



**Underwritten by Aviva Insurance Limited**

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Registered Office: Pitheavlis, Perth, Scotland PH2 0NH

Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.

**RENEWAL**

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**Your Parish Council Policy**

**Policy Holder**                      **Dartmoor Forest Parish Council**

**Policy Number**                    **24414511 CHC**

**Produced on**                        **27 May 2014**

**THIS SCHEDULE FORMS PART OF YOUR POLICY**

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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 facts or changes which We would take into account in Our assessment or acceptance of this insurance as failure to disclose all relevant facts may invalidate Your policy, or may result in the policy not operating fully.

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

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**Your Parish Council Policy Details**

Effective Date                                      1 June 2014

Policy Expires                                        31 May 2015

Renewal Date                                        1 June 2015

Long-Term Agreement Expires                31 May 2015

Annual Premium                                    £517.55

Premium Due                                        £517.55

Inclusive of Insurance Premium Tax (6%)

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On the following page we have summarised all of the Risks which Apply to your Policy. Any pages which follow the summary relate only to the Risks which have changed. They replace the previous details for these Risks, and form part of your Policy.

## Your Details

The Policyholder      Dartmoor Forest Parish Council

Address                    Wheal Lucky House  
                                 Rundlestone  
                                 Princetown  
                                 Yelverton  
                                 Devon PL20 6SS

Population                5,000

Client Reference        3369/CUM88662642

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## Your Insurance Advisers Details

Agency Number        39/0042560

Name                      Parish Council Insurance Brokers Ltd trading as Came &  
                                 Company Parish Council Insurance

Address                    1st Floor Offices,  
                                 2 Meridian Office Park,  
                                 Osborn Way ,  
                                 Hook,  
                                 Hampshire RG27 9HY

Telephone Number      (01256) 395020

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Policy Number 24414511 CHC  
 Effective From 1 June 2014  
 Produced On 27 May 2014

The Policy Holder: Dartmoor Forest Parish Council

The Business: Parish Council

The Premises: Dartmoor Forest Parish Council

Long Term Agreement: 31 May 2015

### **SUMMARY OF COVER**

#### **Asset Protection**

Property Damage – All Risks (including Theft)	Insured
Glass	Insured
Business Cover away from the premises	£5,000
Money & Assault	£1,000
Employee Dishonesty	£150,000

#### **Revenue Protection**

Business Interruption	£20,000
On Gross Revenue	£10,000
Increased Cost of Working (ICOW)	£10,000
Terrorism	Not Insured

#### **Legal Liabilities**

Employers Liability	£10,000,000
Public & Products Liability	£10,000,000
Hirers' Indemnity	£5,000,000
Commercial Legal Protection	£100,000
Officials Indemnity	£500,000
Libel and Slander	£250,000

#### **Employee Benefits**

Personal Accident	£50,000
Motor No Claims Bonus and Excess	Insured

**SUMMARY COMPLETED**

Policy Number 24414511 CHC  
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**Property Damage – All Risks (including Theft)**

**The Premises**

Property as described situated within the boundaries of the European Union.

**Description / Occupation of Property Insured**

Property as described herein

<b><u>Item</u></b>	<b><u>Description</u></b>	<b><u>Sum Insured</u></b>
1.	Buildings including landlord's fixtures and fittings outbuildings, extensions and annexes adjoining or communicating with the building to which this item relates and boundary walls, gates and fences at The Premises except such property is more specifically insured <b>Buildings as described</b>	
	<b>Total Buildings Sum Insured</b>	Not Insured
2.	<b>Insured Property is described as follows</b> Office Contents General Contents (including Stock) Outside Equipment Street Furniture Gates and Fences War Memorials Playground Equipment Mowers and Machinery Sports Equipment Natural Surfaces Other Surfaces Total Risk Sum Insured	
		Not Insured

The Excess in respect of Contingency Groups (a), (b) and (c) is as follows:

Contingency Group (a)	- £250
Contingency Group (b)	- £250
Contingency Group (c)	- £250
Subsidence	- £1,000

Policy Condition 4 – Protections applies

Policy Condition 13 – Index Linking applies

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### **Memo 1 : Inventory Clause**

