

**THETFORD TOWN COUNCIL
INSURANCE REVIEW
JUNE 2018**

Appendix D

Agenda item no. 107/18

SUMMARY OF COVER		2018/9	2018/9	2018/9
		£	£	£
A) Material Damage				
Shambles		148,566		
Royal British Legion		415,236		
Cemetary Chapel		348,339		
Cemetary Lodge		314,162		
The Red Lion		1,428,224		
Carnegie Rooms		1,913,960		
Carnegie Rooms	Contents	85,276		
Guildhall		2,499,394		
Cage lane toilets		263,154		
Castle Street toilets		98,537		
St. Peter's Church		5,672,327		
Council Offices	(contents only)	250,350		
Kings House		3,316,973		
Kings House	Loss of rent	43,000		
Old Coach House		93,726		
Caretakers House		176,499		
Old rents office		37,733		
Staniforth Bowls Club		499,066		
Loss of rent (RBL, Shambles, Red Lion)		61,000		
		17,665,522		
B) Business Interruption				
	<i>Guildhall complex</i>			
	<i>Loss of gross revenue</i>	86,000		
	<i>King's House</i>			
	<i>Additional expenditure</i>	100,000		
C) All Risks				
Regalia			252,935	
Garden machinery			24,036	
Laptops			6,572	
Mobile Phones			1,513	
Cup and trophies			13,915	
Cemetary tools/staff shed			7,878	
Town Centre structures			223,301	
Street furniture			62,160	
Play equipment and surfaces			175,581	
Contents of unit 24-30 Telford Way			12,747	
Skate Park			139,296	
Painting and other works of art			237,875	
Mini Digger	Identified as sold		9,548	
Ride on mower	Identified as sold		3,182	
Staircase at Castle Mound			90,176	
Fencing BXC and Ford meadow			69,038	
New play equipment			41,200	
Marquees and gazebos			7,725	
Projector			1,923	
Christmas Lights			10,300	
Mobile bar equipment			5,150	
Allotment fencing			61,800	
Staniforth books			140,080	
D) Money				
Loss of non negotiable money			250,000	
Loss of other money			10,000	
E) Public Liability				
Limit of indemnity			15,000,000	
F) Hirers' Liability				
Limit of indemnity			2,000,000	
G) Employers Liability				
Limit of indemnity			10,000,000	
H) Libel and Slander				
Sum Insured			250,000	
K) Inspection contract				
L) Engineering Insurance				
Insured damage to Plant			500,000	
Own surrounding property damage			500,000	
N) Fidelity Guarantee				
All members and employees			2,000,000	
O) Personal Accident				
Employees, volunteers and Councilors			50,000	
P) Legal Expenses				
			200,000	

Notes:

This is the second renewal of a 3 year insurance period
The renewal prices (subject to minor changes) are

	2018/9	2017/8	Increase
	£	£	%
General	16,220.67	15,816.94	2.55
Motor	1,813.21	1,941.68	-6.62
Total	18,033.88	17,758.62	1.55

Mrs Sarah Lewis
Thetford Town Council & G.W Staniforth
Charity
King Street
THETFORD
Norfolk
IP24 2AT

Zurich Town, Parish and
Community Council Team
PO Box 726
Chichester
PO19 9PS

10th June 2018

Policy Number: YLL-
2720438033

Dear Sarah,

Thank you for choosing us as your Insurer.

Your documents are attached:

- **Policy Schedule**
This shows the covers you have purchased, please check that they meet your needs.
- **Policy Document**
In combination with the Schedule, this gives you the full details of your policy
- **Your Invoice**
Which gives you details of how to pay us
Payment is due before your cover starts, or immediately if your cover is already in place
- **The certificates that are relevant to your policy**

I will be your account manager for the coming year, please call or email me if there is anything I can do to help.

Please do contact me if you are planning any changes in your organisation – it's really important that we know of changes, especially any new activities or changes to your motor fleet if applicable, in order to make sure that your cover is correct. Your cover could become invalid if you change and don't let us know.

I look forward to working with you over the coming year.

Kind Regards



Mr Jonathan Meiseles

Tel: 01243 832117

Email: jonathan.meiseles@zurichtogether.co.uk

To Whom It May Concern

Name of Insured: Thetford Town Council & G.W Staniforth Charity

This is to confirm that Thetford Town Council & G.W Staniforth Charity have in force with this Company until the policy expiry on 30th June 2019 insurance incorporating the following essential features:

Policy Number: YLL-2720438033

Renewal Date: 1st July 2019

Limits of Indemnity:

Public Liability:	£10,000,000 minimum* any one event
Products Liability:	£10,000,000 minimum* 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

*Please refer to your Policy Schedule for your exact Limit of Indemnity

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.

