

Your Engineering - Renewal Quotation Schedule

Produced on 10 May 2021

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Your Renewal Schedule

Please keep The Schedule safe with Your policy.

This Schedule outlines your cover. Clauses and Conditions applying to your cover are detailed in the Clauses and Conditions Schedule and should be read and understood in conjunction with your policy wording.

Policyholder Details

The Policyholder Marchwood Parish Council
Contact address Marchwood Village Hall
Village Centre
Marchwood, SO40 4SX

The Business

Policy Details

Policy number 100567311ENG
Effective date 01 June 2021
Expiry date 31 May 2022
Annual premium (excluding Insurance Premium Tax) £107.08
Insurance Premium Tax £12.85
Total amount due **£119.93**

Insurance Adviser Details

Your Insurance Adviser ARTHUR J. GALLAGHER INSURANCE BROKERS (CAME & CO)
BLENHEIM HOUSE
1-2 BRIDGE STREET
GUILDFORD
SURREY, GU1 4RY

Important

If the information in The Schedule is incorrect or incomplete, or if the insurance does not meet Your requirements, please tell Us as soon as possible.

You are reminded of the need to tell Us immediately of any circumstances or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant circumstances may invalidate Your policy, or may result in the policy not operating fully.

Summary of Cover

The Policyholder Marchwood Parish Council

The Business

There may be differences in the cover selected between premises, so please check the details carefully.

Sections You have chosen to cover:

Machinery

Other sections available that You have chosen not to cover:

Computer, Plant and Equipment, Renewable Energy, Cyber, Terrorism, Inspection Service



Conditions

The following conditions apply across all sections of your policy in addition to the conditions contained within your Policy Wording unless otherwise stated

Claims Procedure

If in relation to any claim You have failed to fulfil any of the following conditions, You will lose Your right to indemnity or payment for that claim.

You must

- (1) tell Us immediately of any event or occurrence which may result in a claim
- (2) notify the police immediately of loss, destruction or damage caused by malicious persons or thieves
- (3) at Your expense, provide Us with a written claim containing as much information as possible of the loss, liability, destruction, damage, accident or injury, including the amount of the claim within
 - (a) 30 days, or
 - (b) seven days in the case of loss, destruction or damage caused by riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances or malicious persons of You becoming aware of the event or occurrence, or such further time that We may allow
- (4) provide Us with all information and help We require in respect of the claim
- (5) pass to Us unanswered, immediately, all communications from third parties in relation to any event which may result in a claim under this policy
- (6) not admit or repudiate liability, nor offer to settle, compromise, make payment which may result in a claim or pay any claim under this policy without Our written agreement
- (7) allow Us to take over and conduct in Your name the defence or settlement of any claim. You will also allow Us to prosecute at Our own expense and for Our own benefit, any claim for indemnity or compensation against any other person and You must give Us all information and assistance required.

Subjectivity Condition

The insurance cover provided by Aviva may be subject to You or Us carrying out certain actions. We will clearly state below if the insurance provided by Us is subject to You

- (1) providing Us with any additional information requested by the required date(s)
- (2) allowing Us access to The Premises, Your Contract Sites, and/or The Business to carry out surveys
- (3) completing any actions agreed between You and Us by the required date(s)
- (4) allowing Us to complete any actions agreed between You and Us.

Upon completion of these requirements (or if they are not completed by the required dates), We may, at our option

- (1) modify the premium
- (2) make amendments to the terms and conditions of the insurance cover
- (3) require You to make alterations to The Premises for which We have provided an insurance cover by the required date(s)
- (4) withdraw any insurance cover provided
- (5) leave the terms and conditions of the insurance cover and the premium, unaltered.

We will contact You with our decision and where applicable, specify the date(s) by which any action(s) agreed need to be completed by You and/or any decision by Us will take effect.

Our requirements and decisions will take effect from the date(s) specified unless and until We agree otherwise in writing. If You disagree with Our requirements and/or decisions, We will consider Your comments and where We consider appropriate, will continue to negotiate with You to resolve the matter to Your and Our satisfaction. In the event that the matter cannot be resolved We will withdraw the insurance cover.

The above conditions do not affect Our right to withdraw any insurance cover if We discover information material to Our acceptance of the risk that was not disclosed when requesting the original quotation.

Contact Details for Claims and Help

Do You or Your employees use a Smartphone or Tablet Device?

Why not scan the QR Code and store Our contact details directly to Your device?



Contact Details for Claims and Help *(continued)*

Services

As an Aviva customer, You can access additional services to help You keep Your business running smoothly. For Our joint protection telephone calls may be recorded and/or monitored.

Making a Claim

Should you need to make a claim under this policy, please contact us on **0800 015 1498**. Lines are open 9am to 5pm Monday to Friday.

Or e-mail us at: engineering.claims@aviva.co.uk.

Or write to us at: Aviva Engineering Claims, 4th Floor, The Observatory, Chapel Walks, Manchester, M2 1HL.

In all cases, please quote your policy number.

Legal and Tax Helpline 0345 300 1899

Call this helpline anytime, day or night, for advice on legal or tax matters in the United Kingdom. Given in confidence, the advice is free and You pay for just the cost of the call.

Risk Solutions Helpline 0345 366 6666

Call for advice on safety, fire, security and other issues that can affect Your business. Most enquiries can be dealt with over the telephone, but if We can't give you an immediate answer, We will deal with your enquiry within one working day.

This service is available during office hours with an answering service outside these times.

Counselling Service Helpline 0117 934 0105

This is a confidential service available to Your staff to help deal with personal issues such as bereavement, divorce, the threat of violence in the workplace and bullying at work.

Website - www.cutredtape.co.uk

This is Aviva's free website offering many tools and resources to help you manage your business effectively. You'll get access to:

- Over 700 legal and business guides across HR, sales and marketing, finance, technology, law, and risk management;
- Easy to use templates to build legal documents including employee contracts, health and safety policies, dismissal letters;
- Discounts on legal services;
- email alerts on changes in law, legislation and regulation.

To register, please visit www.cutredtape.co.uk and use the voucher code CRTAVIVA for exclusive discounts on a range of legal documents and services.

