

# COUNCIL COMMERCIAL COMBINED



redefining / standards

## Policy Summary

This document is a summary of the insurance cover provided by the Council Combined policy and, as such, it does not contain the full terms and conditions of your insurance policy. You can find the full terms and conditions of the product in the policy document. This summary is provided to you for information purposes only and does not form part of your insurance contract.

The maximum amount Insurers will pay in the event of a claim is the Sum Insured or Limit shown within your Policy Wording or Policy Schedule.

Core cover - Property damage (cover for buildings and contents)			
Significant cover features and benefits	Core Cover	Optional Cover	Significant Exclusions and Limitations
All Risks cover – subject to certain exclusions	✓		Fire protections, escape of water, empty properties, seasonal building usage and minimum security conditions
Subsidence cover – unless specified otherwise	✓		
Replacement values on Buildings and Contents (including debris removal, architects and surveyors' fees and the costs incurred in complying with EEC and public authority requirements)	Contents	Buildings and Contents	Theft not involving entry to or exit from the premises by forcible and violent means
Stock on market value basis	✓		
Raffle prizes, donated good and auction lots and additional stock and equipment hired in for fund-raising or religious events	£5,000		Bursting of non-domestic steam boilers
Directors, partners, employees, customers and visitors' personal effects	£1,000 per person		Gradually operating causes e.g. rust, rot, corrosion and gradual pollution, wear & tear or deterioration
Cover includes outdoor furniture, heaters, ornaments and statues located outside and within the confines of <b>your premises</b>	£5,000		
Cover for tracing and making good leaking underground pipes, drains and cables	£25,000		Mechanical or electrical breakdown of machinery
Marquees and associated lighting, heating and furniture	£10,000		Faulty or defective workmanship/operator error/a production process
Contents kept at home	£25,000 or 10% of the contents, whichever is the lower		
Contract works cover – including joint names provision	10% of the building sum insured or £100,000, whichever is the lower		Fraud or dishonesty
Costs and expenses incurred to decontaminate land as a result of the discharge of oil	£10,000 aggregate		
Raffle prizes and donated goods for fundraising events	£500 per item £1,500 in total		Radioactive contamination

Automatic cover for newly acquired or built buildings and extensions/additions/improvements to existing buildings and/or machinery	10% of the declared values up to £500,000	Inclusion of Buildings	You must give particulars as soon as practicable and pay any additional premium that may be due
Environmental Protection rebuilding costs	10% of the buildings declared value		
Cover for stock and contents extended to include cover at fund raising events	£5,000		Events must be less than 7 days duration and take place within the European Economic Area
Bequeathed property – cover for buildings and/or contents	Buildings - 10% or £100,000 of the building sum insured, whichever is the lower. Contents £10,000 any one item up to £25,000 total		You must give particulars as soon as practicable and pay any additional premium that may be due
The motor vehicle excess and reduction in No Claims Discount payable by a councillor, trustee or employee of yours as a result of an accident involving a motor vehicle in connection with Council business.	Included		Cover is only while the vehicle is being used on council business
Loss of freezer contents due to change in temperature or escape of refrigerant/fumes	£5,000		Where the cold chamber is over 10 years old you will pay the first 20%
Loss of metered water	£25,000 aggregate		Repairs must be completed within 30 days of discovery
Loss or damage to stock and contents whilst at exhibitions	£25,000 or 10% of contents, whichever is the lower		At exhibitions in Great Britain, Northern Ireland, Channel Islands or the Isle of Man
Replacement locks and keys following theft	£10,000		
Accidental breakage of fixed glass and sanitaryware	£10,000		Inner limits apply to extensions of cover
Use of electricity gas or water by persons taking unauthorised possession of the Premises	£5,000 any one claim		Premises must be inspected weekly by the insured
Theft damage to buildings	✓		
Terrorism		✓	

<b>Business Interruption</b>			
<b>Cover Features and Benefits</b>	<b>Core Cover</b>	<b>Optional Cover</b>	<b>Significant Exclusions and Limitations</b>
Loss of business income resulting from damage covered under Property section	✓		Fire precautions and minimum security conditions  Theft not involving entry to or exit from the Premises by forcible and violent means  Bursting of non-domestic steam boilers
Loss of income as a result of damage at suppliers or customers premises	£100,000		Gradually operating causes e.g. rust, rot, corrosion and gradual pollution  Mechanical or electrical breakdown of machinery
Loss of income as a result of damage at Public Utility Suppliers premises or more than 8 hours	✓		
Loss of income resulting from prevention of access to premises as a result of damage to other premises in the vicinity	✓		Within 1-mile radius of the Premises  Deliberate act of an authority
Loss of income as a result of specified human disease being manifested within a 25-mile radius of the premises and murder, suicide, food poisoning, vermin or pests in the premises and closure of the premises due to defective sanitation	✓		Within 25-mile radius of the Premises
Expense you incur in replacing your key personnel following their illness or accidental bodily injury	£250 per week to a maximum £2,500	Increased limits available	
Terrorism		✓	