A public limited company
Incorporated in Ireland.
Registration No. 13460.
Registered Office: Zurich House,
Ballsbridge Park, Dublin 4,
Ireland.

UK Branch registered in England
and Wales Registration No.
BR7985. UK Branch Head Office:
The Zurich Centre, 3000
Parkway, Whiteley, Fareham,
Hampshire PO15 7JZ.

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Details about the extent of our
authorisation by the Financial
Conduct Authority are available
from us on request. Our FCA
Firm Reference Number is
203093.

Communications may be
monitored or recorded to
improve our service and for
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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-2720438033
1. Name of policyholder	Thetford Town Council & G.W Staniforth Charity
2. Date of commencement of insurance policy	01/07/2018
3. Date of expiry of insurance policy	30/06/2019

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 plc (Authorised Insurer).

Signature



Tulsi Naidu

Chief Executive Officer of Zurich Insurance plc, 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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are available from us on request.
Our FCA Firm Reference Number
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King Street
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Norfolk
IP24 2AT

Zurich Town, Parish and
Community Council Team
PO Box 726
Chichester
PO19 9PS

Invoice

Invoice Date: 10th June 2018

Invoice No: 32174202

Client ref: 3706504

Policy	Policy Term	(£) Premium
YLL-2720438033	01/07/2018-30/06/2019	14,175.09
Inspection Contract (If Applicable)		344.57
Sub total		14,519.66
Inspection Contract VAT @ prevailing rate		68.91
Insurance Premium Tax (IPT) @ prevailing rate		1,701.01
TOTAL		£16,289.58

Payment is due before your cover starts, or immediately if your cover is already in place.

Please make cheques payable to Zurich Municipal and send to Zurich Town, Parish and Community Council Team, PO Box 726, Chichester, PO19 9PS

If paying by BACS, please note our new bank details and amend your records accordingly.

Acc Name: Zurich Town & Parish, Insurer Trust Account Acc Number: 23110249
Sort Code: 20 – 65 - 82 Bank: Barclays Bank PLC
Please quote your Policy Number on all BACS transactions

Invoice Queries
Phone: 0800 917 9426
Email: accounts@zurichtownandparish.co.uk

Our VAT registration number is: 107 8316 77

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Remittance Advice

Invoice Date: 10th June 2018

Invoice No: 32174202

Client ref: 3706504

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**MOTOR INSURANCE RENEWAL PROPOSAL
FOR**

Thetford Town Council & G.W Staniforth Charity

Prepared by

Mr Jonathan Meiseles

11th June 2018

1. Introduction

Thank you for Insuring with us last year.

We hope that you will renew your policy with us for the coming year. If you do, you will continue to receive the combination of high quality insurance, excellent service and competitive pricing that we provide.

- **High quality insurance**

Our policy has been designed for Councils such as yours. We have over 20 years of experience working with Town, Parish and Community Councils and are the largest insurer of public services in the UK.

Zurich are also pleased to announce that **Key Personnel cover** is available as a paid for option to all Town, Parish and Community Council policies. Key Personnel insurance is designed to protect councils 24 hours a day, 7 days a week in the event that an accident or assault renders a vital member of your team unable to work to their normal capacity. Your council could claim weekly benefits of up to £500 to assist with replacing vital staff or volunteers.

- **Excellent service**

We pride ourselves on providing swift, friendly service. Highlights of this service include: a dedicated Account Manager (you have my direct line and email address); no admin fees when you make a change to your policy; and free access to legal and counselling helplines. Our customer service currently scores 4.7 out of 5 on the independent rating site Feefo.

Should you need to make a claim, it will be managed by our dedicated team of claims specialists. They will work with you to settle the claim quickly and minimise disruption in the meantime. They manage claims ranging from the simplest accidental damage to the most complex legal cases, so, whatever may happen, you will have experts on your side.

- **Competitive pricing**

We are proposing premiums shown in the table below

LTA Term*	Price proposed (including all applicable taxes)
1 Year	£1,813.21
3 Year	£1,722.55

* You may choose to enter a Long Term Agreement with us, this would reduce the price of your policy over the life of the agreement in return for your commitment to stay with us. See Section 4 for details.

In addition to these benefits, if you choose to renew with us you will have bought from a company that makes a significant contribution to society: The Zurich Community Trust, a registered charity that is funded by corporate and employee donations, has given support to over 600 UK and overseas charities through grants and volunteering programmes.

2. Next steps

It is important that you **carefully read the attached document your 'Local Council Policy Schedule'** and check that the facts we have about you are correct and that we have included all the covers that you want. Please call us if you have any questions or need to make changes.

Once you are happy with the Schedule, all your organisation needs to do to purchase your policy is send us an acceptance email.

3. The cost of this policy

The cost of this policy is £1,813.21 (including taxes, based on a 1 year agreement).