Machinery Damage

Limit of Indemnity **£250,000**

The Premises 001				
Item	Property Insured	Contingency	Basis of Claim Settlement	Excess
1	Storage Tanks	Sudden and Unforeseen Damage	Reinstatement	£100
Sum Insured		£2,000		

Clauses and Conditions Schedule

Introduction

The Clauses and Conditions included in this Schedule apply to the covers you have selected. This document should be read in conjunction with your cover Schedules.

Machinery

Machinery Damage

Clauses applying to all Machinery Damage Risks on cover (subject otherwise to the terms and conditions shown in Your Policy).

The following clauses are applicable and are displayed in full in Your Policy wording:

Additional Property Insured, Foundations, Surrounding Masonry and Brickwork

The following clauses are applicable and are displayed in full in Your Policy wording with the information below explaining any values relating to each of them:

Damage to Surrounding Property - boiler and pressure plant	Maximum payable any one claim	£250,000
Debris Removal	Maximum payable any one claim	£25,000
Loss Avoidance Measures	Maximum payable any one claim	£25,000
Repair Investigation Costs	Maximum payable any one claim	£25,000
Temporary Hire of Replacement Plant or Machinery	Maximum payable any one claim	£25,000
	Excess period	48 Hours
Temporary Removal	Maximum payable any one claim during transit by sea or air	£100,000
Temporary Repair Costs and Expediting Expenses	Maximum payable any one claim	£25,000

Action You Must Take

The following Conditions apply in addition to any Conditions stated in Your policy wording.

The following Condition applies to all Sections

Reasonable Precautions and Maintenance of Property

You must

- (1) maintain all premises and equipment, including fire extinguishing and security equipment, in a continuous satisfactory state of repair and in full working order in accordance with the manufacturers instructions and servicing requirements.
- (2) take all reasonable precautions to prevent loss, destruction or damage to the property insured and accident or injury to any person or loss, destruction or damage to their property.
- (3) conduct The Business in a lawful manner, complying with all legal requirements and safety regulations.
- (4) keep a record of purchases and sales.

What is a policy summary?

This document provides key information about the insurance policy specifically designed for parish, town and community councils, registered charities and not-for-profit organisations, underwritten by Hiscox. If you have any additional questions, then please contact your insurance broker, Came and Company Local Council Insurance on 01256 395020.

Policy name: Local councils and not-for-profit insurance portfolio

Type of insurance: Commercial combined

Underwritten by: Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company Limited

Significant features and benefits

We offer some of the broadest levels of cover available, giving our customers true peace of mind. All communications, including the policy wordings, are written in plain English with no jargon to ensure that you know exactly what is and, as importantly, what is not covered.

The following are included as standard with this insurance:

Contents which covers accidental physical loss or damage to:

- property which belongs to you or for which you are legally responsible at the insured location;
- your money at the insured location, in a locked safe, at your employees' and volunteers' homes and while in transit;
- the personal effects of your councillors, trustees, employees and visitors while at the insured location;
- outdoor furniture, ornaments and statues that are normally left outdoors within the confines of the insured location;
- exhibition stands and exhibition equipment for which you are legally responsible within the UK and Ireland;
- defibrillators and defibrillator cabinets for which you are legally responsible within the UK and Ireland;
- items bequeathed to you, provided that you tell us the values as soon as possible;
- raffle prizes, auction lots, additional stock and equipment hired in by you for any fund-raising event or religious festival;
- your property which is used and kept at the home of any councillor, trustee or employee of yours.

Contents also covers:

- the cost of replacing or reconstituting your electronic data and business documents if they have been lost or destroyed;
- the cost you incur for any metered water and fuel as a direct result of insured damage to any storage tank or piping;
- your direct financial loss as a result of fraud or dishonesty of any councillor, trustee or employee of yours;
- irrecoverable business travel and accommodation expenses following accidental injury or illness of any councillor, trustee or employee of yours .

Property away which covers accidental physical loss or damage to:

- your portable equipment and property anywhere in the EU;

Business interruption which covers your financial losses resulting from an interruption to your activities caused by:

- insured damage to property which belongs to you or for which you are legally responsible;
- insured damage to property within 1km of the insured location which prevents or hinders access to the insured location;
- failure in the supply of water, gas, electricity or telecommunications for more than 24 hours as a result of insured damage;
- your inability to use the insured location due to restrictions imposed by a public authority.

Business interruption also covers:

- the expenses you incur in replacing any of your key personnel following their illness or accidental bodily injury;
- your financial losses due to the unauthorised use of water, gas or electricity or telecommunications by a third-party.

Employers' liability which covers claims brought against you:

- by your employees and volunteers for bodily or mental injury arising out of their work for you.

Public and products liability which covers claims brought against:

- you for bodily injury of any person or damage to any property which does not belong to you as a result of your activities;
- any hirer of the insured location for bodily injury or property damage arising from their use of the insured location;
- your councillors and trustees for bodily injury or property damage as a result of your activities;
- you for defamation or infringement of intellectual property rights as a result of your activities.

Public and products liability also covers:

- the motor vehicle excess and reduction in no claims discount payable by a councillor, trustee or employee of yours as a result of an accident involving a motor vehicle used in connection with your activities.

Internet and email which covers claims brought against you due to:

- your infringement of intellectual property rights arising from the content of your email, intranet, extranet or website;
- your breach of confidence or invasion of privacy arising from the content of your email, intranet, extranet or website;
- your unauthorised collection or misuse of confidential customer data which you hold electronically.

Internet and email also covers:

- the expenses you incur to repair or replace your website or computer system following damage or destruction by a hacker.

Officials' and trustees' indemnity which covers claims brought against:

- your trustees, directors, officers and members for errors arising from the performance of their duties in that capacity.

Commercial legal protection which covers legal defence costs in connection with:

- disputes with your employees and voluntary workers, allegations of a criminal offence, civil actions following physical damage to your property, appeal proceedings following assessment by HMRC and contractual disputes relating to goods and services.

Personal accident which provides:

- a capital benefit following death or permanent disablement of any of your councillors, trustees, employees and volunteers;
- a weekly benefit following temporary disablement of any of your councillors, trustees, employees and volunteers.

