

# SCHEDULE

Policy Number 1891376

## INSURANCE DETAILS

**Period of insurance :** Continuous cover from **8th June 2015** until the policy is cancelled  
**Date issued to insured:** 12/06/2015  
**Underwritten by :** Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy  
**Payment method :** Payment by Broker's Account

## INSURED DETAILS

**Insured :** Broadclyst Parish Council  
**Address :** 19 The Buildings  
Broadclyst  
Exeter  
Devon  
EX5 3EX

**Additional insureds :** There are no Additional Insureds on this policy **or** For Additional Insureds refer to the Additional Insureds Section below.

**Business description :** Parish Council  
**General terms and conditions wording :** 11604 WD-HSP-UK-PAC-GTC-(2)  
The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below

## PREMIUM DETAILS

<b>Annual premium :</b>	£1,710.22	<b>Annual Tax :</b>	£96.80	<b>Total :</b>	£1,710.22
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The information contained on this page is confidential and should not be sent to third parties.



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Personal & Commercial Claims  
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Hiscox 1 Great St Helen's London EC3A 6HX United Kingdom



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**ADDITIONAL INSUREDS**

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## Local Councils Scheme

### PROPERTY – BUILDINGS

**Section wording** 11600 WD-HSP-UK-PAC-PYB-(2)  
**Insurer** Hiscox Insurance Company Limited

**Premises :**

Item Description	Excess	Amount Insured
Buildings - Clyst Room, Holly Close, 0, 0, Broadclyst, Devon. EX5 3JB	£250	£2,910.00
<b>Rent Receivable</b>	£250	£0.00
<b>Item Description</b>	<b>Excess</b>	<b>Amount Insured</b>
Buildings - Sports Pavilion, Holly Close, 0, 0, Broadclyst, Devon. EX5 3JB	£250	£361,729.00
<b>Rent Receivable</b>	£250	£0.00
<b>Item Description</b>	<b>Excess</b>	<b>Amount Insured</b>
Buildings - Wooden Shed, Holly Close, 0, 0, Broadclyst, Devon. EX5 3JB	£250	£3,443.00
<b>Rent Receivable</b>	£250	£0.00

**Excess applies to:** each and every loss

Additional Items	Excess	Amount Insured
Fixed outside equipment	£250.00	£2,990.00
Street furniture	£250.00	£30,086.00
War memorials	£250.00	£0.00
Playground equipment	£250.00	£67,479.00
Sports surfaces	£250.00	£1,040.00
Other surfaces	£250.00	£0.00

**Excess applies to:** each and every loss

### Special excesses

**Losses from subsidence** £1,000 each and every loss

**Additional cover** (in addition to the overall limit/amount insured above)

<b>Trace and access</b>	£5,000
<b>Emergency services</b>	£5,000
<b>Loss prevention costs</b>	£25,000
<b>Additions to buildings</b>	£50,000
<b>Inadvertent omissions</b>	£500,000
<b>Trees, shrubs and plants</b>	£25,000
<b>Bequeathed buildings</b>	£50,000

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Discharge of oil

£10,000 in total during any one period of insurance, across all Property sections combined

## Endorsements

## PROPERTY – CONTENTS

**Section wording** 11600 WD-HSP-UK-PAC-PYB-(3)  
**Insurer** Hiscox Insurance Company Limited

Item description	Excess	Amount Insured
General Contents including computer & ancillary equipment	£250.00	£5,000.00
Rent Payable	£250.00	£0.00

**Excess applies to:** each and every loss

Additional Items	Excess	Amount Insured
Gates & Fences	£250.00	£0.00
Mowers & Machinery	£250.00	£6,630.00
Sports Equipment	£250.00	£0.00

**Excess applies to:** each and every loss

**Additional cover** (in addition to the overall limit/amount insured above)

<b>Costs following glass breakage</b>	£10,000
<b>Additions to contents</b>	£10,000 or 10% of the amount insured for contents, Whichever is the greater
<b>Money- in the office while open for business or in the office in a locked safe</b>	£1,000
<b>Money- in transit or at the home of any partner, director or employee</b>	£1,000
<b>Money- at all other times</b>	£1,000
<b>Money- non-negotiable instruments</b>	£250,000
<b>Identity fraud</b>	£5,000
<b>Personal effects</b>	£5,000
<b>Reconstitution of electronic data</b>	£5,000
<b>Reconstitution of other business documents</b>	£5,000
<b>Lock replacement</b>	£10,000
<b>Building damage by theft</b>	£10,000
<b>Personal assault- death</b>	£10,000 per person
<b>Personal assault- total loss, or permanent and total loss of use, of one or more limbs</b>	£10,000 per person

