

Your renewal

Renewal Status = Awaiting Payment

Renew your policy following these simple steps:

- Review your council details and documents
- Contact us on 0800 917 9531 (Option 1) if any of your details are incorrect
- Make your payment, using the details shown in your invoice and below

<p style="text-align: center;">Your renewal</p> <p style="text-align: center;">(Inclusive of Insurance Premium Tax. See Policy Schedule for price details.)</p> <p style="text-align: center; font-size: 24px; font-weight: bold;">£300.00</p> <p style="text-align: center;">per annum</p> <p style="text-align: center;">Renewal date: 01/06/2026</p>	<p>Council name: Heckfield Parish Council (Hart)</p> <p>Precept: £10,000-£20,000</p> <p>Title: Miss</p> <p>First name: Susan</p> <p>Last name: Turner</p> <p>Telephone number: 07515777060</p> <p>Email address: clerk.heckfield@gmail.com</p>	<p>Renewal reference: 169116526</p> <p>Correspondence address: 2 Ash Cottage Newnham Road Newnham Hook Hampshire RG27 9AF United Kingdom</p> <p style="text-align: right;">Edit details</p>
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Your cover

Your cover includes:

Public Liability: £12,000,000 ?

Libel & Slander: £250,000 ?

Employers' Liability: £10,000,000 ?

Personal Accident: Cover for employees, councillors and volunteers ?

Legal Expenses: £250,000 ?

Money: Cover for stolen or damaged money ?

Fidelity Guarantee: £250,000 ?

All Risks: £34,000 ?

Assumptions

Your renewal is based on the following assumptions. If any of these are not correct, please call us on 0800 917 9531 (Option 1)

- You have never had insurance declined, refused, cancelled or had special terms applied
- You will have up to date risk assessments whilst you are insured with us
- If you interact with children or adults who need care and support (and therefore may be unable to protect themselves against abuse or neglect), you will comply with the safeguarding statements of fact shown on your schedule
- You are not aware of any situations prior to purchasing this policy, which might cause a claim
- You have not had more than three claims or any one claim exceeding £5,000 in the last three years
- On average, your volunteers contribute less than 70 hours a week
- You do not hold any events that have more than 500 people in attendance at any one time
- You do not send goods or money outside of UK
- You are not responsible for insuring any type of buildings
- You are not responsible for:
 - Skateparks, BMX tracks or adventure playgrounds
 - Zip wires, trampolines or inflatable play equipment
- You do not require All Risks cover for monuments, memorials and statues
- You do not require All Risks cover for playground equipment

To Whom It May Concern

Name of Insured: Heckfield Parish Council (Hart)

This is to confirm that Heckfield Parish Council (Hart) have in force with this Company until the policy expiry on 31/05/2027 insurance incorporating the following essential features:

Policy Number:	YLL-2720932683
Renewal Date:	01/06/2026
Limits of Indemnity:	Public Liability: £12,000,000 any one event
	Products Liability: £12,000,000 for all claims in the aggregate during and one period of insurance
	Pollution Liability: As per Products Liability
	Employers' Liability: £10,000,000 any one event inclusive of costs
	Official's Indemnity: As below

Zurich's Public Liability cover includes financial loss for your councillors. We indemnify them in respect of all sums which you may become legally liable to pay as damages and claimants costs and expenses for financial loss arising as a result of a negligent act or accidental error or omission, alleged or committed.

Whilst other insurers will offer separate officials indemnity; we feel our Public Liability cover offers a bespoke solution for the needs of Parish and Town Councils

Excess:

Public Liability/Products Liability/Pollution Liability: £100 each and every claim in respect of Third Party Property Damage

Employers' Liability: Nil any one claim

Indemnity to Principals

Covers include a standard Indemnity to Principals Clause in respect of contractual obligations.

Full Policy

The policy documents should be referred to for details of full cover.

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Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

Certificate of Employers' Liability Insurance(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 2008 (the Regulations), a copy of this certificate must be displayed at all places where you employ persons covered by the policy or an electronic copy of the certificate must be retained and be reasonably accessible to each employee to whom it relates).

Policy No. YLL-2720932683

1. Name of policyholder Heckfield Parish Council (Hart)

2. Date of commencement of insurance policy 01/06/2026

3. Date of expiry of insurance policy 31/05/2027

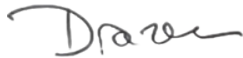
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We hereby certify that subject to paragraph 2:

1. The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney (b)

2. (a) the minimum amount of cover provided by this policy is no less than £5 million (c)

Signed on behalf of Zurich Insurance Company Ltd (Authorised Insurer).



Drazen Jaksic

Chief Executive Officer of Zurich Insurance Company Ltd, UK Branch

Notes

(a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.