A flexible approach

The following are also available under this insurance:**Buildings which covers:**

- accidental physical loss or damage to insured buildings, including street furniture, memorials and fixed outside equipment.
- the cost of locating and repairing any accidental physical loss or damage to your cables, underground pipes and drains;
- the reasonable and necessary cost you incur to protect insured buildings from imminent insured damage;
- damage to trees, shrubs and plants at the insured location as a result of fire or explosion;
- accidental physical loss or damage to buildings bequeathed to you, provided that you tell us the values as soon as possible;
- accidental physical loss or damage to building works in progress and unfixed materials relating to a building contract.

Equipment breakdown which covers:

- electrical or mechanical breakdown or failure of your electrical equipment and computers at the insured location;
- electrical or mechanical breakdown or failure of your computers while temporarily elsewhere in the UK or Ireland;
- the cost of replacing or reconstituting your electronic data if it has been lost or destroyed following breakdown or failure.

Travel which covers:

- the cost of medical treatment of an insured person while on a business trip outside their usual country of residence;
- extra business travel and accommodation expenses if an insured person misses their scheduled public transport;
- loss of damage to an insured person's personal property or money while on a business trip;
- a capital benefit if an insured person is forcibly or illegally detained following hijack or kidnap while on a business trip.

Significant or unusual exclusions and limitations

Any claims, circumstances or incidents which you know about or ought reasonably to have known about prior to the inception of the policy are excluded unless notified previously. You have an obligation to take reasonable steps to prevent accident or injury and to protect your property against loss or damage. You must keep any property insured under this policy in good condition and repair and you must also take reasonable steps to maintain back-up copies of data files or programmes.

You will normally have to pay an initial amount for each claim made against you under the policy. These excesses may vary and your individual quotation and policy schedule will show the specific excesses applicable to you. Any special conditions, limitations or terms that may apply to an individual risk will also be clearly shown in your quotation and policy schedule.

Contents and Property away do not cover loss or damage:

- caused by wear and tear, inherent defect, rot, fungus, mould, vermin or infestation;
- caused by theft from an unattended vehicle unless the item is out of sight in a locked boot;
- to property being cleaned, worked on or maintained, other than fine art;
- to property while temporarily outside the UK unless it is in your care, custody or control or secured in a locked room or safe.

Equipment breakdown does not cover loss or damage:

- to domestic laundry, kitchen, audio visual and home entertainment equipment used in private living quarters;
- which is recoverable under any maintenance agreement, warranty or guarantee.

Buildings does not cover loss or damage caused by:

- settlement, bedding down or movement of new structures or made-up ground;
- coastal erosion or a rise in the water table;
- storm or flood to gates or fences, other than lych gates;
- the building contractor to building works in progress and unfixed materials relating to a building contract.

Business interruption does not cover:

- illness of or injury to any of your key personnel resulting from any medical condition known to them at the inception date of this policy, unless the condition has been without the need for any medical advice during the previous 24 months.

Employers' liability does not cover any claim or loss due to:

- bodily or mental injury of any of your employees or volunteers while they are offshore;

Public and products liability does not cover any claim or loss due to:

- defamation which arises out of any statement which you knew was defamatory at the time of publication;
- infringement, use, or disclosure of a patent, or any use, disclosure or misappropriation of a trade secret;
- the ownership or use of any aerial device, hovercraft, watercraft or any mechanically propelled vehicle or trailer;
- designs, plans, specifications, formulae, directions or advice prepared or given by you;
- the failure of any of your products or any service provided by you to perform its intended function or purpose;
- bodily injury directly or indirectly caused by abuse, assault, harassment, mistreatment or maltreatment.

Internet and email does not cover any claim or loss due to:

- any computer virus written or created by you or any of your councillors, trustees or employees;
- any data or software unique to you.

Officials' and trustees' indemnity does not cover any claim or loss due to:

- any act intended to secure a personal profit or advantage to which any insured person was not legally entitled;
- an insured person's operation or administration of any defined benefit pension scheme;
- a breach of or failure to provide professional duties or services;
- any employee's termination of employment, breach of any employment contract or employment related discrimination.

Commercial legal protection does not cover:

- any claim reported more than 180 days after the insured person should have known about the incident;
- any costs and expenses incurred before the written acceptance of a claim by DAS.

Personal accident does not cover:

- any injury or illness resulting from any emotional or psychiatric disorder or condition;
- any injury or illness resulting from pregnancy or any condition connected with pregnancy or childbirth.

Travel does not cover:

- any person who has been advised not to travel for medical reasons or who is recovering from a serious injury or illness;
- any person who is 71 years or older at the inception date of this policy;
- any claim resulting from pregnancy or childbirth within two months before and two months after the date of delivery;
- any claim resulting from any emotional or psychiatric disorder or condition.

Your obligations

Remember, your premium and insurance cover will be based specifically on the details you provide to us. So the information you give us will form a record of your unique combination of demands, needs and circumstances.

Please make sure the information you send us is complete and accurate, and inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. This is particularly important before taking out a policy, but it also applies throughout the life of a policy.

You need to bear in mind:

- if you fail to disclose any information material to the insurance you could invalidate the policy and claims may not be paid;
- you should read and check all insurance documents to ensure that you are aware of the cover, limits and other terms that apply;
- please be aware of all terms and conditions of your policy as failure to comply with them could invalidate it;
- in the event of a claim, you should take note of the required procedures, such as prompt notice to us of the claims, as stated in the policy documentation;
- as with any insurance, you have an obligation to take reasonable steps to mitigate any loss.

Policy length

This is not an annual policy. Your policy will run on a continuous basis of insurance and will continue whilst your payments are kept up to date. You must tell us of any changes to your circumstances as described in your insurance policy and we will then have the option of amending the terms of the policy or issuing you with notice of our intention to cancel it.

Cancellation rights

You may cancel the insurance by giving us 30 days' notice in writing of your intention to do so. We may cancel the insurance by giving you 30 days' notice in writing of our intention to do so.

In both cases, we will return to you the amount of premium which relates to the unexpired period, provided that no claims have been notified under the insurance. If a claim or claims have been notified, then we will only return any premium if we (and not you) are cancelling the policy. However, we will not refund any premium under £10.