This is made up of £1,618.94 for your policy, £194.27 Insurance Premium Tax (at the prevailing rate, which is levied on insurance policies) and £0.00 VAT

This quotation is valid for 90 days from the quotation date specified on the front cover of this proposal.

4. Long Term Agreement

You may choose to set up a Long Term Agreement (LTA) with us. This means that you commit to keep your policy with us for the period of the LTA and in return you receive the discount detailed in the pricing table.

Please note, this doesn't mean that your premium will not rise over the period of the LTA. It could rise if:

- a) We index link the premium each year.
 - b) You change vehicles
 - c) Your claims history is poor
- If this did occur, you would have the option to exit the LTA.

Do please contact us if you have any questions or would like to set up an LTA.

5. How we will support you

We will be available to support you throughout the year with activities such as:

- Insuring new projects and events which you may be considering

- **Making changes to your policy**
- **De-mystifying the sometimes complicated language used in Insurance documents**

Our approach to fees:

- **We do not charge administrative fees or for providing duplicate documents.**
- **We will make no charge if you request changes or amendments to your policy that would cost less than £50.**

6. Changes to your policy wording

We would like to draw your attention to some specific changes to the Policy schedule. For the most part these amendments are clarifications of the Policy wording, however some of them could be considered to be a change to the Policy terms.

Business Interruption – We have applied a new endorsement that can be found on your policy schedule. This endorsement restates the special extension provided under section 5.2 in respect of notifiable diseases. Whilst our policy limits remain unchanged, notifiable diseases are now clearly defined under the policy providing clarity as to when this cover will operate.

Please email or call me if you have any questions about these changes.

7. How to purchase this policy

To renew this policy, all you need to do is call or send us an email confirming that you wish to go ahead.

We will then email you electronic copies of your policy documents, along with an invoice. Payment is due before your cover starts, or immediately if your cover is already in place. Failure to do so could result in your insurance being cancelled.

8. Conclusion

This proposal and the attached 'Local Council Policy Schedule' should clearly describe your insurance requirements and how we plan to meet them. If they do not, or if you have any questions, please contact me on 01243 832117 or at jonathan.meiseles@zurichtogether.co.uk

We hope that a combination of our council expertise, the service we provide, and the price offered will convince you to renew your insurance with us.

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King Street
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IP24 2AT

Local Council Policy Schedule

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 Number YLL-2720840713

Insured Thetford Town Council & G.W Staniforth Charity

Business Parish / Town Council

Period of Insurance
From 01st July 2018
To 30th June 2019
and any other period for which cover has been agreed.

Renewal Premium TBC

Premiums are inclusive of Insurance Premium Tax and/or VAT as appropriate.

Long Term Agreement: TBC

Preparation Date 11th June 2018

Prepared by Mr Jonathan Meiseles

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.

Important information

Taking reasonable care

We require that you take reasonable care in managing your activities. Where appropriate this requires you to do the following:

- **Keep written risk assessments for your key activities**
- **Keep written records of your staff and volunteer training. For example, manual handling training, or for use of tools and machinery**
- **Abide by any rules, guidelines or advice that is given to you by any relevant authority, such as a Local Authority, or the Health and Safety Executive**

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 I – Motor Vehicles

Insured Vehicle:	All as described in	Cover: Section 23 A. Comprehensive
Persons Entitled to Drive:	the Certificate of	
Limitation as to Use:	Motor Insurance	

EXCESS : Section 23

Amount	Description
£ 150	Accidental Damage , Fire , Theft , Windscreen , Total Loss
£ Nil	Third party

Additional to any other Excess which applies

Age and Inexperienced Driver Excess: Section 11

(a)	Under 25 years	£150
(b)	Over 25 years Inexperienced	£150

Additional to any other Excess which applies

Repair Limit:	£Nil
Section 12	

Damage to Property Limit:
£5,000,000 Applicable to any Commercial Vehicle, Minibus, Agricultural Vehicle and Special Type
£50,000,000 Applicable to any Private Motor Car

Personal Effects Limit:	£150
Section 13	

Medical Expenses Limit:	£250
Section 14	

Additional Cover : Section 25

U. Occasional Business Use	—	Not Operative
V. Loss of No Claim Discount/Excess		Not Operative

Operative Endorsements:

1. Motor Insurers Database

It is a condition precedent of this policy that you supply such details of the vehicles whose use is covered by the policy as are required by the relevant law applicable in Great Britain and Northern Ireland for entry on the Motor Insurers Database

2. The following clause is added to Part I Section 2:

Corporate Manslaughter and Corporate Homicide Act 2007

In respect of any event which may be the subject of indemnity under this section the Insurer will pay legal costs and expenses incurred with the insurer's prior written consent in connection with the defence of any criminal proceedings (including any appeal against conviction arising from any such proceedings) brought in respect of a charge and or investigations connected with a charge of corporate manslaughter or corporate homicide under the Corporate Manslaughter and Corporate Homicide Act 2007 or any equivalent legislation in the Isle of Man or the Channel Islands committed or alleged to be committed during the period of insurance in the course of the business.

