



The Insured	Hannington Parish Council	Policy Number	LC/M/003151
-------------	---------------------------	---------------	-------------

Local Councils – Schedule

This product is underwritten by Maven Underwriters (Maven) a Managing General agent operating under a delegated underwriting and claims authority on behalf of Insurers (referred to as 'the insurers'). Maven Underwriters is a trading name of Aon UK Limited which is authorised and regulated by the Financial Conduct Authority.

Your Details

Name of Council	Hannington Parish Council	Policy Number	LC/M/003151
Correspondence Address	Wayfarers Cottage White Lane Hannington Tadley Hampshire RG26 5TN		
Business Date of Schedule	Local Council 21 March 2017		

The County Association of Local Council you are affiliated to	Hants
Population of Council Area	332
Territorial Limits	Worldwide

Period of Insurance

Period of Insurance	From	09 December 2016
	To	08 December 2017
Renewal Date		09 December 2017
LTA Expiry Date		09 December 2018

Maven Underwriters is a Managing General Agent which is part of Aon UK Limited operating under a delegated underwriting and claims authority on behalf of Insurers.

Maven Underwriters is a trading name of Aon UK Limited and is authorised and regulated by the Financial Conduct Authority.

Registered office: The Aon Centre, The Leadenhall Building, 122 Leadenhall Street, London EC3V 4AN. Registered No: 210725

© 2015 Aon Plc

The Insured	Hannington Parish Council	Policy Number	LC/M/003151
-------------	---------------------------	---------------	-------------

Premium Details			
------------------------	--	--	--

Annual Premium (excluding Terrorism)	£213.89
Insurance Premium Tax	£21.39
Total Amount Due	£235.28
Terrorism Premium	£0.00
Insurance Premium Tax	£0.00
Total Terrorism Amount Due	£0.00
Overall Annual Premium	£213.89
Overall Insurance Premium Tax	£21.39
Overall Amount Due	£235.28

The Insured	Hannington Parish Council	Policy Number	LC/M/003151
-------------	---------------------------	---------------	-------------

Your Cover Summary

Section	Cover Operative	Limit of Indemnity
Property Damage	Not Covered	
Money	Covered	As per Schedule
Business Interruption	Not Covered	
Employers' Liability	Covered	£10,000,000
Public and Products Liability	Covered	£10,000,000
Fidelity Guarantee	Covered	£50,000
No Claims Bonus Protection and Application of Excess Protection	Not Covered	
Libel and Slander	Covered	£250,000.00
Officials Indemnity	Covered	£500,000.00
Personal Accident	Covered	£100,000
Legal Expenses	Covered	£250,000.00

The Insured	Hannington Parish Council	Policy Number	LC/M/003151
-------------	---------------------------	---------------	-------------

Insurers

<p>Insurers:</p> <p>Aviva Insurance Limited Aviva Insurance Limited. Registered in Scotland No 2116. Registered Office Pitheavlis Perth Scotland PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority</p>	<p>Subscription: 100% (Legal Expenses only)</p>
<p>Aviva Insurance Limited Aviva Insurance Limited. Registered in Scotland No 2116. Registered Office Pitheavlis Perth Scotland PH2 0NH. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority</p>	<p>Subscription: 60% (All other sections)</p>
<p>Allianz Insurance plc. Registered in England number 84638 Registered office. 57 Ladymead, Guildford, Surrey, GU1 1DB Allianz Insurance plc is a member of the Association of British Insurers. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 121849</p>	<p>Subscription: 40% (All other sections)</p>

The liability of each of the insurers is limited to the percentage shown against their name.

The Insured	Hannington Parish Council	Policy Number	LC/M/003151
-------------	---------------------------	---------------	-------------

Excess and Sub Limits

Applicable to all Sections where stated.

Excess

From the amount of all claims in respect of one **Occurrence**, which shall be adjusted in accordance with the terms Exclusions and Conditions of this **Policy**, the **Insurer** will deduct the amount of the Excess stated.

Insurance Limits (and Sub-limits) are inclusive of Excesses.

Only one Excess will apply in respect of any one **Occurrence**. In the event that more than one Excess applies, then only the higher Excess will apply.