Claims service

If you suffer a loss and need to make a claim you should contact your insurance broker Came and Company Local Council Insurance immediately on 01256 395020. If this is not possible, then our claims team can be contacted during business hours on 0845 213 8899 (please select option one or two as appropriate). You will need to provide your policy number and full details of the claim, including the date, amount and circumstances of loss.

If you require emergency assistance in relation to substantial damage to your property then you can call us directly using our 24-hour emergency assistance number (outside of normal business hours) on 0870 241 6257. Our out-of-hours emergency assistance team operate on a pay-and-claim basis and you will need to have credit card details available as appropriate; the team will then be able to direct you to essential tradesmen, emergency loss adjusters or disaster management companies in the event of significant loss or damage. Your policy schedule will reflect if property cover is included in your policy.

Hiscox prides itself on its fast, efficient, fair and sensible claims service, offering access to expert legal teams. It is when you make a claim that you really find out how good your insurer is and we are confident that you will not find a better service in the UK.

Any questions and complaints

If you have any questions or concerns about the sale of your policy or the service offered by your broker, please speak to your insurance broker Came and Company Local Council Insurance in the first instance on 01256 395020. If you have any questions or concerns about the terms of your policy or the decisions regarding the settlement of a claim, please contact our customer relations team at:

Hiscox Customer Relations, The Hiscox Building, Peasholme Green, York YO1 7PR

Or by telephone on 01904 681 198 or 0800 116 4627

Or by email at customer.relations@hiscox.com

Our customer relations team will do all they can to put things right, but if you're still not satisfied, we'll tell you how to take your case to the Financial Ombudsman Service.

If for any reason we can't meet our obligations to you, you may be entitled to compensation. In that case, rest assured we're fully covered by the Financial Services Compensation Scheme (FSCS). For further information visit www.fscs.org.



Mr Brendan Gibbs
Clerk to Lloyds Recreation Ground
Marchwood Village Hall
Village Centre
Marchwood
Hampshire
SO40 4SX

INVOICE

Date: 25th March 2021

Client Reference: 5951928

Type of Policy	Insurer	Insurer Pol No.	Policy Term	Premium(£)
Not-for-Profit Scheme	Hiscox	9284890	01/06/2021 to 31/05/2022	£1,957.54
Sub Total				£1,957.54
Total Fees				£50.00
IPT at the prevailing rate				£234.90
TOTAL				£2,242.44

Payment Options	Notes
BACS Payment	If you'd like to pay by bank transfer, please send your payment to : Bank : Lloyds Sort Code : 30-80-12 Account : 19511668 Reference: Please quote 5951928
Cheque	Please make your cheque payable to Came & Company with 5951928 noted on the reverse Please post them to; Blenheim House, 1-2 Bridge Street, Guildford, Surrey GU1 4RY



Came & Company Local Council Insurance
Blenheim House, 1-2 Bridge Street, Guildford, Surrey, GU1 4RY
T: 01483 462860
E: local.councils@cameandcompany.co.uk
www.parishinsurance.co.uk

SCHEDULE

Policy Number - 1891378/5951928

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 2021** until the policy is cancelled
Date issued to insured: 25th March 2021
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 :	£1,957.54	Annual Tax :	£234.90	Total :	£2,192.44
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SCHEDULE

Local councils & not-for profit organisations scheme

PROPERTY – BUILDINGS

Section wording 11600 WD-HSP-UK-PAC-PYB(5)
Insurer HiscoxInsurance Company Limited

Premises : 'Pavilion' - Main Road, Marchwood, Southampton, Hampshire, SO40 4YA £545,040.26

Item description	Excess	Amount Insured
Total Buildings	£250.00	£545,040.26
Gates and fences	£250.00	£0.00
Fixed outside equipment	£250.00	£7,597.74
Street furniture	£250.00	£4,231.85
War memorials	£250.00	£0.00
Playground equipment	£250.00	£38,768.19
Sports surfaces	£250.00	£0.00
Other surfaces	£250.00	£127,344.44
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

6351.0 Floating amount insured (Buildings)

SCHEDULE

PROPERTY – CONTENTS

Section wording 11602 WD-HSP-UK-PAC-PYC(6)
Insurer Hiscox Insurance Company Limited

Premises : 'Pavilion' - Main Road, Marchwood, Southampton, Hampshire, SO40 4YA £545,040.26

Item description	Excess	Amount Insured
General contents including computer and ancillary equipment	£250.00	£2,821.16
Gardening equipment, plant and machinery	£250.00	£0.00
Sports equipment	£250.00	£4,004.56
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
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,

SCHEDULE

Fraud and dishonesty

whichever is the less
£150,000 in the aggregate per period of insurance

Endorsements

6222.0 Amendment of cover (Fidelity guarantee)
6349.1 Floating amount insured (Contents)
6226.0 Addition of Cover (Travel expenses)

PROPERTY AWAY FROM THE PREMISES

Wording 11602 WD-HSP-UK-PAC-PYC(6)
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(6)
Insurer Hiscox Insurance Company Limited

Premises : 'Pavilion' - Main Road, Marchwood, Southampton, Hampshire, SO40 4YA £545,040.26

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

Indemnity period 12 Months

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

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)

SCHEDULE

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)

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

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

SCHEDULE

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

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

SCHEDULE

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

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

SCHEDULE

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
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Endorsements

9003.0	Crisis containment provider: Hill & Knowlton
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Business Travel – NOT COVERED

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

SCHEDULE

PROPERTY- TERRORISM

Section wording 6243 WD-PIP-UK-PRE(3)
Insurer HiscoxInsurance CompanyLimited

Material damage

Amount insured	Excess
£0.00	£250.00

Business interruption

Amount insured	Excess
£0.00	£250.00

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> <p>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:</p> <p>i. a previous employer; or</p> <p>ii. an accountant and one other customer in respect of any periods of self employment; or</p>
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SCHEDULE

