



## Parish Protect Schedule

Welcome to The Military Mutual.

You should read this Schedule in conjunction with your Cover Wording

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

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### Membership Number: TBC

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#### Your Details:

Coverholder: Holford Parish Council

Correspondence Address: Coach House 1, Alfoxton Park, Holford, Bridgwater, TA5 1SG

Business Description: Parish Council

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#### Your Intermediary's Details:

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Intermediary Name: Business Services at CAS Ltd

Address: Brightspace, 160 Hadleigh Road, Ipswich, IP2 0HH

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#### Your Cover Dates:

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Period of Cover: 01/06/2021

To: 31/05/2022

**Renewal Date:** N/A

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#### Your Contribution Information:

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The Military Mutual Cover: £ 244.36

Insurance Premium Tax: £ N/a

**Total Amount Due: £ 244.36**

**Rate Stability Agreement Expiry Date: Tbc**

**Reason for Issue: Quotation**

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

The protection available for our Property Damage and Business Interruption Cover 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 terms of Cover please refer to the Cover Wording.

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In choosing this product and the level of Cover you have not received any personal recommendations from The Military Mutual.

**Property Damage Cover**

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**Property Covered**

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**The Premises:** Anywhere within The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

Premises	Occupation	Buildings Sum Covered

**Total sum Covered:**

**£0**

Covers not included:

- 7. Sprinkler leakage

**Cover (if included)**

**Policyholder's Excess**

Subsidence	£1,000
All other Covers	£250
Fire, Lightning, Aircraft & Explosion	Nil

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

**All Risks**

**Property Covered**

**Territorial Limits:**

The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and Channel Islands

Sum Covered:

**Up to  
£50,000**

Excess

**£100**

Covers not included

1. Sprinkler Leakage

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

## **Business Interruption Cover**

### **Item**

### **Excess**

Gross Revenue/Income  
Maximum Indemnity Period 12 Months  
Additional Increased Cost of Working  
Maximum Indemnity Period 12 Months

### **Extensions**

Refer to Policy Wording for full details of extensions.  
Additional Metered Utility charges  
Notifiable Disease  
Murder or Suicide  
Vermin, Pest & Defective Sanitisation

**Total sum covered for Business Interruption Cover £5,000**

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

**Money Cover**  
**Section 1 Money**

<b>Item No</b>		<b>Limit of Liability any one loss</b>	<b>Excess</b>
1A	Money in the Coverholder's Premises during Working Hours or in transit	£2,000	
1B)1	Money in the Coverholder's Premises out of Working Hours in the following locked safes	£n/a	
1B)2	Money in the Coverholder's Premises out of Working Hours in a Locked Strongroom	£2,000	
1B)3	Money in all other locked safes at the Coverholder's Premises	£2,000	
1C)1	Money in the residence of Employees or any of the Coverholder's 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 Coverholder's Officials or Council members other than in a locked safe or adult in residence	£250	
2	Non-Negotiable Money	£250,000	

**Section 2 Personal Injury (Robbery)**

Refer to Cover section for appropriate benefits

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

## Liability Cover

### Section 1

<b>Employers' Liability</b>	<b>Cover Limit</b>	<b>Excess Any one Event</b>
Any one Event (excluding liability arising directly or indirectly out of Terrorism)	£10,000,000	£0.00
Any one Event arising directly or indirectly out of Terrorism	£5,000,000	£0.00

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

### Section 2

<b>Public / Products Liability</b>	<b>Cover Limit</b>	<b>Excess Any one Event</b>
Any one Event	£10,000,000*	£250
All Events happening during the Period of Cover in respect of products supplied	£10,000,000*	£250
All incidents considered by the Mutual to have occurred during the Period of Cover in respect of all Sudden Pollution or Contamination Incidents	£10,000,000*	£250
Libel & Slander committed during the period of Cover	£250,000	£250
Environmental Clean-up Costs	£1,000,000	£250
Indemnity to Hirer	£2,000,000	£250

\* The Military Mutual retains the first £5,000,000 of this cover, with the remaining £5,000,000 being provided by a Third Party

The third-party provider approved by The Military Mutual is Axis which administers this cover on The Mutual's behalf

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

### Play Area Condition

We will not pay any claims under the public and products liability section unless you check the children's play area at least monthly and that any defective equipment be taken out of use until such time as it is fully repaired.

**Section 3**

**Legal Defence Costs**

**Cover Limit**

**Excess  
Any one Event**

**Part A**

The total amount payable by the Mutual in respect of all costs and expenses arising out of all claims during any Period of Cover

£250,000

**Part B**

The total amount payable by the Mutual in respect of all costs and expenses arising out of all claims during any Period of Cover

£250,000

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



## **Fidelity Cover**

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<b>Fidelity</b>	<b>Cover Limit</b>	<b>Excess Any one Event</b>
Cover Limit for Any One Claim	£25,000	£500
Aggregate Limit of Cover	£25,000	

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

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

**Officials Liability Cover**

	<b>Cover Limit</b>	<b>Excess Any One Event</b>
i. Officials Liability All events happening during any period of cover	£1,000,000	

**If there are any additional Clauses applicable to Officials Liability Cover, these are shown below**

## Personal Accident Cover

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	Person(s) Covered	Operative Time
Category	Description	PA Cover
A	Any Employee of the Coverholder resident in Britain	24 Hour
B	Any council member of the Coverholder resident in Britain	24 Hour
C	Any volunteer of the Coverholder resident in Britain	Occupational Including Commuting

### Personal Accident

	Category of Person Covered		
Benefit	Cat A	Cat B	Cat C
1-4	£25,000	£25,000	£25,000
5	£250	£250	£250
6	£250	£250	£250
7	30% of benefits 1-6	30% of benefits1-6	30% of benefits 1-6

### Payment Period

Benefit 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 Cover.**