Provided always that:

- a) the insurer's liability under this clause will not exceed £5,000,000 in any one period of insurance
- b) this clause will only apply to proceedings brought in the territorial limits
- c) the insurer must consent in writing to the appointment of any solicitor or counsel who are to act for and on the insured's behalf
- d) the insured will give the insurer immediate notice of any summons or other process served upon the insured which may give rise to proceedings under this clause
- e) in relation to any appeal counsel has advised there are strong prospects of such an appeal succeeding
- f) the insurer will be under no liability:
 - i) where the Insured has committed any deliberate or intentional criminal act giving rise to a corporate manslaughter or corporate homicide charge
 - ii) in respect of fines or penalties of any kind
 - iii) where indemnity for defence costs is available from any other source or is provided by any other insurance or where but for the existence of this clause indemnity would have been provided by such other source or insurance.

PART J – Motor Legal Expenses and Uninsured Loss Recovery

The Claims Handling Agent is DAS Legal Expenses Insurance Company Limited

Limit of Indemnity: £100,000 per insured incident

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.

Claims Contact Information

If you need advice on a claim, it is important that you speak to the appropriate specialist. Claims specialists are available to discuss your cover and advise you on how to make a claim. Their contact details are:

Line of cover	Claims team	Claims contact details	
Buldings, Contents Including All Risk Items	Property Claims	Tel:	01252 387 249 (out of hours Emergency: 0800 028 0336)
Business Interruption		Email:	farnboroughpropertyclaims@uk.zurich.com
Money		Address:	Zurich Property Claims, PO Box 3303, Interface Business Park, Swindon, SN4 8WF
Works In Progress			
Public Liability	Liability Claims	Tel:	0800 917 7207
Employers Liability		Email:	farnboroughnewliabilityclaims@uk.zurich.com
Personal Assault under Money		Address:	Zurich Municipal, Casualty Claims, Zurich House, PO Box 314, 2 Gladiator Way, Farnborough, GU14 6GB
Personal Accident			
Professional Negligence			
Hlrers Liability			
Fidelity Guarantee			
Libel and Slander			
Plant Protection			
Engineering – Deterloration of Stock			
Business Travel			
Motor	Motor Claims	Tel:	01489 882 110 (out of hours Emergency: 0800 302 9055)
		Email:	zmnewmotorclaims@uk.zurich.com
		Address:	Zurich Municipal Motor Claims, PO Box 3322, Interface Business Park, Swindon, SN4 8XW
Legal Expenses	DAS Legal Claims	Tel:	0117 934 2116

General claims procedure

This is a description of the general claims procedure you will need to follow:

1. Contact the relevant claims office, to notify the claim
2. If necessary, a claim form will be sent out to you for completion, or you will be asked to send details in writing
3. In the event of uncertainty, please call the relevant office for guidance.
4. Out of hours/Emergency Property losses - please contact 0800 028 0336

Track open claims on-line at: <http://www.zurich.co.uk/municipal/customerbenefits/register.htm>



Zurich Municipal

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Local Council Policy Schedule

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Policy Number	YLL-2720438033
Insured	Thetford Town Council & G.W Staniforth Charity
Business	Parish / Town Council
Period of Insurance	
From	01 st July 2018
To	30 th June 2019
and any other period for which cover has been agreed.	
Renewal Premium	£ 16,289.58
Premiums are inclusive of Insurance Premium Tax and/or VAT as appropriate.	
Long term agreement active until	01 st July 2019
Preparation Date	10 th June 2018
Prepared by	Mr Jonathan Meiseles

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.

Important information

Taking reasonable care

We require that you take reasonable care in managing your activities. Where appropriate this requires you to do the following:

- **Keep written risk assessments for your key activities**
- **Keep written records of your staff and volunteer training. For example, manual handling training, or for use of tools and machinery**
- **Abide by any rules, guidelines or advice that is given to you by any relevant authority, such as a Local Authority, or the Health and Safety Executive**

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 A – Material Damage

Table Headings

Contents (a)	Furniture, fixtures, fittings and tenants improvements
Contents (b)	Other contents and consumable stock not specified below including printed books and unused stationery
Contents (c)	Computer equipment, other office equipment and sports equipment
Contents (d)	Televisions, audio-visual and photographic equipment (excluding videos), beer, wine, spirits, tools and gardening equipment
Contents (e)	Tobacco
Contents (f)	Camcorders, videos and gaming machines
Contents (g)	Civic Regalia

