



## Council Guard Schedule

Welcome to RSA.

You should read this Schedule in conjunction with your Policy Wording.

These details are a record of the information provided to RSA. It is also essential that you read all of the clauses applying to your Policy as these contain important information that may affect your Policy cover.

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**Policy Number:** Quotation

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### Your Details:

Policyholder: Holford Parish Council

Correspondence Address: TBC Holford

Business Description: Parish Council

### Your Intermediary's Details:

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Intermediary Name: WPS Insurance Brokers

Address: Spargo House 10 Budshead Way, Devon, PL6 5FE

### Your Policy Dates:

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Period of Insurance: 01<sup>st</sup> June 2018

To: 31<sup>st</sup> May 2019

**Renewal Date:** 01<sup>st</sup> June 2019

### Your Premium Information:

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First Premium: £210.00

Insurance Premium Tax: £25.20

**Total Amount Due: £235.20**

**Long Term Agreement Expiry Date:** 31<sup>st</sup> May 2021

**Reason for Issue :** Quotation

**If there are any additional Policy-level Clauses applicable, these are shown below**

**LTA wording**

Stability Agreement

Policyholder : Holford Parish Council  
Policy No. : TBC  
Company : RSA  
Period of Agreement : From 01<sup>st</sup> June 2018 to 31<sup>st</sup> May 2021  
  
Initial Period : From 01<sup>st</sup> June 2018 to 31<sup>st</sup> May 2019  
Second Period : From 01<sup>st</sup> June 2019 to 31<sup>st</sup> May 2020  
Third Period : From 01<sup>st</sup> June 2020 to 31<sup>st</sup> May 2021

For the Period of Agreement shown above and subject to the Adjustment Provisions specified herein the Policyholder agrees to maintain the policy in force and the Company agree to calculate the premium on the sums insured applicable for the Initial Period and the following rates thereafter

Second Period : at the rates applicable for the Initial Period  
Third Period : at the rates applicable for the Second Period

**Provisos**

Provided that

1. the Company may also vary the terms of the policy in accordance with the Special Provisions defined herein
2. any imposition of or increase in any levy or tax on premiums or contribution to governmental or non-governmental insurance schemes or pools will be borne by the Insured
3. all other terms definitions provisions extensions exclusions and conditions of the policy will continue to apply

**Definitions**

1. Loss Ratio shall mean the percentage which the total of paid claims outstanding reserves (as established by the Insurers) and related loss adjustment expenses incurred during the Initial Period *or the Second Period* bears to the Earned Premium for the same Initial or Second period
2. Prior Years Loss Ratio shall mean the percentage which the total of paid claims outstanding reserves (as established by or declared to the Insurers) and related loss adjustment expenses incurred during the three years prior to commencement of the agreement bears to the Prior Years Earned Premium

3. Earned Premium means the total of the premiums paid or payable for the period including adjustments but excluding commission or any taxes or levies on premiums or contributions to governmental or non-governmental insurance schemes or pools
4. Prior Years Earned Premium means three times the total of the premium paid or payable to the Company for the Initial Period of the Agreement or three times the total of the Earned Premium for the first twelve months of the Agreement whichever is the less including adjustments but excluding commission or any taxes or levies on premiums or contributions to governmental or non-governmental insurance schemes or pools

### Adjustment Provision

- 1 If at the expiry of the Initial Period
  - a) the Loss Ratio exceeds 40% for the Initial Period or
  - b) the Prior Years Loss Ratio exceeds 30%the Company reserve the right to terminate the Agreement or re-negotiate the premium or rates for application to the Second Period
- 2 If at the expiry of the Second Period
  - a. the Loss Ratio exceeds 40% for each of the Initial and Second Periods or
  - b. the Prior Years Loss Ratio exceeds 30%the Company reserve the right to terminate the Agreement or re-negotiate the premium or rates for application to the Third Period
- 3 Any premiums or claims in respect of any reinsurance to governmental or non-governmental insurance schemes or pools shall not be taken into account in arriving at the Loss Ratio or Earned Premium