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>
Clause	6226.0	<p>Addition of cover - travel expenses</p> <p>The following is added to What is covered, Additional cover:</p> <p>Travel expenses</p> <p>23. We will also pay for:</p> <ul style="list-style-type: none"> the unused travel, accommodation and pre-booked conference or excursion expenses which you have paid or legally have to pay and which cannot be recovered; and the necessary and reasonable additional travel and accommodation expenses for your member of staff, councillor or trustee to return home; <p>as a result of a pre-arranged business trip being cancelled or cut short, during the period of insurance, for one of the following reasons:</p> <ul style="list-style-type: none"> the death, accidental injury or illness of a member of staff, councillor or trustee; or the death, accidental injury or illness of the spouse, partner, close relative, fiancée or fiancé of a member of staff, councillor or trustee; or the death, accidental injury or illness of any person with whom a member of staff, councillor or trustee is planning to stay or conduct business; or a member of staff, councillor or trustee being called for jury service or as a court witness; or <ul style="list-style-type: none"> damage to a member of staff or councillor's or trustee's pre-booked accommodation making it impossible for the member of staff or councillor or trustee to stay there. damage to the scheduled means of transport or any strike, riot, civil commotion or terrorism which causes the cancellation or delayed departure for 24 hours or more of the scheduled transport on which the member of staff or councillor or trustee is booked to travel on their outward or return journey. <p>The most we will pay during the period of insurance under this additional cover is £750. The excess which applies to this additional cover is £75.</p>

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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SCHEDULE

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> <ol style="list-style-type: none"> 1. Employer name; and 2. Full address of employer including postcode; and 3. HMRC Employer Reference Number (ERN). <p>If any insured entity does not have an ERN, you must provide us with one of the following reasons:</p> <ol style="list-style-type: none"> 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.
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You must inform **us** immediately of any changes to the above information.

Public and products liability clauses in full

Clause	6080.0	<p>Firework and bonfire condition endorsement</p> <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
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SCHEDULE

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.

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.

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 TS5/5997087 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.

Business travel clauses in full

Clause	131.2	Travel country exclusions We will not make any payment under this section for any trip to or in the following countries: Afghanistan Chad Chechnya Congo (Democratic Republic) Iraq Israel Ivory Coast Somalia Sudan (South of latitude 10 degrees North & Darfur)
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SCHEDULE

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 681 198 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 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 Building 7 th Floor 55 Blythswood Street Glasgow G2 7AT
Company registration	Registered in Scotland. Company Number SC108909
Status	Authorised and regulated by the Financial Conduct Authority

SCHEDULE

Additional Endorsements



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

INVOICE

Date: 11 May 2021

Invoice Ref: 506892240

Client Ref: 1607933

Type of Product	Provider	Contract No.	Term	Cost (£)
Engineering and Construction	Aviva Insurance Limited	100567311ENG	01/06/21 - 31/05/22	107.08
Sub total				107.08
VAT on fees				0.00
Other VAT				0.00
IPT				12.85
TOTAL				£119.93

Payment due by return.

Please make cheques payable to Arthur J. Gallagher and forward to our Community office:
Blenheim House, 1-2 Bridge Street, Guildford, Surrey, GU1 4RY

Please note our bank details for all BACS payments:

Bank: Lloyds Bank Plc
Account Name: AJGIBL GBP CLIENT NST ACCOUNT
Account Number: 19511668
Sort Code: 30-80-12
Swift BIC: LOYDGB21F09
IBAN Number: GB30 LOYD 3080 1219 5116 68

**FOR BANK TRANSFER PLEASE QUOTE REFERENCE 1607933 ON YOUR PAYMENT AND EMAIL
REMITTANCE DETAILS TO UK.Glasgow.AJGIBL.Remittances@ajg.com**

Came & Company Local Council Insurance is a trading name of Arthur J. Gallagher Insurance Brokers Limited, which is authorised and regulated by the Financial Conduct Authority.

The Financial Conduct Authority does not regulate all forms of the products we provide

Blenheim House, 1-2 Bridge Street, Guildford, Surrey, GU1 4RY
t: 01483 462860 f: w: www.ajg.com/uk

Registered in Scotland: Registration No. SC108909
Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow G2 7AT
VAT Registration No: GB 484 7462 09



Mr Brendan Gibbs
Marchwood Parish Council
Marchwood Village Hall
Village Centre
Marchwood
Southampton
Hampshire
SO40 4SX

INVOICE

Date: 30th April 2021

Client Reference: 1607933

Type of Policy	Insurer	Insurer Pol No.	Policy Term	Premium(£)
Local Council Scheme	Hiscox	1891376	01/06/2021 to 31/05/2022	£3,430.45
Sub Total				£3,430.45
Total Fees				£50.00
IPT at the prevailing rate				£411.65
TOTAL				£3,892.10

Payment Options	Notes
BACS Payment	If you'd like to pay by bank transfer, please send your payment to : Bank : Lloyds Sort Code : 30-80-12 Account : 19511668 Reference: Please quote 1607933
Cheque	Please make your cheque payable to Came & Company with 1607933 noted on the reverse Please post them to; Blenheim House, 1-2 Bridge Street, Guildford, Surrey GU1 4RY



Came & Company Local Council Insurance
Blenheim House, 1-2 Bridge Street, Guildford, Surrey, GU1 4RY
T: 01483 462860
E: local.councils@cameandcompany.co.uk
www.parishinsurance.co.uk

SCHEDULE

Policy Number - 1891378/1607933

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 2021** until the policy is cancelled
Date issued to insured: 30th April 2021
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 : Marchwood Parish Council
Address : Marchwood Village Hall
Village Centre
Marchwood
Southampton
Hampshire
SO40 4SX
Additional insureds : There are no Additional Insureds on this policy
Business : Parish Council
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 :	£3,430.45	Annual Tax :	£411.65	Total :	£3,842.10
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SCHEDULE

Local councils & not-for profit organisations scheme

PROPERTY – BUILDINGS

Section wording 11600 WD-HSP-UK-PAC-PYB(5)
Insurer Hiscox Insurance Company Limited

Premises : 'Small Portakabin at Lloyd Recreation Ground' - Lloyds Recreation Ground, Main Road, Marchwood, SO40 4US £7,404.96
 'Bridge off Evergreen Close' - Bottom of Woodglade Close, Marchwood, SO4 4PB £26,471.19
 'Large Portakabin, Lloyd Recreation Ground' - Main Rd, Marchwood, , Southampton, Hampshire, SO40 4US £106,641.03

