



Your Parish Council Policy Summary



Came & Company Parish Council Insurance Policy Summary

This is a summary of the policy and does not contain the full terms and conditions of the cover, which can be found in the policy document. It is important that you read the policy document carefully when you receive it.

[Name of the Insurer](#)

The insurer of the policy is Aviva Insurance Limited.

[Type of Insurance and Cover](#)

The Came & Company Parish Council Policy offers you the protection that your Parish Council needs.

[Key Covers, Features and Exceptions](#)

Your policy includes the following key covers, features and exceptions, which are set out in more detail in the policy document.

| Cover, Features and Benefits | Exceptions and Limitations |
|---|--|
| <p>Property Damage All Risks Cover All Risks cover including Accidental Damage is provided for your buildings, machinery and business contents.</p> <p>All Risks Cover includes:</p> <ul style="list-style-type: none"> • Outside equipment, Street Furniture, Gates and Fences, War Memorials, Playground Equipment, Mowers and Machinery, Sports Equipment as detailed in the Policy Schedule • Automatic cover for newly built and/or acquired buildings and machinery that you purchase during the period of insurance up to £500,000 or 10% of the Total buildings and machinery sum insured whichever is the lower • Costs and expenses in locating the source of water damage up to £10,000 • Rare books or works of art. The maximum we will pay in respect of any one article is £2,500 and £10,000 in total any one claim • Property whilst at any exhibition stand attended by you, anywhere in Europe, including whilst in transit up to £10,000 for seven days • Fire Brigade Damage to gardens up to £10,000 • Nameplates, lamps and signs up to £500 • Natural Sports Surface up to £2,500. Other limits can be considered <p>Optional Cover:</p> <ul style="list-style-type: none"> • Damage to playing surfaces, greens and floodlights • Subsidence, ground heave and landslide • Terrorism | <p>Please refer to the Property Damage section of the policy booklet</p> <ul style="list-style-type: none"> • Wear and tear, corrosion, rust or rot, gradual deterioration, faulty or defective design, materials or workmanship • Faulty or defective workmanship, operational error or omission by you or your employees • You must notify us within 6 months of any newly built and/or acquired buildings and machinery • Mechanical or electrical breakdown or derangement • Pollution or contamination • Theft or attempted theft • Damage to gates, fences or moveable property in the open by weather related incidents • Damage due to escape of water from tanks and pipes, malicious persons (other fire and explosion) and theft in respect of buildings which are unoccupied or disused for a period of more than 45 days or 180 consecutive days in respect of sports pavilions and/or changing rooms unless agreed by us in writing • Consequential loss or damage • Damage to boilers and pressure vessels caused by their own explosion or collapse (cover is available under the Engineering section) • Damage due to water table level changes or frost • Restrictions in cover will apply for seasonally/temporarily closed buildings which don't comply with the agreed requirements unless agreed in writing • Escape of Water Clause will apply from 1st October to 31st March • Basis of Settlement (Works of Art, Antiques, Museum Items) £5,000 • Inventory clause for valuable items or works of Art in excess of £5,000 • The first part of any claim (your excess) |
| <p>Theft Theft or attempted theft involving entry to or exit The Premises by forcible or violent means including acts of violence against you or your staff.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> • Outside equipment, Street Furniture, Gates and Fences, War Memorials, Playground Equipment, Mowers and Machinery, Sports Equipment as detailed in the Policy Schedule • Paintings, curios and works of art with a single article limit of £2,500 • Rare books or works of art. The maximum we will pay in respect of any one article is £2,500 and £10,000 in total any one claim • Nameplates, lamps and signs up to £500 <p>Optional Cover:</p> <ul style="list-style-type: none"> • Personal effects up to £1,000 per person for you, employees, residents and visitors | <p>Please refer to the Property Damage section of the Policy Booklet</p> <ul style="list-style-type: none"> • Unexplained losses, acts of fraud or dishonesty and inventory shortage • Consequential loss or damage • Theft loss from any building incapable of being locked or any open space, yard or garden • Loss where you or your partner, director or employee or members of your family is involved or caused by a person lawfully on the premises • Theft whilst the premises are unoccupied or disused • Basis of Settlement (Works of Art, Antiques, Museum Items) £5,000 • Inventory clause for valuable items or works of Art in excess of £5,000 • The first part of any claim (your excess) |
| <p>Business Cover Away from The Premises Cover for your business equipment such as laptops, electronic equipment, regalia or sporting trophies whilst away from your premises following loss or damage.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> • Theft and Accidental Damage • Cover up to £5,000 <p>Optional Cover</p> <ul style="list-style-type: none"> • Cover in excess of £5,000 | <p>Please refer to the Property Damage section of the policy booklet</p> <ul style="list-style-type: none"> • Wear and tear, gradual deterioration, faulty defective design, materials or workmanship • Mechanical or electrical breakdown or derangement • Changes in temperature, colour, flavour, texture or finish • Acts of fraud or dishonesty • Theft or attempted theft from any unattended motor vehicle • Loss or Damage arising outside the European Union • The first part of any claim (your excess) |