<b>Money and personal assault</b>			
<b>Cover Features and Benefits</b>	<b>Core</b>	<b>Optional Cover</b>	<b>Significant Exclusions and Limitations</b>
Assault to employees following robbery or attempted robbery: <ul style="list-style-type: none"> <li>- Death</li> <li>- Total loss or permanent and total loss of use of one or more limbs or eyes</li> <li>- Temporary total disablement</li> <li>- Medical expenses</li> <li>- Professional counselling</li> <li>- Damaged clothing and personal effects</li> </ul>	<ul style="list-style-type: none"> <li>£15,000</li> <li>£15,000</li> <li>£100 per week</li> <li>£250</li> <li>£500</li> <li>£1,000</li> </ul>		Age limits 21 – 90  Any Death, Total loss or permanent and total loss of use of one or more limbs or eyes, Medical Expenses and Professional counselling must occur within 2 years of date of the event giving rise to the bodily injury.

<b>Group personal accident</b>			
<b>Cover Features and Benefits</b>	<b>Core Cover</b>	<b>Optional Cover</b>	<b>Significant Exclusions and Limitations</b>
A capital benefit following death or permanent disablement of your councillors, trustees, employees or volunteers. Or a weekly benefit following temporary disablement	✓		Age limits 16 – 90. Pre-existing conditions. Hazardous pursuits.

<b>Employers Liability</b>			
<b>Cover Features and Benefits</b>	<b>Core Cover</b>	<b>Optional Cover</b>	<b>Significant Exclusions and Limitations</b>
Employers Liability and associated costs	£10,000,000		Fines and penalties  Liability for which compulsory motor insurance is required  Terrorism limit £5,000,000

<b>Public and Products Liability</b>			
<b>Cover Features and Benefits</b>	<b>Core Cover</b>	<b>Optional Cover</b>	<b>Significant Exclusions and Limitations</b>
Public Liability and associated costs	£10,000,000		Fines and penalties  Liability for which compulsory motor insurance is required
Indemnity to hirer	£5,000,000		Liability assumed by agreement
Personal Liability whilst abroad on business	✓		Gradual pollution
Indemnity to Principal	✓		Damage to property in your custody, other than leased or rented premises
Manslaughter costs and Safety Legislation costs	✓		Cost of remedying defects in products supplied
Data Protection Act cover	£1,000,000		Products knowingly - exported to USA and Canada - will be supplied for use in or on aircraft
Compensation for Court Attendance	£500 per day		Work on aircraft/watercraft or at airports in areas with aircraft access
Motor Contingent Liability	✓		Use of heat away from the insured's Premises precautions
Abuse cover – cover for bodily injury or personal injury as a result of abuse. Cover applies for claims during the policy period or within 7 days after expiry	£2,000,000		

Products Liability and associated costs	£10,000,000 per period of insurance		Punitive exemplary aggravated additional compensatory damages awarded in USA and Canada  Fear of exposure to asbestos  Conditions apply to firework displays, fund raising events and playgrounds and amusement devices
Libel and Slander cover. Cover applies for claims during the policy period or within 7 days after expiry	£500,000		We will not cover the first 10% or £1,000 of each and every claim (whichever is the greater)
Legionellosis	✓		Subject to precautions condition
Environmental Clean Up costs	£1,000,000		In any one period of insurance

<b>Selected All Risks</b>			
<b>Cover Features and Benefits</b>	<b>Standard Cover</b>	<b>Optional Cover</b>	<b>Significant Exclusions and Limitations</b>
All Risks on your portable equipment anywhere in the EU	£5,000 for Business Equipment	Can extend to worldwide	Theft from a vehicle unless the vehicle is securely locked  Theft from your own premises not involving entry or exit by forcible and violent means
Terrorism		✓	

<b>Officers liability</b>			
<b>Cover Features and Benefits</b>	<b>Core cover</b>	<b>Optional Cover</b>	<b>Significant Exclusions and Limitations – Refer Policy Exclusions</b>
Claims brought against your trustees, directors, officers and members for errors arising from the performance of their duties in that capacity	£500,000		Deliberate or dishonest acts. Claims concerning defined benefit pension schemes.

<b>Employment practices liability</b>			
<b>Cover Features and Benefits</b>	<b>Core cover</b>	<b>Optional Cover</b>	<b>Significant Exclusions and Limitations – Refer Policy Exclusions</b>
Claims brought against your trustees, directors, officers and members for claims arising from an employed person alleging an employment practice wrongful act	£500,000		Deliberate or dishonest acts. Claims concerning defined benefit pension schemes. Contractual payments exclusion.

