lost, damaged or destroyed, before 01/06/2018
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Officials indemnity clauses in Full

Clause	705.4	Prior & pending litigation date Prior & pending litigation date 01/06/2018
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Commercial legal protection (DAS) clauses in full

Clause	524.0	Commercial legal protection Legal Expenses - cover for up to £100,000 DAS legal advice line: Tel. 0117 933 0626 Please quote policy reference TS5/6702387 in all correspondence For the purpose of Commercial Legal Protection, We/Our means DAS Legal Expenses Insurance Company Limited, who provide the cover and manage all claims under that section.
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Crisis containment: endorsements

9003.0	Crisis containment provider: Hill & Knowlton Crisis line contact number (24 hours): +44(0)800 8402783 / +44 (0)1206 711796 Crisis containment provider: Hill & Knowlton This contact number will go through to us during working hours , and will go directly to Hill & Knowlton outside of these hours. If you first become aware of a crisis outside of working hours , you must notify us of the crisis as soon as possible within working hours by telephoning +44(0)800 8402783 or +44 (0) 1206 711796.
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Clauses- applicable to the whole policy

Clause	603.0	Commercial assistance & legal advice helpline Your Hiscox policy gives you access to a general business advice line. For advice on employment, prosecutions, health and safety, sex discrimination, tax and European law call +44 (0)870 050 3030 . Using your personal information Hiscox is a trading name of a number of Hiscox companies. The specific company acting as a data controller of your personal information will be listed in the documentation we provide to you. If you are unsure you can also contact us at any time by telephoning 01904 681198 or by emailing us at dataprotectionofficer@hiscox.com We collect and process information about you in order to provide insurance policies and to process claims. Your information is also used for business purposes such as
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fraud prevention and detection and financial management. This may involve sharing your information with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide.

For further information on how your information is used and your rights in relation to your information please see our privacy policy at www.hiscox.co.uk/cookies-privacy.

Long term agreement

As used in this endorsement:

- 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 1st June 2019 and ending on 31st May 2022, 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

SCHEDULE

INFORMATION ABOUT US

This policy is underwritten by Hiscox Underwriting Limited on behalf of the insurers listed below.

Name	Hiscox Underwriting Limited
Registered address	1 Great St. Helens London EC3A 6HX United Kingdom
Company registration	Registered in England number 02372789
Status	Authorised and regulated by the Financial Conduct Authority

Insurers

These insurers provide cover as specified in each section of the schedule.

Name	Hiscox Insurance Company Limited
Registered address	1 Great St. Helens London EC3A 6HX United Kingdom
Company registration	Registered in England number 00070234
Status	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority

Name	DAS Legal Expenses Insurance Company Limited
Registered address	DAS House, Quay Side, Temple Back Bristol BS1 6NH United Kingdom
Company registration	Registered in England number 00103274
Status	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Broker

Name	Came & Company Local Council Insurance is a trading name of Arthur J. Gallagher Insurance Brokers Limited
Registered address	Spectrum House 7 th Floor 55 Blythswood Street Glasgow G2 7AT
Company registration	Registered in Scotland. Registration Number SC108909
Status	Authorised and regulated by the Financial Conduct Authority

SCHEDULE

Additional Endorsements

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE

Policy: 9284890



CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)

Policy number	9284890/5951928
1. Name of policyholder	Lloyds Recreation Ground
2. Date of commencement of insurance policy	1st June 2020
3. Date of expiry of insurance policy	31st May 2021 Both days inclusive

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, the Island of Alderney (b); and
- 2 the minimum amount of cover provided by this policy is no less than £5 million (c).

Signed on behalf of Hiscox Insurance Company Ltd

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.

About the insurer

Insurer	Hiscox Insurance Company Limited
Registered address	1 Great St Helens, London, EC3A 6HX United Kingdom
Company registration	Registered in England number 00070234
Status	Hiscox Insurance Company Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority

Hiscox is a member of ELTO and must collect certain information about the entities insured for UK Employers' liability insurance under your policy.

Information we hold for your policy

Policy number: 9284890/5951928

Insured: Lloyds Recreation Ground

We hold the following information for your policy. Please check it and notify us (or your insurance intermediary if you have one) if anything is incorrect.

Employer/registered company name	Main/registered address	Postcode	HMRC Employer Reference Number (ERN)	ERN not applicable reason
Lloyds Recreation Ground	Marchwood Village Hall Village Centre Marchwood Hampshire SO40 4SX	SO40 4SX		

Please refer to your policy schedule for details of our obligations, your rights and how your information may be used.

Mandatory information - what is required?

Below is a summary of the information we must collect from you to help you provide the correct information.

For the main policyholder and each additional employer or subsidiary company in the UK insured under the policy, the following is required:

1. Employer name
2. Full address of employer including postcode
3. HMRC Employer Reference Number (ERN)

Entities which do not have an HMRC ERN

If any entity insured does not have an ERN, a reason must be supplied to us from the following:

- All employees below PAYE threshold
- Business registered outside England, Scotland, Wales or NI
- The business does not have any employees