| Cover, Features and Benefits | Exceptions and Limitations |
|---|---|
| <p>Money and Assault</p> <ul style="list-style-type: none"> • Loss of money belonging to your business or for which it is responsible, on your premises, in transit, on site, at the private homes of key staff, councillors or clerks and in any bank night safe • Annual carryings of £25,000 • Money not contained in locked safe in the premises outside Business Hours £250 Or in the Private Dwelling House of Your principals or authorised Employees £500 • Money on the Premises during Business Hours £1,000 • Money from locked safes outside Business Hours £1,000 • Any other loss of money £1,000 • Bodily injury to you or your employees as a result of theft or attempted theft whilst carrying money belonging to your business | <p>Please refer to Section B of the policy booklet</p> <ul style="list-style-type: none"> • Shortages due to clerical or accounting errors • Losses due to the fraud or dishonesty of any employees not discovered within seven working days • Loss from unattended vehicles • Loss arising outside Great Britain, Northern Ireland, the Channel Islands or the Isle of Man • Loss from any gaming or vending machine • Collusion |
| <p>Glass</p> <p>Cover includes</p> <ul style="list-style-type: none"> • breakage (including the cost of boarding up) of fixed glass at The Premises • Damage at the premises to <ul style="list-style-type: none"> - contents of display windows - windows and door frames • breakage or fixed <ul style="list-style-type: none"> - wash hand basins, pedestals, baths and sinks - lavatory bowls, bidets, cisterns - showertrays, splashbacks <p>at The Premises</p> | <p>Please refer to the Glass Section</p> <ul style="list-style-type: none"> • Damage to glass in light fittings, signs, stock and materials in trade, vehicles and vending machines • Damage to glass from scratching, gradual deterioration or wear and tear, change in colour or finish • Breakage of glass <ul style="list-style-type: none"> - whilst the premises are unoccupied or disused - in transit or while being fitted - by workmen carrying out alterations • The Excess |
| <p>Employee Dishonesty</p> <p>Cover that protects you against loss of money and other property following theft or fraud by your employees, councillors or clerks.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> • Professional fees required to establish extent of loss • Cost of labour to reinstate destroyed or erased computer records <p>Optional Cover:</p> <ul style="list-style-type: none"> • Cheque forgery • Third Party computer and fund transfer fraud • £150,000 limit of indemnity • Interlocking Clause (cover for losses prior to inception) | <p>Please refer to the Employees Dishonesty section of the policy booklet</p> <ul style="list-style-type: none"> • Consequential losses e.g. loss of potential income, interest and dividends or additional expenditure due to incorrect figures and reports • Loss of confidential information or trade secrets • Any further losses that occur after the discovery that an Employee is dishonest • Employees based outside of the geographical limits • Malicious damage including computer viruses, worms and Trojan horses • Losses caused by or involving a principal of the business • The excess |

Revenue Protection

| Cover, Features and Benefits | Exceptions and Limitations |
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| <p>Business Interruption Cover</p> <ul style="list-style-type: none"> Increased Cost of Working: £10,000 Loss of Revenue: £10,000 Maximum Indemnity Period is 12 months Contingencies applicable – All Risks <p>Business Interruption Cover – Optional Cover</p> <ul style="list-style-type: none"> Loss of Rent Maximum Indemnity Period is 12 months Contingencies applicable – All Risks Cover includes: <ul style="list-style-type: none"> - Payment of expenses incurred despite a reduction in your income - Additional expenses to assist you in preventing or reducing a drop in income such as overtime payment | <p>Please refer to the Business Interruption section of the policy booklet</p> <ul style="list-style-type: none"> Losses excluded under the Property Damage and Theft section Losses arising if the business is wound up or carried on by a liquidator or receiver or permanently discontinued |