Sums Insured

Premises Address	Buildings Sum Insured	Loss of Rent	Contents (a)	Contents (b)	Contents (c)	Contents (d)	Contents (e)	Contents (f)	Contents (g)
1. 1,2,3, & 4 The Shambles, 1 - 4 The Shambles, Market Place, Thetford, Norfolk, IP24 2BA	£148,566.31	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
2. Royal British Legion, The Old Library, Guildhall Street, Thetford, Norfolk, IP24 2DT	£415,236.26	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
3. Cemetery Chapel, Cemetery Chapel, London Road, Thetford, Norfolk, IP24 3HZ	£348,339.09	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
4. Cemetery Lodge, Cemetery Lodge, London Road, Thetford, Norfolk, IP24 3HZ	£314,162.20	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
5. The Red Lion Public House, Red Lion Inn, Market Place, Thetford, Norfolk, IP24 2AL	£1,428,223.89	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
6. Carnegie Rooms, Carnegie Rooms, Cage Lane,	£1,913,960.14	N/A	£82,755.35	£0.00	£2,521.15	£0.00	£0.00	£0.00	£0.00

Thetford, Norfolk, IP24 2DS										
7. Guildhall, Guildhall, Cage Lane, Thetford, Norfolk, IP24 2DS	£2,499,394.47	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
8. Cage Lane Toilets, Cage Lane Toilets, Cage Lane, Thetford, Norfolk, IP24 2DS	£263,154.12	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
9. Castle Street Toilets, Castle Street Toilets, Castle Street, Thetford, Norfolk, IP24 2DP	£98,537.45	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
10. St Peters Church, St Peters Church, White Hart Street, Thetford, Norfolk, IP24 1AD	£5,672,326.76	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
11. Council Offices, Kings House, King Street, Thetford, Norfolk, IP24 2AP	£0.00	N/A	£218,902.71	£0.00	£31,447.77	£0.00	£0.00	£0.00	£0.00	£0.00
12. Kings House, King Street, Thetford, Norfolk, IP24 2AP	£3,316,972.81	£43,000.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
13. Old Coach House, King Street, Thetford, Norfolk, IP24 2AP	£93,726.27	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
14. Caretakers House, King Street, Thetford, Norfolk, IP24 2AP	£176,498.75	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
15. Old Rents Office, King Street, Thetford, Norfolk, IP24 2AP	£37,733.03	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
16. Staniforth Bowls	£499,066.46	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

Club, King Street, Thetford, Norfolk, IP24 2AP									
17. Business Interruption: Loss Of Rent over 3 Locations, Shambles 1-4, Red Lion & Royal British Legion Building, Thetford, IP24 2AT	£0.00	£61,000.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

For Premises: 11, 12, 13, 14, 15, 16, 17

Insured Perils applicable to Material Damage : 1-13, 15 & 16

For Premises: 1, 2, 3, 4, 5, 6, 7, 8, 9, 10

Insured Perils applicable to Material Damage: 1-16

Excesses Applicable to Premises 1, 2, 3, 4, 5, 6, 7, 8, 9 & 10

The following Excesses apply to each and every loss arising in respect of each and every separate premises:

Accidental Damage	£250
Theft	£250
Malicious Damage	£250
Storm or Flood	£250
Escape of Water	£250
Falling Trees or Branches	£250
Subsidence	£1,000

Excesses Applicable to Premises 11 & 17

The following Excesses apply to each and every loss arising in respect of each and every separate premises:

Accidental Damage	£100
Theft	£100
Malicious Damage	£250
Storm or Flood	£250
Escape of Water	£250
Falling Trees or Branches	£250
Subsidence	£1,000

Excesses Applicable to Premises 12, 13, 14, 15 & 16

The following Excesses apply to each and every loss arising in respect of each and every separate premises:

Accidental Damage	£100
Theft	£100
Malicious Damage	£250
Storm or Flood	£250
Escape of Water	£250
Falling Trees or Branches	£250



Subsidence

£1,000

Operative Endorsements: 1, 2, 3, 5, 6, 7, 8 & 9 (see pages 35 - 37)

PART B – Business Interruption

Premises Address	Additional Expenditure	Indemnity Period (Months)	Loss of Data	Indemnity Period (Months)	Loss of Gross Revenue	Indemnity Period (Months)
Guildhall, Cage Lane, Thetford, Norfolk, IP24 2DS	N/A		N/A		£86,000	12
Kings House, King Street, Thetford, Norfolk, IP24 2AP	£100,000	24	N/A		N/A	
King Street, Thetford, Norfolk, IP24 2AP	N/A		N/A		N/A	
Shambles 1-4, Red Lion & Royal British Legion Building, Thetford, IP24 2AT	N/A		N/A		N/A	

