



Your Parish Council - Key Features



Key Features

Came & Company Parish Council Insurance

This document provides a brief outline of the cover provided. The policy is a legal document and defines the insurance in precise terms. A specimen copy of the policy can be found on our website www.parishinsurance.co.uk, or available on request from Parish Council Insurance Brokers Ltd trading as Came & Company Parish Council Insurance.

“Remember, it’s the cover that counts”

Aviva are offering a 5% discount for a 3 year Long Term Agreement, **plus** a further 5% No Claims Discount applies to each claim free year up to a maximum of four years.

Core Covers

The following covers are included as standard.

Office Contents

The policy covers Commercial “all risks” anywhere in the European Union including physical loss or damage, theft following forcible entry to or exit from the building, including accidental damage- **standard limit £5,000***.

Employers’ Liability

This covers the legal liability of the Parish Council for negligence following death or bodily injury or disease sustained by employees during and arising out of or in the course of their employment, including Corporate Manslaughter and Homicide. **£10,000,000 limit of indemnity as standard.**

Public and/or Products Liability

This covers the Council in the event that a third party suffers a loss that is a direct result of the Parish Council’s negligence and takes legal action. **£10,000,000 limit of indemnity as standard.** It also includes:-

- (i) Libel and Slander up to a **£250,000 limit of indemnity as standard.**
- (ii) Corporate Manslaughter and Homicide.
- (iii) Cover for Fireworks displays and other events upon request.

Money

Includes cover for money when carried by employees, in night safes, safes and small amounts of cash at Principal employees, together with Personal Accident assault cover for persons aged between 16 – 80.

Officials’ Indemnity

This covers legal liability for claims arising from any negligent act, error or omission committed in good faith by any employee or official of the Parish Council. **£500,000 limit of indemnity as standard*.**

Hirers’ Indemnity

This covers legal liability for hirers of Parish Council property with a **£5,000,000 limit of indemnity as standard.**

Fidelity Guarantee

This covers acts of fraud or dishonesty of any official of the Council, or a number of officials in collusion, as well as loss of property. **£150,000 limit of indemnity as standard*.**

Personal Accident

This provides cover for Parish Councillors, employees and volunteers aged between 16 and 80 whilst carrying out their duties. £50,000 cover is provided for death and permanent injury for those aged between 85 and 90.

Commercial Legal Expenses

This provides protection against the cost of potential commercial legal disputes, legal advice and representation **£100,000* limit of indemnity as standard** including:-

Employment disputes, Tax disputes and Contract disputes.

Loss of Revenue

This provides £10,000* cover following loss due to damage arising from an insured event under the property damage cover and increased working costs in relation to any additional expense you necessarily and reasonably incur, solely to prevent or limit a reduction in revenue.

Increased Cost Of Working

This provides £10,000* cover following loss due to damage arising from an insured event under the property damage cover. We will pay your additional expenditure to enable you to proceed as normal.

****Please note higher limits are available for all these covers upon request***

Optional Covers

The following covers are available upon request

Property

Buildings including landlords fixtures and fittings, outbuildings, extensions, annexes, adjoining gates and walls, together with other items such as: general contents, street furniture, gates and fences, war memorials, playground equipment, mowers and machinery, sports equipment, natural and other sports surfaces.

The policy covers Commercial “all risks” including physical loss or damage in respect of fire, lightning, aircraft, explosion, riot, civil commotion, malicious damage, storm, tempest, flood, theft following forcible entry to or exit from the building, damage resulting from burst pipes, impact and earthquake (but not in respect of buildings in the course of construction) plus accidental damage.

Business Interruption

Loss of Rent following loss due to damage arising from an insured event under the property damage cover.

The following services are also available to your parish council and can be arranged by Came & Company Parish Council Insurance in addition to your Aviva policy.

Lorega Loss Recovery

In the event of a Property Claim over £5,000 Lorega Loss Recovery will be able to provide you with your own Claims Expert to protect the Parish Council's interests and to remove the burden of spending countless hours preparing the claim. The Claims Expert will be a fully qualified Chartered Loss Adjuster who will ensure the Parish Council receives the best help possible throughout the process.

Children's Play Area and Sports Facilities Inspections

Came & Company Parish Council Insurance are delighted to announce that The Play Inspection Company specialists in Children's Play Area Inspection, can offer an independent bespoke Inspection Service for Children's Play Areas and Sports Facilities. Rates start from £59.95 per site + VAT with no limit to the number of items per site. Please log on to our website, go to the Policy Features icon and click on Playground Inspection to find out more about this exciting service.

FOR A NO OBLIGATION QUOTATION PLEASE FORWARD YOUR CURRENT INSURER'S
SCHEDULE AND FULL DETAILS OF ANY CLAIMS IN THE PAST THREE YEARS TO:

Came & Company Parish Council Insurance
1st Floor
2 Meridian Office Park
Osborn Way
Hook
RG27 9HY

Tel: 01256 395020
Fax: 01256 395001

Email: parish.councils@cameandcompany.co.uk

PLEASE VISIT OUR WEBSITE FOR FURTHER DETAILS OF THE CAME & COMPANY PARISH
COUNCIL INSURANCE SCHEME AND OPTIONAL COVERS.

WWW.PARISHINSURANCE.CO.UK

Parish Council Insurance Brokers Ltd trading as Came & Company Parish Council Insurance is an appointed representative of
Came & Company which is authorised and regulated by the Financial Conduct Authority No. 304073. Parish Council Insurance Brokers Ltd,
Registered Office: c/o Springpark House, Basing View, Basingstoke, Hampshire, RG21 4HG. Registered in England and Wales No. 07090275



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