Legal Liabilities

| Cover, Features and Benefits | Exceptions and Limitations |
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| <p>Employers' Liability</p> <p>Protection against your legal liability for bodily injury to your employees up to a limit of indemnity of £10,000,000 including costs and expenses.</p> <p>Cover includes:</p> <ul style="list-style-type: none"> Legal costs and expenses in defending prosecutions under health and safety legislation Unsatisfied court judgements in favour of employees injured in your employment by third parties Worldwide cover for employees, councillors and clerks temporarily working overseas Work experience and government scheme trainees Legal Expenses arising from Corporate Manslaughter and Homicide Act | <p>Please refer to the Employers' Liability section of the policy booklet</p> <ul style="list-style-type: none"> Cover for acts of terrorism is limited to £5,000,000 per event Liability in respect of liquidated damages, penalty clauses and fines Work in or on, or travel to or from any offshore installation or support vessel Bodily injury to an employee carried in or on, entering or alighting a vehicle where Road Traffic Act Legislation applies |

| Cover, Features and Benefits | Exceptions and Limitations |
|---|---|
| <p>Public and Products Liability</p> <ul style="list-style-type: none"> • Protection against your legal liability for bodily injury to third parties and damage to their property, including obstruction, trespass, nuisance, interference, wrongful arrest and eviction • Legal liability for fees, expenses, damages and claimants costs following injury or damage by goods that you have supplied, sold, repaired, tested or maintained and damaged. <p>Cover includes:</p> <ul style="list-style-type: none"> • Legal expenses and costs in defending prosecutions under all relevant health and safety legislation • Defective Premises Act liability • Personal liability cover for you and your staff whilst overseas in connection with the business • Employees' and visitors' personal belongings • Libel & Slander - £250,000 • Fireworks displays • Indemnity to hirers of Parish Council property - £2,000,000 • Products Supplied Restriction • Legal Expenses arising from Corporate Manslaughter and Homicide Act • £10,000,000 limit of indemnity | <p>Please refer to the Public and Products section of the policy booklet</p> <ul style="list-style-type: none"> • Cover for acts of terrorism is limited to £2,000,000 or the Limit of Indemnity specified in the Policy Schedule, whichever is the lower • Loss or damage to property in your custody or control • Liability arising out of products supplied in the knowledge that they will be used in the navigation, propulsion or safety of any aircraft or other aerial devices • Pollution caused gradually over a period of time • Vehicles or goods to be used in the USA or Canada • Work in or on, or travel to or from any offshore installation or support vessel • Liability in respect of liquidated damages, penalty clauses and fines • The first part of any claim (your excess) • Exposure to, inhalation of, fears of the consequences of exposure to/inhalation of, costs incurred in repairing, removing, replacing, recalling, rectifying, reinstating or managing any property arising out of the presence of asbestos • A weekly inspection of playgrounds must be carried out by a competent person unless otherwise agreed in writing |
| <p>Commercial Legal Protection</p> <p>Protection for legal costs and expenses arising from specified civil and criminal incidents in connection with your business. Cover includes:</p> <ul style="list-style-type: none"> • Employment Disputes, Compensation Awards and Service Occupancy – defence of your legal rights under employment legislation and following a successful action by an employee, prospective, alleged or ex-employee we will pay any compensation award made. In addition, negotiation to recover possession of premises owned by you from them • Legal Defence – defence for you or an employee acting on your behalf if any criminal action or certain civil action is taken against you for any non-motor related incident arising in connection with the business. This includes prosecution under health and safety legislation and data protection rules • Property Protection – protection for civil action following any event causing or likely to cause physical damage to your property or any nuisance or trespass • Bodily Injury – cover to negotiate your legal rights, your employees or family members legal rights, following bodily injury (non-motor related) which occurs in connection with the business • Tax Protection – representation in appeal proceedings with the HM Revenue and Customs in a full or aspect enquiry following your corporation tax self-assessment return and appeal proceedings with HM Revenue and Customs in respect of Value Added Tax due • Contract Disputes – representation in Legal Proceedings for civil action relating to a contractual dispute arising from an agreement or alleged agreement that you have entered into by You or on Your behalf in respect of goods or services • Debt Recovery – representation in Legal Proceedings for civil action including the enforcement of judgement to recover money and interest due from the sale of provision of goods or services | <p>Please refer to the Commercial Legal Protection section of the policy booklet</p> <ul style="list-style-type: none"> • In respect of civil cases, the cover is subject to the case having prospects of winning or making a successful defence • Claims must be reported within 180 days of you becoming aware of an incident • Any costs and expenses incurred before the written acceptance by us or the claims administrator of a claim • In respect of compensation awards you must follow the advice of the legal helpline or the Advisory, Conciliation and Arbitration Scheme (ACAS) code of Disciplinary Practice and Procedures in Employment for cover to be effective • In respect of redundancies you must follow the advice of the legal helpline prior to serving notice of dismissal • The first £200 of each and every claim in respect of aspect enquiries • Claims caused by your failure to register for Value Added Tax and any investigations by the HM Revenue and Customs Special Investigations Section or Special Compliance Office • Investigations by HM Revenue and Customs into alleged dishonesty or criminal offences • For contract disputes the first £500 of any claim where the amount in dispute exceeds £5,000 • Any claim relating to the settlement under an insurance policy • For contract disputes and debt recovery, a claim must be made within 90 days of the money becoming due • If a solicitor is required to deal with your legal problem, we will appoint one from their approved panel. These solicitors have been carefully chosen as experts in the areas of the law covered by the policy and are required to comply with strict service standards |

