

**Norris & Fisher Local Council Insurance  
 Renewal Schedule**
**Policy Number** CH/5312578E/NF/10068  
**Date of Issue** 19th April 2020

**Norris & Fisher Ltd**  
 34a Hiltisbury Road  
 Chandlers Ford  
 Eastleigh  
 Hampshire  
 SO53 5SS

**Agent Telephone** 02380 269009

**Agency Number** 25972H

**Agent Reference**
**Insured Details**
**Insured** Holford Parish Council

**Postal Address** c/o Coach House 1  
 Alfoxton Park  
 Holford  
 Bridgewater, Somerset  
 TA5 1SG

**Policy Details**
**Policy Number** CH/5312578E/NF/10068

**Effective From** 1st June 2020

**Expiry on** 31st May 2021

**Policy Premium** £275.56

**Insurance Premium Tax** £33.07

**Total Premium** £308.63

**Reason for Issue** Renewal

**Your Activities** Local Council

**Population** 500

**General Conditions 12 – Long Term Undertaking is operative for the following sections: Property Section; Loss of Income Section; Liability Section and Property in Transit Section only. The expiry date of this Long Term Undertaking is 31/5/2022**

**Important Notice**

You have a duty to make a fair presentation of all material and relevant facts to us. Providing us with inaccurate information or failing to tell us of anything which may increase the risk may invalidate this policy or lead to claims not being paid or being paid in part only.

This policy does not cover maintenance of your property. That means we will not cover the cost of wear and tear or routine maintenance. We expect you to properly maintain your property, but the cost of this remains your responsibility.

You have a duty to keep your property safe, secure and in good repair, and take all practical steps to avoid loss or damage.

You should also take all reasonable care to prevent accidents, injury or disease. In particular you should:

- keep all work equipment and premises in good and safe condition
- exercise care in the selection and management of employees
- comply with all statutory obligations and regulations.

In addition, you should take all reasonable care to prevent the sale or supply of goods which are defective in any way.

Norris & Fisher Local Council Insurance  
Policy Endorsements

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#### ENDORSEMENTS

**Endorsements Applicable to the Policy:**

NF13 Bona-fide Subcontractors  
NF22 Privacy Notice  
NF21 Amendment to Definitions, General Exclusions and Terrorism Extensions

**Free Format Endorsements Applicable to the Policy :**

None



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### Property 1 Summary

The premises for which insurance has been arranged under this schedule being:

Risk Address Line 1	Coach House 1
Risk Address Line 2	Alfoxton Park
Risk Address Line 3	Holford
Risk Address Line 4	Bridgewater, Somerset
Risk Postcode	TA5 1SG
Occupied As	Office

### PROPERTY SECTION

#### Sub Section A - Buildings

Not Insured

	Basis of Settlement	Cover Causes	Day One Uplift	Declared Value	Total Sums Insured
Buildings	Day One	1,2,3,4,5	25.0%	£0	£0
Tenant Improvements	Day One	1,2,3,4,5	25.0%	£0	£0

#### Sub Section B - Contents

Insured - see Policy wording for further details

	Basis of Settlement	Cover Causes	Sums Insured
Stock	Indemnity Only	1,2,3,4,5	£0
Contents	Reinstatement	1,2,3,4,5	£5,182
Health and Gym Equipment	Reinstatement	1,2,3,4,5	£0
Computer Equipment	Reinstatement	1,2,3,4,5	£5,182

#### Sub Section C - Glass, Blinds and Signs

Insured - see Policy wording for further details

#### Sub Section D - Money

Insured - see Policy wording for further details

#### Sub Section E - Personal Accident (Assault)

Insured - see Policy wording for further details

#### Sub Section F - Specified Property

Insured - see Policy wording for further details

	Sums Insured
Portable Computer Equipment	£1,036
Handheld Devices and Tools	£0
Regalia	£0
Gardening Equipment	£0
Health Equipment	£2,073
All other specified property	£0

For details of All Other Specified Property please refer to the Continuation Schedule