### Special Provisions

#### Declaration of Claims

A declaration of all paid and outstanding claims by the previous Insurer for the three years prior to the commencement of this agreement shall be provided to the Company prior to the expiry of the Initial Period and prior to the expiry of the Second Period for the purposes of calculating the Prior Years Loss Ratio

In respect of any class of business provided by the Policy that were placed with the Company for the full period of three years prior to the commencement of the Agreement a declaration of claims is not required

#### Rights of the Company

The Company reserve the right regardless of the Loss Ratio to:

- 1 adjust the premium or rates restrict the cover or vary the terms or conditions to reflect changes which have a material effect upon the scope of cover or indemnity provided by the policy or extent of risk being
  - a) acquisitions or disposals of property or companies or changes in the business carried on by the Policyholder
  - b) the Company adopting a change in the underwriting policy in respect of any class of business included in the policy or imposing limits of loss or liability to all policies in any class of business included in the policy
  - c) any limitation reduction in capacity or rate increase imposed by any reinsurer of the Company
  - d) any change in market practice
  - e) legislation being any enactment subordinate legislation law regulation decree treaty or instrument in force in any country or territory covered by the policy
  - f) judgments awards or decisions made by any court tribunal or arbitration any government or regulatory body or ombudsman
- 2 adjust the premium or rates restrict the cover or vary the terms or conditions or terminate the Agreement:
  - a) to reflect a legal requirement to do so
  - b) if at any time the Policyholder shall be merged with acquired by or otherwise absorbed or controlled by any individual or corporation or other business entity of any kind
  - c) if at any time the Policyholder shall go into any form of liquidation bankruptcy receivership or administration or equivalent status or become the subject of an action in bankruptcy
  - d) if at any time the Policyholder fails to complete any requirements agreed with the Company within the agreed timescales
- 3 adjust the Building and Contents sums insured in line with the Insurers published index linking guides

### **Rights of the Policyholder**

- 1 If the Company elect to change the terms in accordance with any of the Adjustment Provisions or Special Provisions then the Policyholder may at its option terminate the Agreement without penalty
- 2 The Policyholder may cancel the agreement at expiry of the Initial Period (or Second Period) without the Insurer activating its rights within the Adjustment Provisions or Special Provisions subject to a payment of 45% of the annual premium which would have been payable for the Second (or Third Period)

**Memoranda**

If at any time the Policyholder shall be merged with acquired by or otherwise absorbed or controlled by any individual or corporation or other business entity of any kind provided the entity continues to trade in the name stated within this agreement then the Agreement shall be considered to still be in force

The Covers available for our Property Damage and Business Interruption Insurances are as follows:

- |  |                                  |
|--|----------------------------------|
| 1. Fire, Lightning, Aircraft and Explosion | 7. Sprinkler leakage             |
| 2. Earthquake                              | 8. Theft                         |
| 3. Riot and malicious persons              | 9. Subsidence                    |
| 4. Storm or flood                          | 10. Any other accident           |
| 5. Escape of water                         | 11. Glass                        |
| 6. Impact                                  | 12. Specified Items: 'All Risks' |

It is important to note that the actual Covers may vary for each Premises and the Covers excluded are specified on the following Premises pages of the Schedule.

For the full definition of the Policy coverage please refer to the Policy Wording.

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In choosing this product and the level of cover you have not received any personal recommendations from RSA.

## Property Damage Insurance

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**The Premises:** Anywhere within Holford

### Property Insured

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Property as listed below (up to a maximum sum insured of) £ 50,000

**Total Sum Insured** £ 50,000

Covers not insured:

7. Sprinkler leakage

**If there are any additional Policy-level Clauses applicable, these are shown below**

#### **Description of Property**

##### ***Play, skate and sports***

Playing Surfaces, playground equipment, outside gym equipment, skatepark equipment, Sports Courts & Associated Equipment

##### ***Outdoor equipment***

Bus Shelters, bus stops, Christmas decorations, defibrillators, flagpoles, garden Furniture/market Stalls, gardening equipment (including power tools), noticeboards, signposts, name signs, plant-holders, plate glass/shop front signs, portacabins, portaloos, public seats & benches, refuse bins, floodlights, external lighting (including streetlighting), surveying equipment, telephone boxes (being used libraries, noticeboards etc), walls, fences, ornamental gates, weather appliances.