<b>Council legal liability and legal expenses</b>			
<b>Cover Features and Benefits</b>	<b>Core cover</b>	<b>Optional Cover</b>	<b>Special Clauses Section Significant Exclusions and Limitations</b>
Cover for the councils legal liability and legal defence costs	£500,000		We will not cover claims with less than 51% prospect of success
Internet and email cover	✓		
Employee dishonesty cover	£150,000		£250 excess

<b>Business equipment cover - optional</b>			
<b>Cover Features and Benefits</b>	<b>Standard Cover</b>	<b>Optional Cover</b>	<b>Special Clauses Section Significant Exclusions and Limitations</b>
Cover for breakdown of computer equipment and other business equipment		✓	Damage covered under maintenance contract excluded
Includes reinstatement of data, hazardous substances, expediting expenses, escape of oil/water from storage tanks		✓	Back-up of records is required

<b>Other features and benefits</b>			
<b>Cover Features and Benefits</b>	<b>Standard Cover</b>	<b>Optional Cover</b>	<b>Special Clauses Section Significant Exclusions and Limitations</b>
Long term agreement		✓	The policy must be in force for the period agreed  Insurers are not obliged to accept an offer of renewal

<b>Policy Significant or Unusual Exclusions and Limitations</b>	
<b>Significant or Unusual Exclusions and Limitations</b>	<b>Applies to</b>
Terrorism exclusion (some cover available as optional extra)	All covers
Date Recognition Exclusion	All covers except Employers Liability and Personal Accident
Loss or damage to property resulting from a process involving heat application	All covers
Computer, data processing equipment and data operator error, virus or hacking	All covers except Employers Liability, Personal Accident and Legal Expenses
Special terms apply to empty buildings (you must advise your insurance advisor immediately any premises become unoccupied)	All covers
Fair presentation of risk condition	All covers

Policy Excesses	
Buildings and Contents:	
- Fire, Lightning, Explosion, Aircraft, Riot, Civil Commotion, Strikers, Locked out Workers, Labour Disturbances or Earthquake	£250
- Flood damage	£250 (unless otherwise stated)
- Contract works	£250 (unless otherwise stated)
- Subsidence (optional cover)	£1,000 (minimum)
- Malicious damage, theft or attempted theft	£400 (unless otherwise stated)
- Theft of building fabric	£400 (unless otherwise stated)
- Impact damage	£400 (unless otherwise stated)
- All other damage	£400 (unless otherwise stated)
All Risks on specified items	£250 (unless otherwise stated)
Public Liability	£250 (unless otherwise stated)

Rradar advisory service automatically included
<p><b>rradar</b> helplines provided automatically</p> <ul style="list-style-type: none"> <li>- Access to expert legal, regulatory and risk management advice on Human resources and employment covering <ul style="list-style-type: none"> <li>■ Health and safety</li> <li>■ Waste and environmental regulations</li> <li>■ Taxation</li> <li>■ Money laundering, fraud, bribery, and corruption, anti-competitive practices</li> <li>■ Legal advice on a wide range of areas including directors and shareholders duties, contract disputes, intellectual property, data protection, and cybercrime, financial crime, motoring and criminal offences</li> </ul> </li> </ul> <p><b>rradar's</b> unlimited enquiry line is staffed by UK based experts with real industry experience including HR professionals, Health and Safety specialists and former tax inspectors, as well as leading accountants, solicitors and barristers with experience of every type of regulator, allegation, investigation and prosecution.</p>

## General information

### **Policy Duration**

The policy is annually renewable

### **Sums Insured**

Correct values at risk must be advised to us. If the Sums Insured you request are not adequate this will result in the amount that your Insurers pay you in the event of a claim being reduced. You should review your sums insured and levels of cover regularly to ensure these remain adequate.

### **The Law Applicable**

You and the Insurers can choose the law which applies to the policy. The Insurers propose that the law of England and Wales apply. Unless you and the Insurers agree otherwise, the Law of England and Wales will apply to the policy.

### **Your Right to Cancel**

You may cancel the policy within 14 days of receiving the policy, or the renewal date, if for any reason you are dissatisfied, or the policy does not meet your requirements.

Your Insurers will refund part of the premium paid, proportionate to the unexpired period of insurance following cancellation, provided that no claim has been paid or is outstanding in the current period of insurance.

### **How to Make a Claim**

In the first instance utilise the Assistance Helplines or claim notification phone numbers detailed in the policy schedule or contact your insurance advisor

### **Making a Complaint**

If your complaint relates to a claim on your policy, please contact the department dealing with your claim. If your complaint relates to anything else, please contact your insurance

If we have given you our final response and you are still not satisfied you may be eligible to refer your case to the Financial Ombudsman Service (FOS). If applicable, you will receive details of how to do this at the appropriate stage of the complaints process.

**Financial Services Compensation Scheme (FSCS)**

Your insurers are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme in the unlikely event they cannot meet their obligations to you. This depends on the type of insurance, size of the business and the circumstances of the claim. Further information about the compensation scheme arrangements is available from the FSCS ([www.fscs.org.uk](http://www.fscs.org.uk)).