(b) Specify applicable law as provided for in regulation 4(6) of the Regulations.

(c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

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Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

Miss Susan Turner
Heckfield Parish Council (Hart)
2 Ash Cottage
Newnham Road
Newnham
Hook
Hampshire
RG27 9AF

Select for Local Councils Policy Schedule

This insurance policy, which meets your demands and needs, has been based on the latest information obtained from you. The Policy, the Policy Schedule, any Certificates of Insurance and Endorsements form one document and should be read together. This Schedule replaces any previous Schedule.

Policy Cover Declaration:

You, the Insured, are not aware of any known losses or events that could give rise to a claim, or circumstances that would be prejudicial to us, the Insurer, should the basis of cover on the below given insurance product (s) be changed.

This is important information, please read it carefully and check that the facts given about you are correct and that we have included all the covers that you require. We are unable to give you advice so it is your responsibility to check the cover is correct for your organisation.

Policy Number	YLL-2720932683
Insured	Heckfield Parish Council (Hart)
Business	Parish Council
Period of Insurance	
From	01/06/2026
To	31/05/2027

and any other period for which cover has been agreed.

Premium Breakdown:

Package	£ 300.00
Monuments, Memorials & Statues All Risks	£ 0.00 (Cover not selected)
Playground Equipment All Risks	£ 0.00 (Cover not selected)

Total Annual Premium*	£ 300.00
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*Premiums are inclusive of Insurance Premium Tax

Schedule Number	169116526
Preparation Date	06/04/2026
Policy Form Reference	MLAACH10

Statement of Fact

You have confirmed to us that you comply with these statements of fact. If you become non-compliant with any of these statements, you must tell us, as it may affect your ability to claim under this policy.

- You have never had insurance declined, refused, cancelled or had special terms applied
- You will have up to date risk assessments whilst you are insured with us
- If you provide services or activities to children, or adults who are in need of care and support and therefore may be unable to protect themselves against abuse or neglect:
 - *Your organisation has not had any third-party inspections with a grading of Inadequate, Requires Urgent Improvement, Weak or Unsatisfactory*
 - *You have in place a written safeguarding policy and accompanying procedures that clearly set out the actions to take in response to child and vulnerable adult abuse*
 - *You carry out safer recruitment and selection processes that include the seeking of appropriate criminal records checks, alongside a renewal and update process*
 - *All Employees and **volunteers** engaged in regulated activity and/or activity that brings them into contact with children or vulnerable adults receive safeguarding awareness training including refresher training*
 - *You have one or more designated practitioners for safeguarding to support other practitioners in the organisation to recognise and respond to concerns about Abuse*
 - *You retain employment records, safeguarding checks, safeguarding policies and procedures and safeguarding records for at least the prevailing regulatory best practice period.*
- You are not aware of any situations prior to purchasing this policy, which might cause a claim
- You have not had more than three claims or any one claim exceeding £5,000 in the last three years
- On average, your volunteers contribute less than 70 hours a week
- You do not hold any events that have more than 500 people in attendance at any one time
- You do not send goods or money outside of UK
- You are not responsible for insuring any type of buildings
- You are not responsible for:
 - Skateparks, BMX tracks or adventure playgrounds
 - Zip wires, trampolines or inflatable play equipment
- You do not require All Risks cover for monuments, memorials & statues
- You do not require All Risks cover for playground equipment

We want you to be confident about your insurance and understand what is required of you. Please contact us if you have any questions relating to the above.

Lines of Cover applying

Part C – All risks

Where no premises address is shown, the item is not based at one location and cover is provided anywhere with the **territorial limits**.

Item Description	Sum Insured (subject to single article limit)	Excess
All contents owned by the council, excluding any other items specified on the schedule, subject to the single article limit	£ 34,000	£100

Single article limits applicable are;

Computer Equipment	£2,000
Fine Art and Jewellery	£2,500
Civic Regalia	£2,500

Operative Endorsements: 1 and 2 (please refer to the Endorsement section of the policy wording)

Part D – Money

	Limit any one loss
1. Loss of Non-Negotiable money in the situations specified in items 2(a), 2(b), 2(c)(i) and 2(c)(ii):	£250,000
2. Loss of other money :	
(a) in transit in the custody of any member or employee or in transit by registered post (limit £250), or in a Bank Night Safe	£5,000
(b) in the private residence of any member or employee	£250
(c) in the premises	
(i) in the custody of or under the actual supervision of any member or employee	£5,000
(ii) in locked safes or strongrooms	£5,000
(iii) in locked receptacles other than safes or strongrooms	£250

Excess: £50 each and every loss

Personal Accident Assault Limits: Stated in Section 3(c) of the policy wording

Operative Endorsements:

1. In respect of **Section 1 – Special Definitions**, the definition of Person Insured is extended to include any person between the ages of 16 and 90.'