##### ***Civic regalia, antiques***

Antique furniture, civic regalia, cups, trophies, musical instruments, paintings, works of art.

##### ***Office, computer, A/V, photographic equipment***

Audio/visual equipment, computer equipment including laptops, domestic appliances/kitchen equipment, games consoles, mobile phones, pagers, office machinery, photographic equipment, stage lights and sound/PA equipment, speed guns, vending and gaming machines, cctv equipment.

##### ***Other***

Memorials, statues, monuments, books, games, toys, stock, models, non-mobile plant, trailers, tools, bicycles, boats, caravans, shop mobility wheelchairs, quadbikes, tractors and other offroad vehicles.

## Specified Items All Risks

### Property Insured

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Item	Territorial Limits	Sum Insured	Policyholder Contribution
Miscellaneous All Risk Items	UK	£5,000	£100

If there are any additional Policy-level Clauses applicable, these are shown below

### Property Damage Insurance

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#### Policyholder's Contribution

Cover (if insured)	Policyholder's Contribution
Subsidence	£1,000
All other Covers	£100
Fire, Lightning, Aircraft & Explosion	Nil



## **Business Interruption Insurance**

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<b>Item</b>	<b>Sum Insured</b>
Gross Revenue	£Nil
Maximum Indemnity period	Nil months
Increased Cost of Working	£ 5,000
Maximum Indemnity period	12 months
<b>Extensions</b>	
Additional Metered Utility charges	£ 25,000
Notifiable Disease	£25,000
Murder or Suicide	£25,000
Vermin, Pest & Defective Sanitisation	£25,000

**The total sum insured for Business Interruption insurance is deemed to be the total of the Sums Insured stated above.**

**If there are any additional Clauses applicable to Business Interruption Insurance, these are shown below**

**Terrorism Insurance**

**Not Insured**

## Money Insurance

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### Section 1 Money

Item No		Limit of Liability any one loss
1A	Money in the Policyholder's Premises during Working Hours or in transit	£ 2,000
1B)1	Money in the Policyholder's Premises out of Working Hours in the following locked safes or strongrooms	£ n/a
1B)2	Money in all other locked safes or strongrooms at the Policyholder's Premises	£ 2,000
1C)1	Money in the residence of Employees or any of the Policyholders Officials or Council members in a locked safe or whilst adults in the residence	£ 500
1C)2	Money in the residence of Employees or any of the Policyholders Officials or Council members other than in a locked safe or adult in residence	£250

### Section 2 Personal Injury (Robbery)

Refer to policy section for appropriate benefits

**If there are any additional Clauses applicable to Money Insurance, these are shown below**

## Liability Insurance

### Section 1

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<b>Employers Liability</b>	<b>Limit of Indemnity</b>
Any one Event (excluding liability arising directly or indirectly out of Terrorism)	£ 10,000,000
Any one Event arising directly or indirectly out of Terrorism	£ 5,000,000

**If there are any additional Clauses applicable to Employers' Liability Insurance, these are shown below.**

### Section 2

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<b>Public/Products Liability</b>	<b>Limit of Indemnity</b>
Any one event	£ 10,000,000
All Events happening during the Period of Insurance in respect of Products supplied	£ 10,000,000
All incidents considered by the Company to have occurred during the Period of Insurance in respect of all Sudden Pollution or Contamination Incidents	£ 10,000,000
Advertising Injury/Libel & Slander committed during the period of insurance	£ 250,000
Environmental Clean-up Costs	£ 1,000,000
Indemnity to Hirer (fee income capped at £5,000 pa)	£ 5,000,000