| Cover, Features and Benefits | Exceptions and Limitations |
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| <p>Officials Indemnity Cover that protects you whilst performing your duties as a Members and Officers. Cover includes:</p> <ul style="list-style-type: none"> • Losses and defence costs <ul style="list-style-type: none"> - you or your Members and Officers may be liable to pay - the spouse, heir or legal representative of a director may become legally liable for - in the event of any action or proceedings brought against a director by the company or another director arising from the wrongful act of a director • Legal Defence Costs for <ul style="list-style-type: none"> - Bodily Injury - Pollution <p>Cover is provided specifically for claims against a director arising out of:</p> <ul style="list-style-type: none"> • Disqualification Proceedings • Regulatory Proceedings • Employment Practice Proceedings • Civil Proceedings • Criminal Proceedings • £500,000 limit of indemnity • £100,000 aggregate inner limit for pollution | <p>Please refer to the Officials Indemnity section of the policy booklet</p> <ul style="list-style-type: none"> • Claims or losses arising out of <ul style="list-style-type: none"> - acts of war and terrorism - asbestos - property damage - fraudulent act or personal gain - fines, penalties or punitive damages - pollution clean up costs |

Employee Benefits

| Cover, Features and Benefits | Exceptions and Limitations |
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| <p>Personal Accident Cover for you, your councillors, clerk and volunteers between the ages of 16 and 80 against accidental bodily injury.</p> <p>Cover against accidental bodily injury</p> <ul style="list-style-type: none"> • Death, loss of limb(s), eye(s) • Permanent total disablement from usual occupation • Temporary total disablement from usual occupation • Temporary partial disablement <p>Cover is provided on a 24 hour basis.</p> <p>Cover includes medical and surgery expenses up to 15% of weekly compensation</p> | <p>Please refer to the Personal Accident section of the policy booklet</p> <ul style="list-style-type: none"> • £50,000 cover is provided for death, eyes and limbs injuries for those aged between 85 and 90 • Cover for acts of terrorism is limited to £1,000,000 per event and excludes harm by nuclear, chemical, biological and radiological means • Sickness, disease or any gradually operating cause • Suicide, attempted suicide or deliberate exposure to danger • Pregnancy or childbirth • Flying or other aerial activities (except while travelling in a aircraft of a recognised airline) as a passenger • Accidents caused through participation in certain hazardous activities • The effects of alcohol or drugs or any treatment for drug addiction |

[Duration of Policy](#)

The Policy will remain in force for 12 months from date of commencement (or as otherwise shown on your policy schedule) and for any period for which you renew the policy, as long as you continue to pay your premium.

[Cancellation](#)

There are no statutory cancellation rights under this policy.

[How to Claim](#)

If you need to make a claim please call our claims line on **0500 114477**. Our line operates 24 hours a day, 365 days a year. Please have your policy number to hand when calling.

[If You Have a Complaint](#)

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance, please contact Came & Company Parish Council Insurance, 1st Floor, 2 Meridian Office Park, Osborn Way, Hook, RG27 9HY or telephone us on 01256 395020.

Came & Company Parish Council Insurance and Aviva Insurance Limited are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

[Financial Services Compensation Scheme](#)

We are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from this scheme if we cannot meet our obligations, depending on the type of insurance and circumstances of your claim.



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