Item description	Excess	Amount Insured
Total Buildings	£250.00	£140,517.17
Gates and fences	£250.00	£30,158.98
Fixed outside equipment	£250.00	£0.00
Street furniture	£250.00	£46,958.73
War memorials	£250.00	£24,413.20
Playground equipment	£250.00	£143,539.23
Sports surfaces	£250.00	£0.00
Other surfaces	£250.00	£0.00
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(6)
Insurer Hiscox Insurance Company Limited

Premises :

'Small Portakabin at Lloyd Recreation Ground' - Lloyds Recreation Ground, Main Road, Marchwood, SO40 4US £7,404.96

'Bridge off Evergreen Close' - Bottom of Woodglade Close, Marchwood, SO4 4PB £26,471.19

'Large Portakabin, Lloyd Recreation Ground' - Main Rd, Marchwood, , Southampton, Hampshire, SO40 4US £106,641.03

Item description	Excess	Amount Insured
General contents including computer and ancillary equipment	£250.00	£26,632.01
Gardening equipment, plant and machinery	£250.00	£5,831.79
Sports equipment	£250.00	£3,213.60
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

SCHEDULE

Contents temporarily elsewhere including whilst in transit	£25,000 or 10% of the amount insured for contents, whichever is the less
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	£434,000 in the aggregate per period of insurance

Endorsements

6222.0	Amendment of cover (Fidelity guarantee)
6349.1	Floating amount insured (Contents)
6226.0	Addition of Cover (Travel expenses)

PROPERTY AWAY FROM THE PREMISES
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Wording	11602 WD-HSP-UK-PAC-PYC(6)
Insurer	HiscoxInsurance 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
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PROPERTY – BUSINESS INTERRUPTION

Section wording	11601 WD-HSP-UK-PAC-PYI(6)
Insurer	HiscoxInsurance Company Limited

Premises :	'Small Portakabin at Lloyd Recreation Ground' - Lloyds Recreation Ground, Main Road, Marchwood, SO40 4US £7,404.96 'Bridge off Evergreen Close' - Bottom of Woodglade Close, Marchwood, SO4 4PB £26,471.19 'Large Portakabin, Lloyd Recreation Ground' - Main Rd, Marchwood, , Southampton, Hampshire, SO40 4US £106,641.03
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Item description	Amount Insured
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SCHEDULE

Loss of income	£10,000
Additional increased costs of working	£10,000

Indemnity period 12 Months

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

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)

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)

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

EMPLOYERS' LIABILITY

SCHEDULE

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

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

SCHEDULE

Applicable courts Worldwide excluding claims brought in USA or Canada

Endorsements

257.0 Business performed in the past for IE

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

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

PERSONAL ACCIDENT

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

SCHEDULE

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
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Endorsements

9003.0	Crisis containment provider: Hill & Knowlton
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Business Travel – NOT COVERED

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
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SCHEDULE

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	HiscoxInsurance Company Limited

Material damage

Amount insured	Excess
£0.00	£250.00

Business interruption

Amount insured	Excess
£0.00	£250.00

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> <p>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:</p> <p>i. a previous employer; or</p> <p>ii. an accountant and one other customer in respect of any periods of self employment; or</p>
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SCHEDULE

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 £434,000.

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>
Clause	6226.0	<p>Addition of cover - travel expenses</p> <p>The following is added to What is covered, Additional cover:</p> <p>Travel expenses</p> <p>23. We will also pay for:</p> <ul style="list-style-type: none"> the unused travel, accommodation and pre-booked conference or excursion expenses which you have paid or legally have to pay and which cannot be recovered; and the necessary and reasonable additional travel and accommodation expenses for your member of staff, councillor or trustee to return home; as a result of a pre-arranged business trip being cancelled or cut short, during the period of insurance, for one of the following reasons: <ul style="list-style-type: none"> the death, accidental injury or illness of a member of staff, councillor or trustee; or the death, accidental injury or illness of the spouse, partner, close relative, fiancée or fiancé of a member of staff, councillor or trustee; or the death, accidental injury or illness of any person with whom a member of staff, councillor or trustee is planning to stay or conduct business; or a member of staff, councillor or trustee being called for jury service or as a court witness; or <ul style="list-style-type: none"> damage to a member of staff or councillor's or trustee's pre-booked accommodation making it impossible for the member of staff or councillor or trustee to stay there. damage to the scheduled means of transport or any strike, riot, civil commotion or terrorism which causes the cancellation or delayed departure for 24 hours or more of the scheduled transport on which the member of staff or councillor or trustee is booked to travel on their outward or return journey. <p>The most we will pay during the period of insurance under this additional cover is £750. The excess which applies to this additional cover is £75.</p>

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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SCHEDULE

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> <ol style="list-style-type: none"> 1. Employer name; and 2. Full address of employer including postcode; and 3. HMRC Employer Reference Number (ERN). <p>If any insured entity does not have an ERN, you must provide us with one of the following reasons:</p> <ol style="list-style-type: none"> 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.
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You must inform **us** immediately of any changes to the above information.

Public and products liability clauses in full

Clause	6080.0	<p>Firework and bonfire condition endorsement</p> <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
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SCHEDULE

- 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.

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.

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 01/06/2021
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Officials indemnity clauses in Full

Clause	705.4	Prior & pending litigation date Prior & pending litigation date 01/06/2021
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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 TS5/5997087 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.

Business travel clauses in full

Clause	131.2	Travel country exclusions We will not make any payment under this section for any trip to or in the following countries: Afghanistan Chad Chechnya Congo (Democratic Republic) Iraq Israel Ivory Coast Somalia Sudan (South of latitude 10 degrees North & Darfur)
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SCHEDULE

Clauses - applicable to the whole policy

Clause	603.0	<p>Commercial assistance & legal advice helpline Your Hiscox policy gives you access to a general business advice line.</p> <p>For advice on employment, prosecutions, health and safety, sex discrimination, tax and European law call +44 (0)870 050 3030.</p> <p>Using your personal information</p> <p>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 681 198 or by emailing us at dataprotectionofficer@hiscox.com</p> <p>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 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.</p> <p>We may record telephone calls to help us monitor and improve the service we provide.</p> <p>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.</p>
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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 Building 7 th Floor 55 Blythswood Street Glasgow G2 7AT
Company registration	Registered in Scotland. Company Number SC108909
Status	Authorised and regulated by the Financial Conduct Authority

SCHEDULE

Additional Endorsements



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

INVOICE

Date: 19 May 2021

Invoice Ref: 507093725

Client Ref: 1607933

Type of Product	Provider	Contract No.	Term	Cost (£)
Non-Fleet Rated Commercial Motor	MS Amlin	AGRI/ 100146/ 2021	23/05/21 - 22/05/22	1,932.75
Sub total				1,932.75
VAT on fees				0.00
Other VAT				0.00
IPT				231.93
TOTAL				£2,164.68

Payment due by return.