In respect of any valuable item or work of Art with a Sum Insured in excess of £5,000 the following shall apply: The property insured is specified in an Inventory and Valuation, a copy of which must be kept on the Parish Council's files and be available in the event of a claim. It is agreed that in the event of Damage the sum set against each item of the Inventory and Valuation will be accepted by Us as being evidence of its' value, subject to all other terms and conditions of this policy

### **Memo 2 : Basis of Settlement (Works of Art, Antiques, Museum Items etc)**

In the event of Damage to Works of Art, Antiques and Museum items. We will pay:

- a) in the event that the property insured is lost or destroyed, the cost of replacement with a similar item or the value of the item,
- or
- b) in the event that the property is damaged, the cost of the repair of the item. We will also pay for any reduction in value as a result of the Damage.

Provided that:

- i) In respect of unspecified items, the maximum We will pay in respect of any one item will be £5,000.
- ii) In respect of specified items, the maximum We will pay in respect of any one item will be the Sum Insured shown in the Schedule.
- iii) The provisions of the Average Condition and the Basis of Settlement - Reinstatement Clause will not apply to these items

### **Memo 3 : Natural Sports Surfaces (only applicable if shown above)**

We will indemnify You in respect of Damage to greens and playing surfaces stated in The Schedule, including any irrigation or heating systems that have been installed.

In the event of Damage to any green or playing surface the basis upon which We will pay for any claim will be as follows Re-seeding or re-turfing.

The replacement of any trees or plants will be by saplings of the same or similar type.

The maximum We will pay in respect of each claim is the limit stated in The Schedule.

We will not indemnify You under this Clause in respect of Damage caused by or consisting of

- (a) the application of fertilisers or chemicals
- (b) the failure to apply fertilisers or chemicals
- (c) storm, flood and other effects of weather
- (d) wear, tear and the course of play
- (e) maintenance work at The Premises
- (f) animals

Damage caused to irrigation systems during the period 1 October to 30 April each year unless the system is drained.

The first £250 of each and every claim.

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#### **Memo 4 : Escape of water**

If in relation to any claim for Damage caused by the escape of water from any tank, apparatus or pipe to the Property Insured during the period 1st October to 31st March in respect of any building not physically occupied and used in its normal capacity on a weekly basis You have failed to fulfil any of the following conditions, You will lose Your right to indemnity or payment for that claim.

All pipes and tanks in roof spaces and other void or unheated areas must be suitably lagged

thermostatically controlled heating systems must be permanently on and set at a minimum temperature of 4 degrees centigrade

the location of the main stop valves must be clearly identified and indicate the direction of off/on

#### **Memo 5 : Definition of Unoccupancy**

As from the effective date shown on your policy schedule the following change has been made to the Policy Definitions of your policy.

Unoccupied

Any building or portion of a building that is

(1) not physically occupied by You or Your employees during Your normal working hours,

and/or

(2) not used for the purpose of The Business

and/or

(3) empty, vacant, disused, untenanted or unfurnished,

and or

(4) awaiting refurbishment, redevelopment, renovation or demolition,

for a period in excess of 45 consecutive days unless agreed by us in writing

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**Money and Assault**

**Part A – Money**

Estimated annual amount of money in transit (other than money described in item 1 below) £25,000

<u>Item</u>	<u>Description</u>	<u>Limit of any one loss</u>
1.	Stamped national insurance cards, crossed cheques, crossed giro cheques, crossed money orders, crossed postal orders, crossed bankers drafts, crossed warrants, national savings certificates, premium savings bonds, franking machine impressions, credit company sales vouchers and VAT invoices	£250,000

The following items exclude money as described in item 1

2.	Money not contained in locked safe in the (a) The premises outside Business Hours (b) Private dwelling house of Your principles or authorised Employees	£250 £500
3.	Money from locked safes outside Business Hours We will not be liable for loss of money from any safe not listed (a) Unspecified Safe	£1,000
4.	Money on The Premises during Business Hours or in a bank night safe	£1,000
5.	Any other loss of money	£1,000

**Part B – Assault**

**INSURED PERSONS      You or any Employee aged between 16 and 80**

**COMPENSATION BY CONTINGENCY NUMBER**

1	2	3	4	5	6
£10,000	£10,000	£10,000	£10,000	£100 PER WEEK	£50 PER WEEK

Policy Condition 13 – Index Linking applies to this Section

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**Employee Dishonesty**

Limit of Indemnity: £150,000

Rating Basis: Population not to exceed 5,000

Excess: £250

Extensions Applicable:

C – Interlocking Clause (cover for losses Prior to Inception)

Endorsements Applicable: Including Parish Councillors

Policy Condition 13 applies – Index Linking



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### Business Interruption

The Premises: Property as described situated within the boundaries of the European Union.