For Premises: 11, 12, 13, 14, 15, 16, 17

Insured Perils applicable to Business Interruption : 1-13, 15 & 16

For Premises: 1, 2, 3, 4, 5, 6, 7, 8, 9, 10

Insured Perils applicable to Business Interruption: 1-16

Operative Endorsements:

Section 5 – Special Extensions – 2 is held to be removed and restated as follows:

2. The insurance by this Part is extended to include loss resulting from interruption of or interference with the business carried on by the Insured at the premises in consequence of:
- (a) (i) any occurrence of a Notifiable Disease (as defined below) at the premises or attributable to food or drink supplied from the premises
 - (ii) any discovery of an organism at the premises likely to result in the occurrence of a Notifiable Disease
 - (ii) any discovery of a Notifiable Disease within 10 miles radius of the premises
 - (b) the discovery of vermin or pests at the premises
 - (c) any accident causing defects in the drains or other sanitary arrangements at the premises which causes restrictions on the use of the premises on the order or advice of the competent local authority
 - (d) any occurrence of murder or suicide at the premises.

Special Provisions

(d) 'Notifiable Disease' will mean illness sustained by any person resulting from:

- (i) food or drink poisoning
- (ii) one of the following specified human infectious or human contagious diseases:

Acute encephalitis	- Ophthalmia neonatorum
Acute poliomyelitis	- Paratyphoid fever
Anthrax	- Rabies
Bubonic Plague	- Relapsing fever
Cholera	- Rubella
Diphtheria	- Scarlet fever
Dysentery	- Smallpox
Legionellosis	- Tetanus
Legionnaires Disease	- Tuberculosis
Leprosy	- Typhoid fever
Leptospirosis	- Typhus fever
Malaria	- Viral hepatitis
Measles	- Viral haemorrhagic
Meningitis	- Whooping cough
Meningococcal Infection	- Yellow fever
Mumps	

an outbreak of which the competent local authority has stipulated shall be notified to them.

(b) For the purposes of this Special Extension:

(i) 'Indemnity Period' will mean the period during which the results of the business are affected in consequence of the occurrence, discovery or accident beginning with the date from which the restrictions on the premises are applied (or in the case of (d) above, with the date of the occurrence) and ending not later than the Maximum Indemnity period thereafter

'Maximum Indemnity Period' will mean 3 months

(ii) In the event that this Part includes an extension which deems loss, destruction or damage at other locations to be Damage at the premises such extension will not apply to this Special Extension.

(c) The Insurer will not be liable under this Special Extension for:

(i) loss arising from restrictions on the use of the premises in consequence of an emergency prohibition notice or emergency prohibition order being served against the Insured or the manager of the premises in relation to a breach of the Food Safety Act 1990, General Food Regulations 2004 or Food Hygiene Regulations 2006 including any modifications or re-enactment thereto

(ii) any costs incurred in the cleaning, repair, replacement, recall or checking of property.

(d) The Insured will comply with all issues identified as contraventions arising from a Food Premises Inspection Report within the timescales stated in such report.

(e) The Insured will notify the Insurer immediately of any prohibition notice, emergency prohibition

PART C – All Risks

Table Headings

Contents (a)	Furniture, fixtures, fittings and tenants improvements
Contents (b)	Other Contents and consumable stock not specified below including printed books and unused stationery
Contents (c)	Computer Equipment, other office equipment and sports equipment
Contents (d)	Televisions, audio-visual and photographic equipment (excluding videos), beer, wine, spirits, tools and gardening equipment
Contents (e)	Tobacco
Contents (f)	Camcorders, videos and gaming machines
Contents (g)	Civic Regalia

Additional Items:

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

Item Description	Sum Insured	Excess
Regalia	£252,935.53	£250
Garden Machinery	£24,036.09	£250
Laptops and Software	£6,572.49	£250
Mobile Phones	£1,513.90	£250
Cups and Trophies	£13,914.76	£250
Cemetery Tool Store / Staff Shed	£7,878.24	£250
Town Centre Structures (inc clock tower, water feature, benches, seats etc)	£223,301.41	£250
Street Furniture	£62,160.87	£250
Play equipment and surfaces	£175,581.07	£250
Contents of units 24-30 Telford Way	£12,747.77	£250
Skate Park	£139,296.17	£250
Paintings and Other Works of Art	£237,875.00	£250
Mini Digger	£9,548.10	£100
Ride on Mower	£3,182.70	£100
Staircase at Castle Mound	£90,176.50	£100
Fencing on Barnham Cross Common & Ford Meadow	£69,038.76	£100
New Play Equipment (June 2017)	£41,200.00	£100
Marquees & Gazebos	£7,725.00	£100
Projector	£1,923.01	£100
Christmas Lights	£10,300.00	£100
Mobile Bar Equipment	£5,150.00	£100
Allotment Fencing	£61,800.00	£100
Stanforth Books	£140,080.00	£100

The excess stated applies to each and every loss.