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Personal assault- total and irrecoverable loss of sight in one or both eyes	£10,000 per person
Personal assault- disablement which totally prevents the injured person from carrying out all parts of their usual occupation	£100 per week up to a maximum of 104 weeks
Metered water and fuel	£5,000
Undamaged tenant's improvements	£5,000
Contents temporarily elsewhere including whilst in transit	£25,000 or 10% of the amount insured for contents, whichever is the less
Contents kept at home	£25,000 or 10% of the amount insured for contents, whichever is the less
Bequeathed property	£5,000
Contents at fund raising events	£5,000
Fraud and dishonesty	£200,000.00 in the aggregate per period of insurance

## Endorsements

### PROPERTY AWAY FROM THE PREMISES

Insurer Hiscox Insurance Company Limited

Item description	Excess	Amount Insured
All business equipment (EU)	£250.00	£5,000.00

Excess applies to each and every loss

## Endorsements

### PROPERTY – BUSINESS INTERRUPTION

Section wording 11600 WD-HSP-UK-PAC-PYB-(2)  
Insurer Hiscox Insurance Company Limited

Item description	Amount Insured
Loss of revenue	£10,000.00
Increased costs of working	£10,000.00
Additional increased costs of working	£0.00

Geographical limits United Kingdom

Indemnity period 12 Months

Additional cover (in addition to the overall limit/amount insured above)

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**Key person**

£200 per week up to a maximum of £2,500 per period of insurance

**Special limits** (included within and not in addition to the overall limit/amount insured above)

**Denial of access**

£100,000 or the total amount insured for Business interruption, whichever is less

**Suppliers**

£100,000 or the total amount insured for Business interruption, whichever is less

**Public utilities**

£100,000 or the total amount insured for Business interruption, whichever is less

**Public authority**

£100,000 or the total amount insured for Business interruption, whichever is less

**Alternative hire costs**

£5,000

**Equipment breakdown**

£5,000

**Hazardous substances**

£5,000 total amount insured across all Property sections combined

**Endorsements**

**EQUIPMENT BREAKDOWN**

<b>Section wording</b>	11609 WD-HSP-UK-PAC-EQB-(1)
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Amount insured</b>	£0.00
<b>Limit applies to</b>	Total amount insured across all property sections combined
<b>Excess</b>	£250
<b>Excess applies to</b>	Each and every loss

**Special Limits** (included within and not in addition to the overall limit/amount insured above)

<b>Hazardous substances</b>	£5,000 total amount insured across all Property sections combined
<b>Reconstitution of electronic data</b>	£5,000 any one claim
<b>Expediting expenses</b>	£5,000 any one claim
<b>Computers</b>	£5,000 any one claim
<b>Oil and water storage tanks</b>	£5,000 any one claim

**EMPLOYERS' LIABILITY**

<b>Section wording</b>	11603 WD-HSP-UK-PAC-EL-(2)
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Limit of indemnity</b>	£10,000,000
<b>Limit applies to</b>	All claims and their defence costs which arise from the same accident or event
<b>Geographical limits</b>	Worldwide
<b>Applicable courts</b>	England, Scotland, Wales, Northern Ireland, the Isle of Man and the Channel Islands.

**Special Limits** (included within and not in addition to the overall limit/amount insured above)

<b>Criminal defence costs</b>	£100,000 in the aggregate
<b>Terrorism</b>	£5,000,000 in the aggregate

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## Endorsements

### PUBLIC AND PRODUCTS LIABILITY

<b>Section wording</b>	11607 WD-HSP-UK-PAC-GL-(2)
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Limit of indemnity</b>	£10,000,000
<b>Limit applies to</b>	Each and every occurrence, defence costs in addition, other than for pollution or for products to which a single aggregate policy limit including defence costs applies
<b>Excess</b>	£250.00
<b>Excess (USA and Canada):</b>	£2,500
<b>Excess applies to</b>	each and every claim for property damage only
<b>Geographical limits</b>	United Kingdom
<b>Applicable courts</b>	United Kingdom

### Additional cover (in addition to the overall limit/amount insured above)

<b>Loss of third party keys</b>	£2,500
<b>Unauthorised use of third party telephones by your employees</b>	£2,500
<b>Loss of excess</b>	£250 any one period of insurance
<b>Loss or reduction of no claims discount</b>	£250 any one period of insurance

### Special Limits (included within and not in addition to the overall limit/amount insured above)

<b>Criminal defence costs</b>	£100,000 in the aggregate
<b>Pollution defence costs</b>	£100,000 in the aggregate
<b>Hirers indemnity</b>	£5,000,000
<b>Libel and slander</b>	£500,000

### What is not covered

Claims first brought in the USA are not covered

### Endorsements

#### A Libel and Slander

##### Definition

Publication shall mean any written material produced in the course of The Business.