The Business: Parish Council

<u>Item</u>	<u>Description</u>	<u>Sum Insured</u>
	On Gross Revenue	£10,000
	Increased Cost Of Working (ICOW)	£10,000
	Total Sum Insured	£20,000

The insured item(s) is/are more particularly described in the Policy wording which should be read in conjunction with the Schedule.

The Maximum Indemnity Period is 12 months.

Contingencies applicable – 1, 2, 3

Additional Contingencies applicable – None

Endorsements applicable – None

Policy Condition 13 – Index Linking applies to item(s) 1

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**Employers Liability**

Limit of Indemnity - £10,000,000

**Description of Activities**

**Rating Basis**

Parish Council population not exceeding 5,000

Flat Premium

Additional Endorsements applicable – NONE

Endorsements applicable – NONE

Policy Conditions 13 – Index Linking applies to this Section

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### Public and Products Liability

The Business: Parish Councils

Limit of Indemnity: £10,000,000

### Libel & Slander

Limit of Indemnity: £250,000

### Description of Activities

### Rating Basis

#### Public Liability

Parish Councils population not exceeding 5,000 Flat Premium

Fireworks Displays Flat Premium

Libel & Slander Flat Premium

Damage to Property excess applicable - £250

Damage to Property by heat excess applicable - £250

Additional Endorsements applicable -

**ACTIVITIES AND EVENTS:** see policy wording

### **Playground and Amusement Devices**

1.) 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 ensure that in connection with playground and amusement devices

- a) all equipment, devices and facilities, including sand pits and paddling pools
  - i) are manufactured and installed to the appropriate standard and maintained in good condition
  - ii) are inspected, by a competent person, at least weekly and

\* all defects or risks to health or safety immediately rectified

or

\* the equipment, device or facility taken out of use

b) You will erect where necessary suitable signs detailing any information that is necessary for the safe use of the equipment device or facility and clearly stating any restrictions on its use.

c) You will determine where supervision is necessary and ensure that it is provided whenever the play equipment device or facilities are in use

We will not provide indemnity in respect of the operation of mechanically powered passenger carrying amusement devices or inflatable devices

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**Commercial Legal Protection**

The Business: Parish Council

<b><u>Cover Operative</u></b>	<b><u>Estimate</u></b>	<b><u>Rating Basis</u></b>
Contingencies 1A – 4C, 5, 7, 8	Population not exceeding	5,000
Limit of Indemnity: £100,000		
Excess – NIL		
Endorsements applicable - NONE		

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**Official Indemnity**

The Business: Parish Council

Limit of Indemnity:	£500,000
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Aggregate Inner Limit for Pollution:	£100,000
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Rating Basis: Population not to exceed	5,000
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Endorsements applicable – NONE

Policy Condition 13 applies – Index Linking

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**Personal Accident**

<b><u>Insured Person</u></b>	<b><u>Age</u></b>	<b><u>Duties</u></b>
Employee	16-85	
Members	16-85	
Volunteers	16-85	

To Include, but not limited to:

<b><u>Name</u></b>	<b><u>Address</u></b>
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**COMPENSATION BY CONTINGENCY NUMBER**

1	2	3	4	5	6
£50,000	£50,000	£50,000	£50,000	£200 PER WEEK	NOT INSURED

<b><u>Insured Person</u></b>	<b><u>Age</u></b>	<b><u>Duties</u></b>
Employee	86-90	
Members	86-90	
Volunteers	86-90	

To Include, but not limited to:

<b><u>Name</u></b>	<b><u>Address</u></b>
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**COMPENSATION BY CONTINGENCY NUMBER**

1	2	3
£50,000	£50,000	£50,000

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[Endorsement Details](#)

None Applicable