#### Sub-Section G – Property in the Open

Insured - see Policy wording for further details

	Basis of Settlement	Cover Causes	Limit
Street Furniture	Reinstatement	1,2,3,4	£0
Playground Equipment	Reinstatement	1,2,3,4	£0
War Memorials (or Historic Monuments)	Reinstatement	1,2,3,4	£0
BMX or Skateboard Parks	Reinstatement	1,2,3,4	£0
Artificial Surfaces	Reinstatement	1,2,3,4	£0
Bus Stops and Shelters	Reinstatement	1,2,3,4	£0
Dog Pound Stone Structure at TA5 1SG	Reinstatement	1,2,3,4	£41,616

#### Sub-Section H - Machinery and Computer Equipment Breakdown

Insured - see Policy wording for further details

	Limit
Computer Equipment Breakdown	£100,000
Breakdown of Insured Plant other than Computer Equipment	£1,000,000

This policy is administered by Norris & Fisher Insurance Brokers Limited who are authorised and regulated by the Financial Conduct Authority. Registered in England and Wales No: 04567558.

This policy is underwritten by Ageas Insurance Limited Registered Office Address: Ageas Insurance Limited, Ageas House, Hampshire Corporate Park, Templars Way, Eastleigh, Hampshire, SO53 3YA Registered in England and Wales No 354568. Ageas Insurance Limited is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority, Financial Services Register Number 202039.

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**Sub-Section I - Fidelity Guarantee**

Insured - see Policy wording for further details

	Limit of Indemnity
Fidelity Guarantee	£100,000

**Terrorism Extension**

Not Operative

**Excesses applicable to Property Section for Premises 1**

<b>Excess</b> applicable to each and every claim unless specified below:	£250
Theft	£250
Storm	£250
Flood	£250
Glass, Blinds & Signs	£50
Subsidence	£1,000
Money	£50
Fidelity Guarantee	£250

Any alteration to the above excesses are detailed in the attached endorsements.

Where a claim is made under more than one section for the same event and at the same location, only the higher excess will be applied.

**ENDORSEMENTS**

**Endorsements Applicable to Premises 1:**

None

**Free Format Endorsements Applicable to Premises 1:**

None

**Property 2 Summary**

The premises for which insurance has been arranged under this schedule being:

Risk Address Line 1	Holford & District Village Hall
Risk Address Line 2	Holford
Risk Address Line 3	Bridgewater
Risk Address Line 4	
Risk Postcode	TA5 1SD
Occupied As	Village Hall

**PROPERTY SECTION**
**Sub Section A - Buildings**

Not Insured

	Basis of Settlement	Cover Causes	Day One Uplift	Declared Value	Total Sums Insured
Buildings	Day One	1,2,3,4,5	25.0%	£0	£0
Tenants Improvements	Day One	1,2,3,4,5	25.0%	£0	£0

**Sub Section B - Contents**

Insured - see Policy wording for further details

	Basis of Settlement	Cover Causes	Sums Insured
Stock	Indemnity Only	1,2,3,4,5	£500
Contents	Reinstatement	1,2,3,4,5	£0
Health and Gym Equipment	Reinstatement	1,2,3,4,5	£0
Computer Equipment	Reinstatement	1,2,3,4,5	£0

**Sub Section C - Glass, Blinds and Signs**

Insured - see Policy wording for further details

**Sub Section D - Money**

Insured - see Policy wording for further details

**Sub Section E - Personal Accident (Assault)**

Insured - see Policy wording for further details

**Sub Section F - Specified Property**

Insured - see Policy wording for further details

**Sub-Section G – Property in the Open**

Insured - see Policy wording for further details

**Sub-Section H - Machinery and Computer Equipment Breakdown**

Insured - see Policy wording for further details

	Limit
Computer Equipment Breakdown	£100,000
Breakdown of Insured Plant other than Computer Equipment	£1,000,000

**Sub-Section I - Fidelity Guarantee**

Insured - see Policy wording for further details

	Limit of Indemnity
Fidelity Guarantee	£100,000

**Terrorism Extension**

Not Operative

**Excesses applicable to Property Section for Premises 2**

Excess applicable to each and every claim unless specified below:	£250
Theft	£250
Storm	£250
Flood	£250
Glass, Blinds & Signs	£50
Subsidence	£1,000
Money	£50
Fidelity Guarantee	£250

**Any alteration to the above excesses are detailed in the attached endorsements.**

**Where a claim is made under more than one section for the same event and at the same location, only the higher excess will be applied.**

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**ENDORSEMENTS****Endorsements Applicable to Premises 2:**