Part E – Public liability

Limit of Indemnity: £12,000,000

Operative Endorsements:

None

Part G – Employers liability

Limit of Indemnity: £10,000,000

Operative Endorsements:

None

Part H – Libel and slander

Sum Insured £250,000

Excess: 10% each and every claim or £1,000 whichever is the lower

Operative Endorsements:

None

Part N – Fidelity guarantee

Persons Guaranteed: **Sum Guaranteed**
All members and employees £250,000

Excess: £100 each and every loss

Operative Endorsements:

None

Part O – Personal accident

The cover			
Category:	Insured Persons:	Operative Time:	
A	Employees	Engaged in Usual Occupation including Journeys and whilst commuting directly between place of residence and usual place of business	
B	member	Engaged in the business including undertaking Journeys and whilst commuting directly between place of residence and usual place of business	
C	volunteer	Engaged in the business including undertaking Journeys and whilst commuting directly between place of residence and usual place of business	
Excesses			
Excesses:		Not applicable	
Table of benefits			
Benefit:	Category:		
	A	B	C
1. Death	£100,000	£100,000	£20,000
2. Loss of Limb (one or more) and/or Loss of Sight (in one or both eyes)	£100,000	£100,000	£20,000
3A. Total Loss of Hearing (in both ears) and/or Total Loss of Speech	£100,000	£100,000	£20,000
3B. Total Loss of Hearing in one ear	25% of 3A	25% of 3A	25% of 3A
4. Permanent Total Disablement	£100,000	£100,000	£20,000

5. Permanent Partial Disablement	See section 2.16	See section 2.16	See Section 2.16
6. Paraplegia	£75,000	£75,000	£Nil
7. Quadriplegia	£125,000	£125,000	£Nil
8. Temporary Total Disablement	£500 per week	£500 per week	£100 per week
9. Temporary Partial Disablement	50% of 8 or Nil	50% of 8 or Nil	50% of 8 or Nil
Benefit Period – temporary disablement	104 weeks	104 weeks	104 weeks
Deferment Period – temporary disablement	0 days	0 days	0 days

Operative endorsements

Endorsement title:	Endorsement wording:
1	Special exclusion 2 of Section 3 is inoperative provided always that the insurer will not make any payment of any benefit or in respect of any expense or loss arising from any Person Insured who has attained the age of 90 years unless such expense or loss arises during the period of insurance during which the Person Insured attains the age of 90

Part P – Legal expenses

Insured Incidents:

1. Employment Disputes and Compensation Awards	Operative
2. Legal Defence	Operative
3. Statutory License Appeal	Operative
4. Contract Disputes - £5,000 Limit	Operative
5. Debt Recovery	Operative
6. Property Protection and Bodily Injury	Operative
7. Tax Protection	Operative

Limit of Indemnity: £250,000

Operative Endorsements:

None

General Notes

1. Fair presentation of the risk

You must make a fair presentation of the risk to us at inception, renewal and variation of your policy. This means that we must be told about all facts and circumstances which may be material to the risks covered by the policy and that you must not make a misrepresentation to us about any material facts. As part of your duty of fair presentation, you must ensure that the information detailed within the schedule is correct and complete. A material fact is one which would influence the acceptance or assessment of the risk. If you have any doubt about facts considered material, it is in your interests to disclose them to us.

Failure to make a fair presentation of the risk could result in the policy either being avoided, written on different terms or a higher premium being charged, depending on the circumstances surrounding the failure to present the risk fairly.

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which has the aim to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Insurance Act 2015. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

2. Cancellation

All insurance policies run for a fixed period of time. The Insured can terminate an insurance contract verbally or in writing at any time. No refund will legally be due for any unused period of cover outside of the 'cooling off period' for consumer customers or following initiation for organisations and businesses. The Insurer may cancel the policy by giving 30 days' notice in writing. In such an event the insured will be entitled to a return of premium in respect of the unexpired portion of the period of insurance.

3. Bonus and fee structure

Employees and businesses who carry out work for ZIC UK are remunerated in various different ways for selling insurance contracts. Employees receive a basic salary and also receive a bonus based on a number of factors, including the achievement of sales and quality targets. Businesses which work for the insurer on an outsourced basis receive a fee and also additional payments based on a number of factors, including the achievement of sales and quality targets.

ARAG Head and Registered Office

ARAG Legal Expenses Insurance Company Limited, Unit 4a, Greenway Court, Bedwas, Caerphilly, CF83 8DW
Registered in England and Wales | Company Number 103274 Website: www.arag.co.uk

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