Operative Endorsements: 1, 2, 3 & 7 (see pages 35 - 37)

notice or emergency prohibition order served against them or the manager of the premises in relation to a breach of the Food Safety Act 1990, General Food Regulations 2004 or Food Hygiene Regulations 2006 including any modifications or re-enactment thereto.

- (f) The Insurer will only be liable for the loss arising at those premises which are directly affected by the occurrence, discovery or accident and then only for an amount not exceeding £250,000 or the Sum Insured whichever is the lesser.

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	£10,000
(b) In the private residence of any member or employee	£500
(c) in the premises	
(i) In the custody of or under the actual supervision of any member or employee	£10,000
(ii) In locked safes or strongrooms	£10,000
(iii) In locked receptacles other than safes or strongrooms	£500

Excess: £50 each and every loss

Personal Accident Assault Limits: Stated in Section 3(c) (see page 38)

Operative Endorsements:

'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: £15,000,000

Excess: £100 each and every claim in respect of Section 2(d)(ii)

Operative Endorsements:

1. Environmental Clean Up Costs. The following Special Definitions are added to Section 1:

Clean Up Costs

- a) Testing for or monitoring of Pollution or Contamination
- b) the costs of Remediation required by any Enforcing Authority to a standard reasonably achievable by the methods available at the time that such Remediation commences.

Remediation

Remedying the effects of Pollution or Contamination including primary, complementary and compensatory actions as specified in the Environmental Damage (Prevention and Remediation) Regulations 2009.

Enforcing Authority

Any government or statutory authority or body implementing or enforcing environmental protection legislation within the territorial limits.

Cover

With effect from 01 July 2009 or the inception of the policy if later, the insurer will indemnify the insured in respect of all sums including statutory debts that the insured is legally liable to pay in respect of Clean Up Costs arising from environmental damage caused by Pollution or Contamination where such liability arises under an environmental directive, statute or statutory instrument.

Provided always that:

- a) liability arises from Pollution or Contamination caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the Period of Insurance. All Pollution or Contamination which arises out of one incident shall be deemed to have occurred at the same time such incident takes place
- b) the insurer's liability under this Extension shall not exceed £1,000,000 for any one occurrence and in the aggregate in any one Period of Insurance and will be the maximum the insurer will pay inclusive all costs and expenses. This limit will form part of and not be in addition to the Limit of Indemnity stated in the Schedule
- c) immediate loss prevention or salvage action is taken and the appropriate authorities are notified

Exclusions

The Insurer shall be under no liability:

1. in respect of Clean up Costs for damage to the Insured's land, premises, watercourse or body of water whether owned, leased, hired, tenanted or otherwise in the Insured's care, custody or control
2. for damage connected with pre-existing contaminated property
3. for damage caused by a succession of several events where such individual event would not warrant immediate action
4. In respect of removal of any risk of an adverse effect on human health on the Insured's land, premises, watercourse or body of water whether owned, leased, hired, tenanted or otherwise in the Insured's care, custody or control
5. in respect of costs in achieving an improvement or alteration in the condition of the land, atmosphere or any watercourse or body of water beyond that required under any relevant and applicable law or statutory enactment at the time Remediation commences
6. in respect of costs for prevention of imminent threat of environmental damage where such costs are incurred without there being Pollution or Contamination caused by a sudden, identifiable, unintended and unexpected incident
7. for damage resulting from an alteration to subterranean stores of groundwater or to flow patterns
8. in respect of costs for the reinstatement or reintroduction of flora or fauna
9. for damage caused deliberately or intentionally by the Insured or where they have knowingly deviated from environmental protection rulings or where the Insured has knowingly omitted to inspect, maintain or perform necessary repairs to plant or machinery for which they are responsible
10. In respect of fines or penalties of any kind
11. for damage caused by the ownership or operation on behalf of the insured of any mining operations or storage, treatment or disposal of waste or waste products other than caused by composting, purification or pre-treatment of waste water
12. for damage which is covered by a more specific insurance policy
13. for damage caused by persons aware of the defectiveness or harmfulness of products they have placed on the market or works or other services they have performed
14. for damage caused by disease in animals belonging to or kept or sold by the Insured.



2. Section 14 – Exclusion 2 b) is amended to read as:

exemplary or punitive damages awarded by any Court of Law outside the territorial limits.

5. Officials Indemnity

Section 3 – Financial Loss

For the purposes of this Section, employee is held to include member

PART F – Hirers' Liability

Limit of Indemnity: £2,000,000

Excess: £100 each and every claim for damage to the premises or contents caused other than by fire or explosion

Operative Endorsements

1. Section 3 – Exclusion 2 b) is amended to read as:

exemplary or punitive damages awarded by any Court of Law outside the territorial limits

PART G – Employers Liability

Limit of Indemnity: £10,000,000

Operative Endorsements:



PART H – Libel and Slander

Sum Insured

£250,000

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

PART K – Inspection Contract

Service: Inspections of each item of Plant described in the Plant Specification under Contract Number EI-2720438037.