**If there are any additional Clauses applicable to Public/Products Liability Insurance, these are shown below**

#### **Policyholder's Contribution**

The indemnity provided by Section 2 is subject to a Policyholder's Contribution of £250 any one Event in respect of loss of or damage to Property

### Section 3

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<b>Legal Defence Costs</b>	<b>Limit of Indemnity</b>
<b>Part A</b> The total amount payable by the Company in respect of all costs and expenses arising out of all claims during the Period of Insurance	£250,000
<b>Part B</b> The total amount payable by the Company in respect of all costs and expenses arising out of all claims during the Period of Insurance	£250,000

**If there are any additional Clauses applicable to Legal Defence Costs Insurance, these are shown below**

## **Fidelity Insurance**

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<b>Fidelity</b>	<b>Limit of Indemnity</b>
Limit of Indemnity for Any One Claim	£25,000
Aggregate Limit of Indemnity	£25,000
Policyholder's Contribution	£100

**Name or category of Employee:** All Council Members and Employees of the Policyholder

**Geographical Limits:** Great Britain Northern Ireland the Isle of Man or the Channel Islands

## **Legal Expenses Insurance**

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	<b>Limit of Indemnity</b>
Any One Event	£ 100,000
All claims and legal proceedings notified during any Period of Insurance	£1,000,000

**If there are any additional Clauses applicable to Legal Expenses Insurance, these are shown Below**

## **Third Party Provider**

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This clause applies to the Legal Expenses Insurance section of this Policy

For the purposes of Definition 14 We/Us/Our the third party provider approved by Royal & Sun Alliance Insurance plc is

Cigna Legal Protection which administers this insurance on the Company's behalf

**24 Hour Helpline 0345 078 7543 – quoting code 70201**

## **Claims**

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**Any notification of a claim must be addressed to**

Claims Department  
Cigna Legal Protection  
1st Floor, Chancery House,  
St Nicholas Way,  
Sutton,  
Surrey  
SM1 1JB.  
Tel: 0330 100 9516  
Fax: 0330 100 9514

## **Officials Liability Insurance**

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	<b>Limit of Indemnity</b>
Officials Liability All events happening during any period of insurance	£1,000,000
Employment Practice Insurance	Not Insured

### **Policyholder's Contribution**

The indemnity provided by Officials Indemnity is subject to a Policyholder's Contribution of £0 any one Event

**If there are any additional Clauses applicable to Officials Indemnity Insurance, these are shown below**

## Personal Accident & Travel

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Category	Insured Person		Operative Time	
	Description	PA Insurance	Travel	
A	Any Employee of the Insured resident in Britain	24 hour	See B Below	
B	Any Council Member or Employee of the Insured resident in Britain and their accompanying Spouse	N/A	Internal Journey & External Journey	
C	Any council member of the Insured resident in Britain	24 hour	Internal Journey & External Journey	
D	Any volunteer of the Insured resident in Britain	Occupational Incl Commuting	Internal Journey & External Journey	

## Personal Accident

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Benefit	Category of Insured Person			
	Cat A	Cat B	Cat C	Cat D
1 - 4	£25,000	Nil	£25,000	£25,000
5	£250	Nil	£250	£250
6	£125	Nil	£125	£125
7	30% of benefits 1-6	Nil	30% of benefits 1-6	30% of benefits 1-6

### Payment Period

Benefits 5 and 6 are payable per week for a maximum of 104 weeks in all not necessarily consecutive

### Deferment Period

Benefits 5 and 6 are not payable for the first nil days of any Period of Disablement

**Subject otherwise to the Terms, Definitions, Conditions and Exclusions of the Policy.**

## Travel Insurance

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Insured Journey	<b>External Journey</b>	Not Insured
	<b>Internal Journey</b>	Not Insured

### Maximum Journey Length

The Maximum Journey length must not exceed 31 days duration.

**Endorsements attaching to and forming part of Travel Insurance Policy No.**

**Subject otherwise to the Terms, Definitions, Conditions and Exclusions of the Policy.**