Please make cheques payable to Arthur J. Gallagher and forward to our Community office:
Blenheim House, 1-2 Bridge Street, Guildford, Surrey, GU1 4RY

Please note our bank details for all BACS payments:

Bank: Lloyds Bank Plc
Account Name: AJGIBL GBP CLIENT NST ACCOUNT
Account Number: 19511668
Sort Code: 30-80-12
Swift BIC: LOYDGB21F09
IBAN Number: GB30 LOYD 3080 1219 5116 68

FOR BANK TRANSFER PLEASE QUOTE REFERENCE 1607933 ON YOUR PAYMENT AND EMAIL REMITTANCE DETAILS TO UK.Glasgow.AJGIBL.Remittances@ajg.com

Came & Company Local Council Insurance is a trading name of Arthur J. Gallagher Insurance Brokers Limited, which is authorised and regulated by the Financial Conduct Authority.

The Financial Conduct Authority does not regulate all forms of the products we provide

Blenheim House, 1-2 Bridge Street, Guildford, Surrey, GU1 4RY
t: 01483 462860 f: w: www.ajg.com/uk

Registered in Scotland: Registration No. SC108909
Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow G2 7AT
VAT Registration No: GB 484 7462 09

Renewal Quotation Countrywise Motor Insurance



Policy number	AGRI/100146/2020	Broker name	Arthur J. Gallagher (Guildford)
Date of issue	22 Apr 2021	Current policy expiry	22 May 2021

Policyholder

Name of Company	MARCHWOOD PARISH COUNCIL
Trading Name	
Address	VILLAGE CENTRE VICARAGE ROAD MARCHWOOD SOUTHAMPTON SO40 4SX

Thank you for insuring with MS Amlin.

Your current motor policy is due to expire at the above date and we are pleased to offer you an invitation to renew your policy.

The following pages contain a statement of the facts we hold about your insurance requirements, which you should read carefully, together with our renewal quotation.

It is important for you to be aware that there are no days of grace allowed under your existing policy and you will need to provide your broker with your confirmation should you wish to take up this offer to renew, prior to the expiry of your current MS Amlin policy. Failure to instruct renewal prior to the expiry date will cause your cover to stop.

Important: Cover will not begin until MS Amlin confirms acceptance, which shall include a confirmation schedule and the issue of your new certificate(s) of insurance

Your right to seek alternative insurance

You have been with us a number of years. You may be able to get the insurance cover you want at a better price if you shop around.

We strive to provide the right insurance cover based on your needs, whilst offering a high level of service to our Policyholders. It is important to remember that insurance products vary in terms and cover limits and this is something that you should consider when comparing prices.

Your current and renewal premium shown below is based on the annualised premium, which may have increased or reduced depending upon a number of factors, such as any change in Insurance premium Tax (IPT) imposed by the Government and any changes you may have made to your policy during the previous period of insurance, for example: a change of address, a change of drivers, a change of vehicles, all of which could affect your premium.

Whether or not you chose to shop around, please do check your policy documents to ensure that your insurance cover still meets your needs. If you have any questions or concerns, please contact your broker.

Premium

	Premium (excluding Insurance Premium Tax)	Insurance Premium Tax	Total including Insurance Premium Tax
Expiring premium	£ 2,640.45	£ 316.85	£ 2,957.30
Renewal (premium required)	£ 2,508.43	£ 301.01	£ 2,809.44



MS Amlin Insurance SE

MS Amlin Insurance SE (UK Branch), The Leadenhall Building, 122 Leadenhall Street, London EC3V 4AG, United Kingdom, tel. +44 (0) 207 746 1000
MS Amlin Insurance SE is authorised by the National Bank of Belgium in Belgium and is subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request. In some respects the regulatory system applying will be different from that of the United Kingdom.

MS Amlin

Renewal Quotation Countrywise Motor Insurance



Quotation number	RQ-MS6QM	Broker name	Arthur J. Gallagher (Guildford)
Date of issue	22 Apr 2021		Quotation is valid for 45 days

Important - This quotation is:

- issued for an annual policy
- a summary of the cover we are quoting
- subject to no change in the information provided to us when obtaining this quotation
- subject to no incidents which might lead to a claim occurring before inception
- subject to the terms of our current standard Countrywise Motor Insurance policy, a copy of which is available on request
- subject to the receipt of Claims history and No Claim Discount entitlement plus any other document requested by us within 30 days of inception.

Important: Cover will not begin until MS Amlin confirms acceptance.

Proposer (who will be stated as the "Policyholder" if you proceed with this quotation)

Name of Company	MARCHWOOD PARISH COUNCIL
Trading Name	
Address	VILLAGE CENTRE VICARAGE ROAD MARCHWOOD SOUTHAMPTON SO40 4SX
Agricultural Occupation	Parish Council
Other Occupation(s)	None

Premium

Premium (excluding Insurance Premium Tax)	£ 2,508.43
Insurance Premium Tax	£ 301.01
Total Premium including Insurance premium Tax	£ 2,809.44

Insured Vehicles

Commercial Vehicles

Registration	Make / Model	GVW (tons)	Year	Value	Cover	Premium (ex IPT)
HG58 ATU	NISSAN D22 PICKUP	0T - 3.50T	2008	£ 14,000	Comprehensive	£ 573.32
HJ05 VVN	NISSAN D22 PICK UP	0T - 3.50T	2005	£ 10,000	Comprehensive	£ 558.87
HY21GVV	Isuzu D-Max	0T - 3.50T	2021	£ 23,309	Comprehensive	£ 788.35

Agricultural / Special Type Vehicles

Registration / Identification	Make / Model	Body Type	Value	Cover	Premium (ex IPT)
HF58 AVJ	KUBOTA MOWER	Lawn Mower	£ 11,771	Comprehensive	£ 140.09
HG17 KYU	JOHN DEERE TRACTOR	Tractor	£ 22,000	Comprehensive	£ 300.37
HX66 LYA	KUBOTA MOWER	Lawn Mower	£ 11,551	Comprehensive	£ 147.42



MS Amlin Insurance SE

MS Amlin Insurance SE (UK Branch), The Leadenhall Building, 122 Leadenhall Street, London EC3V 4AG, United Kingdom, tel. +44 (0) 207 746 1000
MS Amlin Insurance SE is authorised by the National Bank of Belgium in Belgium and is subject to limited regulation by the Financial Conduct Authority and Prudential Regulation Authority. Details about the extent of our regulation by the Financial Conduct Authority and Prudential Regulation Authority are available from us on request. In some respects the regulatory system applying will be different from that of the United Kingdom.

