



Local Council Insurance Scheme Quotation

Date of Quotation: 1st August 2016

Your policy is shortly due for renewal. The information contained within the risk presentation and any other additional information provided subsequently has been used to calculate the premium, terms and conditions of the quotation which are as follows:

Insured: Pickmere Parish Council

Clerk: Mr Jack Steel
Correspondence Address: 1 Merehaven Close
Pickmere
Knutsford
Cheshire WA16 0LP

Business Description: Parish Council

Date Cover Required: 1st October 2016
LTA Expiry: 30th September 2018

Core Sections:

Public Liability	£10,000,000 Limit of Indemnity
Hirers' Liability	£5,000,000 Limit of Indemnity
Employers Liability	£10,000,000 Limit of Indemnity
Officials Indemnity	£500,000 Limit of Indemnity
Libel and Slander	£250,000 Limit of Indemnity
Money	Non-negotiable £250,000
	Negotiable Money – Premises £1,000
	Negotiable Money – Any Other Loss
	£1,000
Fidelity Guarantee	£150,000 Limit of Indemnity
Keyman Cover	£400 per week up to a max of 26 weeks
Increased Cost of Working	£10,000 Limit of Indemnity
Loss of Revenue	£10,000 Limit of Indemnity
Commercial Legal Protection	£100,000 Limit of Indemnity
Office Equipment	£5,000
Defibrillators & Cabinets	£5,000
Personal Accident (age 16-90)	Capital Benefits £50,000
	Temporary Total Disablement £200pw
Motor Policy No Claims	No Claims Discount up to £250
Discount and Loss of Excess	Loss of Excess up to £250

Optional Sections:

Property

Insured

Sums Insured:

Buildings*	£216,924.28
Office Contents*	£0.00
General Contents*	£7,839.74
Outside Equipment*	£8,233.35
Street Furniture*	£36,803.55
Gates and Fences*	£937.21
War Memorials*	£0.00
Playground Equipment*	£37,453.95
Mowers and Machinery*	£0.00
Sports Equipment*	£0.00
Other Surfaces*	£0.00
Natural Surfaces*	£0.00

*Index-linked by 1%

Renewal Premium

**Please refer to remittance
advice**

Subject to:

- No claims or incidents which would have given rise to a claim in the last 3 years **that we have not been notified** or confirmed claims experience.
- Population up to 1000
- £250.00 Public Liability Property Damage excess
- All firework displays or bonfires to be notified at least 14 days in advance**
- £250.00 Property Damage excess
- Subjectivity Clause**
- Natural Surfaces (see below)

Subjectivity Clause

This Aviva quotation may be subject to You or Us carrying out certain actions. We will clearly state below if the quotation is provided by Us subject to You:

- a) providing Us with any additional information request by the required dates(s),
- b) allowing Us access to Your Premises, contract sites, and/or the business to carry out surveys,
- c) completing any actions agreed between You and Us by the required dates(s),
- d) allowing Us to complete any actions agreed between You and Us.

Upon completion of these requirements (or if they are not completed by the required dates), We may, at our option:

- a) modify the premium quoted,
- b) make amendments to the terms and conditions of the quotation,
- c) require You to make alterations to the Premises for which we have provided a quotation, by the required dates(s),
- d) withdraw any quotation provided,
- e) leave the terms and conditions of the quotation and the premium, unaltered.

Natural 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

- (1) Re-seeding or re-turfing.
- (2) 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

- 1) 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
- 2) Damage caused to irrigation systems during the period 1 October to 30 April each year unless the system is drained.
- 3) The first £250.00 of each and every claim.