Sub Limits

Sub-limits form part of the Limit of Liability and, unless otherwise stated, do not apply in addition to it.

All Limits of Liability apply any one **Occurrence**.

Limits are inclusive of the Excess unless otherwise stated.

If more than one Sub-limit applies to the same loss, the **Insurer's** liability will be limited to the lesser Sub-limit

The Insured	Hannington Parish Council	Policy Number	LC/M/003151
-------------	---------------------------	---------------	-------------

Part A - Property Damage and Business Interruption

Section 1 - Property Damage

Not Insured

The Insured	Hannington Parish Council	Policy Number	LC/M/003151
-------------	---------------------------	---------------	-------------

Section 1A - Money

Money	Insured
Crossed cheques and other non-negotiable Money	£250,000
In Transit or in the Insured's premises during business hours, or in a bank night safe	£7,500
In a locked safe at the Insured's premises out of business hours	£3,500
Out of a safe at the Insured's premises out of business hours	£300
In the private dwelling houses of any councillors or clerks	£350
Whilst at exhibitions and/or fetes	£350
Personal Accident (Assault) – if any Employee or other person entrusted with money is injured as a direct result of theft or attempted theft of money involving assault or violence or the threat of assault or violence. Scale of benefits as follows	
1 Death	£25,000
2 Loss of Limb(s), Loss of Hearing, Loss of Sight or Loss of Speech	£25,000
3 Permanent Total Disablement	£25,000
4 Temporary Total Disablement	£100 per week
5 Temporary Partial Disablement	£50 per week
6 The cost of professional counselling	£30 per hour £1,000 per person £5,000 in the aggregate during the Period of Insurance
7 Clothing and Personal Effects	£250
Territorial Limits	Great Britain, Northern Ireland, the Channel Islands and the Isle of Man



The Insured	Hannington Parish Council	Policy Number	LC/M/003151
-------------	---------------------------	---------------	-------------

Section 2 – Business Interruption

Not Insured



The Insured	Hannington Parish Council	Policy Number	LC/M/003151
-------------	---------------------------	---------------	-------------

Property Damage and Business Interruption Extensions – Sub -Limits

Claims Preparation Expenses
Applicable to claims above £50,000 in value only

£10,000 any one occurrence and £50,000 in the aggregate for the **Period of Insurance**

The Insured	Hannington Parish Council	Policy Number	LC/M/003151
-------------	---------------------------	---------------	-------------

Part B - Liabilities

Section 3	Employer's Liability	Limit of Indemnity	£10,000,000 any one claim or series of claims arising out of any one occurrence or series of occurrences consequent on or attributable to one source or original cause
	Territorial Limits		Worldwide in connection with the Business conducted by the Insured from premises within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands
Employers' Liability – Sub-Limits			
	Terrorism		Not Insured
Section 4	Public Liability	Limit of Indemnity	£10,000,000 any one occurrence
	Products Liability (Personal Injury and or Property Damage caused by the Insured's Products)	Limit of Indemnity	£10,000,000 any one Occurrence and in the aggregate for the Period of Insurance
	Pollution Liability	Limit of Indemnity	£10,000,000 any one Occurrence and in the aggregate for the Period of Insurance
	Territorial Limits		Worldwide in connection with the Business conducted by the Insured from premises within Great Britain, Northern Ireland, the Isle of Man and the Channel Islands
Public and Products Liability Extensions – Sub-Limits			
	Indemnity to Hirer		£2,500,000 any one Occurrence and in the aggregate for the Period of Insurance
	Advertising Indemnity		£1,000,000 any one Occurrence and in the aggregate for the Period of Insurance
Excess			
Amount:	GBP 250	any one claim or series of claims arising out of any one Occurrence relating to Property Damage	
	Nil	All other claims	

The Insured	Hannington Parish Council	Policy Number	LC/M/003151
-------------	---------------------------	---------------	-------------