MS Amlin

Renewal Quotation

Countrywise Motor Insurance



Trailers / Implements

The MS Amlin policy covers Trailers / Implements that are attached to a vehicle listed above and continues to do so once detached until such time the Trailer / Implement is attached to another vehicle, subject to

- the cover that applies to the Trailer / Implement will be the same as the insured vehicle to which the Trailer / Implement is (or was last) attached to and
- Catering trailers, Caravans and Mobile Homes plus any trailer / Implement valued in excess of £100,000 are excluded, unless specified below

Permitted Drivers

Registration / Identification	Permitted Drivers (subject holding correct licence type)
HF58 AVJ	Any
HG17 KYU	Any
HX66 LYA	Any
HG58 ATU	Any driver aged over 25
HJ05 VVN	Any driver aged over 25
HY21GVV	Any driver aged over 25

Off Road use of an Agricultural / Special type vehicle

Policy allows use by a driver in a place where no licence is required by law, provided that the driver meets the limitations of any relevant health and safety legislation, including age, fitness and training.

Policy Excess

The following shows the amount of excess payable by the proposer in the event of a claim for loss of or damage to the insured vehicle.

Where more than 1 excess applies these should be added together

Policy excess

Standard excess (including Voluntary) £ 100

Young & inexperienced driver excess (does not apply to Agricultural/ Special type vehicles)

Where driver is aged 21 years or below £ 250

Where driver is aged 22-24 years £ 200

Where a driver aged 25 years or more has not held their full relevant UK/EU driving license at least 12 months £ 200

Glass excess (in total)

Agricultural / Special Types

Repair of Windscreen & Window Glass £ 0

Replacement of Windscreen & Window Glass £ 50

All other Vehicle Types

Repair of Windscreen & Window Glass £ 0

Replacement of Windscreen & Window Glass (approved repairer) £ 50

Replacement of Windscreen & Window Glass (non approved repairer) £ 125



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Use of Insured Vehicles

1. Permitted use

- Social, Domestic and Pleasure and in the ordinary course of the business of the Proposer
- Travel to and/or from the Proposer's place of work and/or study
- Agricultural / Special type vehicles whilst hired or loaned to a Public Authority for the purpose of driving stone crushing plant or for snow clearance
- Agricultural and/or Forestry contracting where the amount of income that is derived from this use is no more than 10%

2. Excluded use - Unless shown in section 3. below as an Additional use extension, the following use is not covered

- Use in connection with any other business
- Use by any other person to travel to and/or from their place of work and/or study and for any associated business use
- Transportation of passengers, goods, livestock and/or towing of a vehicle / trailer for hire or reward
- Racing, pace-setting, speed trials, motor rallies, competitions or trials
- Self drive hire
- Use in connection with the motor trade
- Third party liability is excluded where a vehicle, trailer or implement is being used outside of the public highway.

3. Additional use extension

Driver Name	Vehicles
Use in the ordinary course of their occupation/trade	
Carriage of any horse, animal and/or other living creature for hire and/or reward	

Endorsements

The standard insurance cover provided by this policy is extended or restricted by means of the following endorsements.

P06 - Fleet Rated

The General Term "No Claim Discount" and "Protected No Claim Discount (PNCD)" are deleted
all other terms, conditions and warranties apply



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Important Notices

Policy changes

Changes to this policy are only valid from the time that MS Amlin confirms acceptance.

Privacy Notice

Your information has been, or will be, collected or received by MS Amlin. We will manage personal data in accordance with data protection law and data protection principles. We require personal data in order to provide good-quality insurance and ancillary services and will collect the personal data required to do this. This may be personal information such as name, address, contact details, identification details, financial information and risk details.

The full Data Privacy Notice can be found on www.msamlin.com/en/site-services/data-privacy-notice.html.

A paper copy of the Data Privacy Notice can be obtained by contacting the Data Protection Officer by email (dataprotectionofficer@msamlin.com) or at the below address:

Data Protection Officer
MS Amlin Insurance SE (UK Branch)
The Leadenhall Building, 122 Leadenhall Street, London EC3V 4AG

Fraud prevention

MS Amlin may pass information to the Claims and Underwriting Exchange register, run by Insurance Database Services Ltd (IDS Ltd) and the Motor Insurance Anti-Fraud and Theft Register, run by the Association of British Insurers (ABI). The aim is to help us check information provided and also to prevent fraudulent claims. When dealing with your request for insurance, we may search these registers. Under the conditions of your policy, you must tell us about any incident (such as an accident or theft) which may give rise to a claim. When you tell us about an incident, we will pass information relating to it to the registers.

Financial Services Compensation Scheme

MS Amlin Insurance SE (UK Branch) is covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if we are unable to meet our obligations to you under this policy. If you are entitled to compensation under the Scheme the level and the extent of the compensation would depend on the type of business and the circumstances of the claim. Further information is available from the FSCS.

Financial Services Compensation Services
10th Floor, Beaufort House, 15 St Botolph Street, London, EC3A 7QU

Website address: www.fscs.org.uk

Motor Insurance Database

Following UK legislation which implemented the Fourth EU Motor Directive, all UK motor insurance details are now required to be held on a central database. This legislation places an obligation upon you to ensure that the information stored on this database remains accurate and current at all times. Consequently any delay or failure to update your records may cause you to be in breach of this legislation which is a punishable offence.



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