##### Cover

(1) We will, in respect of any claim made against The Insured while this endorsement is in force or within 12 months of its cancellation provided the cause of the claim

occurred while the endorsement was in force, indemnify The Insured in respect of

(a) Compensation

(b) Costs and Expenses as a result of

(i) libels in any Publication

(ii) slanders made in the course of The Business

(iii) infringement of any trade mark, registered design, copyright or patent right arising from the contents of any Publication

(iv) slander of title to goods

(2) All claims arising out of one cause, whether or not all such claims are made against The Insured in the same Period of Insurance, will

be treated as one claim.

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- (3) The maximum We will pay, inclusive of Costs and Expenses, in respect of
- (a) any one claim
  - and
  - (b) the total of all claims in any one Period of Insurance is £250,000.

We will not provide indemnity in respect of

- (a) withdrawing, recalling or replacing any Publication
- (b) liability imposed on The Insured solely by reason of the terms of any contract conditions or agreement
- (c) actions brought in a court of law outside The Defined Territories
- (d) 10% of each and every claim
- (e) slanders or alleged slanders made in the course of The Business by any Employee of The Insured against any other Employee of The Insured.

## INTERNET AND EMAIL

<b>Section wording</b>	11605 WD-HSP-UK-PAC-IE-(2)
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Limit of indemnity</b>	£0.00
<b>Limit applies to</b>	in the aggregate including costs
<b>Excess</b>	£500
<b>Excess applies to</b>	each claim or loss excluding defence costs
<b>Geographical limits</b>	Worldwide
<b>Applicable courts</b>	Worldwide excluding claims brought in USA / Canada

## Endorsements

## OFFICIALS INDEMNITY

<b>Section wording</b>	11614 WD-HSP-UK-PAC-DO-(2)
<b>Insurer</b>	Hiscox Insurance Company Limited
<b>Policy limit</b>	£500,000
<b>Limit applies to</b>	in the aggregate including costs
<b>Legal representation costs</b>	£15,000
<b>Legal representation basis</b>	In the aggregate any one period of insurance
<b>Excess</b>	nil
<b>Geographical limits</b>	United Kingdom
<b>Applicable courts</b>	United Kingdom

## Endorsements

## COMMERCIAL LEGAL PROTECTION (DAS)

<b>Section wording</b>	5999 WD-PIP-UK-DAS(6)
<b>Insurer</b>	DAS Legal Expenses Insurance Company Limited
<b>Section limit</b>	£100,000
<b>Limit applies to</b>	all claims resulting from one or more event arising at the same time or from the same originating cause
<b>Excess</b>	£200
<b>Excess applies to</b>	each and every claim arising from aspect enquiries only
<b>Geographical limits</b>	For insured incidents 2 Legal Defence (excluding 2(4)), and 3(b) Bodily Injury: The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, Romania, San Marino, Serbia, Switzerland and Turkey (west of the Bosphorus). For all other insured incidents: The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands



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## Endorsements

### PERSONAL ACCIDENT

**Section wording** 11608 WD-HSP-UK-PAC-PA-(1)  
**Insurer** Hiscox Insurance Company Limited

### Personal accident

**Capital benefit** £100,000  
**Temporary benefit** £500 per week  
**Insured persons** councillors, trustees, volunteers and employees of the insured  
**Operative time** occupational only  
**Geographical limits** United Kingdom

### Special limits (included within and not in addition to the overall limit/amount insured above)

**Death** 100% capital benefit amount per person  
**Loss of one limb** 100% capital benefit amount per person  
**Loss of one eye** 100% capital benefit amount per person  
**Loss of two limbs** 100% capital benefit amount per person  
**Loss of two eyes** 100% capital benefit amount per person  
**Loss of one limb and one eye** 100% capital benefit amount per person  
**Loss of hearing** 100% capital benefit amount per person  
**Loss of speech** 100% capital benefit amount per person  
**Permanent total disablement** 100% capital benefit amount per person  
**Temporary total disablement** £500 per week, up to a maximum of 104 weeks, an excess of 14 days applies  
**Temporary partial disablement** £500 per week, up to a maximum of 104 weeks, an excess of 14 days applies  
**Maximum accumulation** £1,000,000 any one loss in the aggregate

### Business Travel

**Section wording** 9522 TRA Portfolio  
**Insurer** Hiscox Insurance Company Limited  
**Insured person** Councillors and employees of the insured  
**Operative Times** While on a business trip in the **insured person's** usual country of residence involving a pre-booked overnight stay away from home or a flight in a commercial aircraft, and business travel outside the **insured person's** usual country of residence, starting from the time of leaving the **insured person's** home or place of work whichever is later, until return to the **insured person's** home or place of work, whichever is first.  
**Excess** £150  
**Excess applies to** each and every loss

### Benefits

**Medical expenses, emergency travel and repatriation expenses** £2,000,000 any one claim  
**Hospital benefit** £30 for each complete 24 hour period, up to a maximum of £2,400 in all