None

**Free Format Endorsements Applicable to Premises 2:**

None



**LOSS OF INCOME SECTION**
**Sub Section A – Loss of Income**

Insured - see Policy wording for further details

	Cover Causes	Maximum Indemnity Period	Sums Insured
Income	1,2,3,4,5	12 months	£6,500
Increase in Cost of Working	1,2,3,4,5	12 months	£0
Rent Receivable	1,2,3,4,5	12 months	£0

Loss of Income - for details please refer to the Extension wordings on page 32 and 33 of the policy wording

	Maximum Indemnity Period	Limit
Book Debts	12 months	£50,000
Denial of Access	12 months	£500,000
Public Utilities	12 months	£25,000
Suppliers	12 months	£25,000
Customers	12 months	£25,000
Property Stored Away from the premises	12 months	£25,000
Exhibition or Events	12 months	£25,000
Goods in Transit	12 months	£25,000
Diseases, Poisoning, Vermin, Defective Drains, Murder or Suicide	3 months	£100,000

**Sub-Section B - Machinery & Computer Equipment Breakdown**

Insured - see Policy wording for further details

	Limit
Computer Equipment Breakdown	£50,000
Breakdown of Insured Plant other than Computer Equipment	£100,000

**Terrorism Extension**

Not Operative

**LIABILITY SECTION**
**Sub-Section A - Employers' Liability**

Limit of Indemnity

£10,000,000

Clerical Wage roll	£3,000
Manual Wage roll	£0

Inner Limit of Indemnity - Terrorism	£5,000,000
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**Sub-Section B - Public Liability**

Limit of Indemnity

£10,000,000

Number of Playgrounds	0
Number of BMX or Skateboard Parks	0
Number of Firework Displays in each year	0

Publishers Indemnity	£250,000
Retroactive Date	01/06/2018

Inner Limit of Indemnity - Terrorism	£2,000,000
Inner Limit of Indemnity - Pollution or Contamination	£1,000,000

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<b>Sub-Section C - Products Liability</b>	<b>Limit of Indemnity</b>	£10,000,000
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Inner Limit of Indemnity - <b>Terrorism</b>	£2,000,000
Inner Limit of Indemnity - <b>Pollution or Contamination</b>	£1,000,000

**Excesses applicable to Liability Section**

Excess applicable to each and every Third Party Damage claim under Sub-Section B	£250
Excess applicable to each and every Third Party Damage claim under Sub-Section C unless specified below:	£250
Excess applicable to each and every Third Party Injury claim not applicable to Sub-Section A - Employer's Liability	£0

Any alteration to the above excesses are detailed in the attached endorsements.

**OFFICERS LIABILITY SECTION**

Officers Liability	Insured - see Policy wording for further details
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Retroactive Date	01/06/2018
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Limit of Indemnity	£250,000
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**Excesses applicable to Officers Liability Section**

Excess applicable to each and every claim	£250
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Any alteration to the above excesses are detailed in the attached endorsements.

**PROPERTY IN TRANSIT SECTION**

Sub Section A - Own Vehicles	Not Insured
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	Number of Vehicles	Limit per Vehicle
Own Vehicles	0	£0

Sub-Section B – Road Hauliers, Rail and Post	Not Insured
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	Limit per sending
Road Hauliers, Rail and Post	£0

**Excesses applicable to Property in Transit Section**

Excess applicable to each and every claim	£100
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Any alteration to the above excesses are detailed in the attached endorsements.

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**PERSONAL ACCIDENT**

**Not Operative**

Number of <b>Councillors</b>	0
Number of Clerical <b>Employees</b>	0
Number of Manual <b>Employees</b>	0

**Benefits**

Temporary Total Disablement	£200 per week (104 weeks)
Loss of Limbs, Sight, Hearing or Speech	£50,000
Fracture	Please refer to page 45 of the policy wording for details of the Benefits payable
Permanent Total Disablement	£50,000
Death	£50,000

**LEGAL EXPENSES**

**Operative**

Please refer to the separate Business Legal Guard Policy wording for full details

**Legal Guard**

Limit of Indemnity	£100,000
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**INTERESTED PARTIES**

**Summary of Interested Parties - Applicable to the Policy**

<b>Details</b>	None
<b>Address Details</b>	None
<b>Nature of Interest</b>	None