Part C – Additional Covers

Section 5	Fidelity Guarantee	Limit any one Loss	£50,000 any one Occurrence and in the aggregate for the Period of Insurance
	Territorial Limits		Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
	Sub-Limits		
	Auditor's Fees		10% of the total payment otherwise agreed under the claim subject to a maximum of £50,000 payable in addition
	Re-writing of Records		10% of the total payment otherwise agreed under the claim subject to a maximum of £50,000 payable in addition
Section 6	No Claims Bonus Protection & Application of Excess Protection		Not Insured
	Loss of No Claims Discount		£500
	Application of Excess Protection		£250
	Territorial Limits		Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
Section 7	Libel and Slander	Limit of Indemnity	£250,000.00 any one claim and in the aggregate for the Period of Insurance
	Territorial Limits		Great Britain, Northern Ireland, the Channel Islands and the Isle of Man
	Co-insurance		10%
Section 8	Officials Indemnity	Limit of Indemnity	£500,000.00 any one claim and in the aggregate for the Period of Insurance
	Territorial Limits		Great Britain, Northern Ireland, the Channel Islands and the Isle of Man



The Insured	Hannington Parish Council	Policy Number	LC/M/003151
-------------	---------------------------	---------------	-------------

Section 5 Personal Accident

The Insured	Hannington Parish Council	Policy Number	LC/M/003151
-------------	---------------------------	---------------	-------------

Personal Accident	Insured
Operative Time of Cover	Whilst carrying out official duties
Scale of Compensation – Ages 16-75	
1 Death	£100,000
2 Loss of Limb(s), Loss of Hearing, Loss of Sight or Loss of Speech	£100,000
3 Permanent Total Disablement	£100,000
4 Temporary Total Disablement	£200 per week
5 Temporary Partial Disablement	£100 per week
Excess period for items 4 and 5	14 days
Maximum Benefit Period for item 4 and 5	104 weeks

In respect of any Insured Person who at the commencement of the current Period of Insurance is between the ages of 76 and 85 years the amounts stated in Items 1 and 2 of the Scale of Compensation are each reduced to £10,000.

Continental Scale

Compensation under Item 2 of the Scale of Benefits will be paid in accordance with the following percentages subject of a maximum payment of 100% in the aggregate

a)	Permanent Total Disablement	100%
b)	Permanent Loss of One or More Limbs	100%
c)	Loss of Limb(s), Loss of Hearing, Loss of Sight or Loss of Speech	
i)	Loss of Sight in One or Both Eyes or Loss of Hearing in Both Ears	100%
ii)	Loss of Hearing in One Ear	10%
d)	Permanent Loss by Physical Separation of	
i)	One Thumb	
	Both Phalanges	20%
	One Phalange	7%
ii)	One Index Finger	
	Three Phalanges	9%
	Two Phalanges	6%
	One Phalange	2%
iii)	One Other Finger	
	Three Phalanges	7%
	Two Phalanges	5%
	One Phalange	2%
iv)	One Great Toe	
	Both Phalanges	6%
	One Phalange	3%
v)	One Other Toe	
	Three Phalanges	3%
	Two Phalanges	2%
	One Phalange	1%

Maven Underwriters is a Managing General Agent which is part of Aon UK Limited operating under a delegated underwriting and claims authority on behalf of Insurers.

Maven Underwriters is a trading name of Aon UK Limited and is authorised and regulated by the Financial Conduct Authority.

Registered office: The Aon Centre, The Leadenhall Building, 122 Leadenhall Street, London EC3V 4AN. Registered No: 210725

© 2015 Aon Plc



The Insured	Hannington Parish Council	Policy Number	LC/M/003151
-------------	---------------------------	---------------	-------------

which the **Insured Person** has survived for at least one month

Territorial Limits Worldwide

The Insured	Hannington Parish Council	Policy Number	LC/M/003151
-------------	---------------------------	---------------	-------------

Section 6 – Legal Expenses

Legal Expenses	Insured
Limit of Indemnity	£250,000
Employee Compensation Aggregate Limit	£1,000,000
Territorial Limits	As stated in the Policy
Aviva Legal Helpline	

The Policy provides automatic free access to the Aviva Legal helpline. This is available 24 hours a day, 365 days a year. To contact the Aviva Legal helpline, please phone 0345 3001899 and have the Policy Number available on request.

The Insured	Hannington Parish Council	Policy Number	LC/M/003151
-------------	---------------------------	---------------	-------------

Endorsements

None.