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Funeral expenses	£5,000 any one claim
Cancellation and curtailment	£5,000 any one claim
Replacement staff	£5,000 any one claim
Missed departure	£1,000 any one claim
Travel delay	£30 per hour after the first 8 hours delay, up to a maximum of £240 in all
Personal property	£1,000 any one claim
Temporary loss of baggage	£500 any one claim
Money	£750 any one claim
Business travel documents	£225 any one claim
Extra costs to replace travel documents	£750 any one claim
Hi-jack and kidnap	£250 per day, up to a maximum of £10,000 in all
Personal liability	£2,000,000 any one claim
Legal expenses	£25,000 any one claim

## Endorsements

6226.0

### Addition of cover - travel expenses

The following is added to **What is covered**, Additional cover:

Travel expenses

23. **We** will also pay for:

- a. the unused travel, accommodation and pre-booked conference or excursion expenses which **you** have paid or legally have to pay and which cannot be recovered; and
- b. the necessary and reasonable additional travel and accommodation expenses for **your** member of staff or **councillor** to return home;  
  
as a result of a pre-arranged business trip being cancelled or cut short, during the **period of insurance**, for one of the following reasons:
  - i. the death, accidental injury or illness of a member of staff or **councillor**; or
  - ii. the death, accidental injury or illness of the spouse, partner, close relative, fiancée or fiancé of a member of staff or **councillor**; or
  - iii. the death, accidental injury or illness of any person with whom a member of staff or **councillor** is planning to stay or conduct business; or
  - iv. a member of staff or **councillor** being called for jury service or as a court witness; or
  - v. **damage** to a member of staff or **councillor's** pre-booked accommodation making it impossible for the member of staff or **councillor** to stay there.
  - vi. **damage** to the scheduled means of transport or any strike, riot, civil commotion or **terrorism** which causes the cancellation or delayed departure for 24 hours or more of the scheduled transport on which the member of staff or **councillor** is booked to travel on their outward or return journey.

The most **we** will pay during the **period of insurance** under this additional cover is £1,000. The **excess** which applies to this additional cover is £75.

## PROPERTY- TERRORISM

Section wording

6243 WD-PIP-UK-PRE(3)

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**Insurer** Hiscox Insurance Company Limited

<b>Material damage</b>
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<b>Amount insured</b>	<b>Excess</b>
£0.00	£250

<b>Business interruption</b>
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<b>Amount insured</b>	<b>Excess</b>
£0.00	£250

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**The General Terms of this policy and the terms, conditions and exclusions of the relevant sections all apply to this endorsement except as modified below:**

## Long term agreement

As used in this endorsement:

- a. Long term agreement shall mean an agreement between you and us for a period of three years. For the duration of the agreement we agree to leave unchanged your annual premium rates and policy details. In return, you agree to renew with us each year for the duration of the agreement.
- b. Annual renewal date shall mean the following date: 8th June
- c. Claims payments and costs shall mean the total of all:
  - i. claims and losses paid; and
  - ii. legal costs and expenses incurred; and
  - iii. new reserves and increases in reserves, during the preceding 12 months.
- d. Income shall mean the total of the gross premiums and any additional premiums, net of any returned premiums for the policy during the preceding 12 months. We and you agree that this policy is subject to a long term agreement beginning on and ending on , provided that:
  - 1. at each annual renewal date the total of all claims payments and costs does not exceed 40% of the income;
  - 2. there are no changes to the material facts concerning your policy; and there are no changes to Insurance Premium Tax during the period of the long term agreement

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## INFORMATION ABOUT US

This policy is underwritten by Hiscox Underwriting Limited on behalf of the insurers listed below.

Name	<b>Hiscox Underwriting Limited</b>
Registered address	1 Great St. Helens London EC3A 6HX United Kingdom
Company registration	Registered in England number 02372789
Status	Authorised and regulated by the Financial Conduct Authority

## Insurers

These insurers provide cover as specified in each section of the schedule.

Name	<b>Hiscox Insurance Company Limited</b>
Registered address	1 Great St. Helens London EC3A 6HX United Kingdom
Company registration	Registered in England number 00070234
Status	Authorised and regulated by the Financial Conduct Authority

Name	<b>DAS Legal Expenses Insurance Company Limited</b>
Registered address	DAS House, Quay Side, Temple Back Bristol BS1 6NH United Kingdom
Company registration	Registered in England number 00103274
Status	Authorised and regulated by the Financial Conduct Authority

## Broker

Name	<b>Came &amp; Company</b>
Registered address	1st Floor Offices 2 Meridian Office Park Osborn Way HOOK RG27 9HY
Company registration	Registered in England number 07090275
Status	Authorised and regulated by the Financial Conduct Authority