PART L – Plant Protection

Cover: As described in the Plant Specification by means of cover codes as defined in Section 12 in respect of each item of plant

	Limits of Indemnity
Section 2(a) Insured Damage to Plant	£500,000
Section 2(b) Own Surrounding Property Damage	£500,000
Excess: £100 each and every loss	

PART N – Fidelity Guarantee

Persons Guaranteed:	Sum Insured
All members and employees	£2,000,000

Excess: £100 each and every loss

PART O – Personal Accident

Cover is limited to £500,000 any one person and £2,000,000 any one incident.

Persons Insured:

Employees

Capital Sum	£50,000.00
Weekly Sum	£200.00
Cover	Sections 2 and 3 - Accident and Assault Cover

Volunteers

Capital Sum	£50,000.00
Weekly Sum	£200.00
Cover	Sections 2 and 3 - Accident and Assault Cover

Directors/Councillors

Capital Sum	£50,000.00
Weekly Sum	£200.00
Cover	Sections 2 and 3 - Accident and Assault Cover

Operative Endorsement:

Special Condition 4 of Section 5 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

The Claims Handling Agent is DAS Legal Expenses Insurance Company Limited.

Section:

3. Employment Disputes and Compensation Awards

(A) Employment Disputes	Operative
(B) Compensation Awards	Operative

4. Legal Defence	Operative
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5. Property Protection and Bodily Injury

(A) Property Protection	Operative
(B) Bodily Injury	Operative

6. Tax Protection	Operative
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7. Contract Disputes - £5,000 Limit	Operative
(b) Not operative	

8. Statutory Licence Protection	Operative
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Limit of Indemnity:	£200,000
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The following is also operative: EPL Extension
Section 2 (c) shall read:

(c) in civil claims other than claims under Section 3 it is always more likely than not that a Person Insured will recover damages (or obtain any other legal remedy which the Insurer has agreed) or make a successful defence.

Provisos (i) (1), (i) (2) and (ii) to Section 3 (B) are deleted.

The following is also operative: Debt Recovery
Insured Incident

The insurer will negotiate for the insured's legal rights including enforcement of judgment to recover money and interest due from the sale or provision of goods or of services, provided always that:

- a) the amount of the debt exceeds £250 (incl VAT)
- b) the claim under this Part is made within 90 days of the money becoming due and payable
- c) the insurer has the right to select the method of enforcement, or to forego enforcing judgment if the insurer is not satisfied that there are, or will be, sufficient assets available to satisfy judgment.

Exceptions

We will not provide indemnity in respect of or arising from or relating to:

- a) any debt arising from an agreement entered into prior to the inception date of the indemnity

provided by this section if the debt is due within the first 90 days of the indemnity provided by this section

b) the recovery of money and interest due from another party where the other party intimates that a defence exists

c) any claim relating to:

i) any settlement payable under an insurance policy

ii) any lease, licence or tenancy of land or buildings

iii) any motor vehicle owned by, or hired or leased to you other than agreements relating to the sale of motor vehicles where you are engaged in the business of selling motor vehicles

d) any dispute which arises out of the purchase, hire, sale or provision of computer hardware, software, systems or services.

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.

Claims Contact Information

If you need advice on a claim, it is important that you speak to the appropriate specialist. Claims specialists are available to discuss your cover and advise you on how to make a claim. Their contact details are:

Line of cover	Claims team	Claims contact details	
Buildings, Contents Including All Risk Items	Property Claims	Tel:	01252 387 249 (out of hours Emergency: 0800 028 0336)
Business interruption		Email:	farnboroughpropertyclaims@uk.zurich.com
Money		Address:	Zurich Property Claims, PO Box 3303, Interface Business Park, Swindon, SN4 8WF
Works In Progress			
Public Liability	Liability Claims	Tel:	0800 917 7207
Employers Liability		Email:	farnboroughnewliabilityclaims@uk.zurich.com
Personal Assault under Money		Address:	Zurich Municipal, Casualty Claims, Zurich House, PO Box 314, 2 Gladiator Way, Farnborough, GU14 6GB
Personal Accident			
Professional Negligence			
Hirers Liability			
Fidelity Guarantee			
Libel and Slander			
Plant Protection			
Engineering – Deterioration of Stock			
Business Travel			
Motor		Motor Claims	Tel:
		Email:	zmnewmotorclaims@uk.zurich.com
		Address:	Zurich Municipal Motor Claims, PO Box 3322, Interface Business Park, Swindon, SN4 8XW
Legal Expenses	DAS Legal Claims	Tel:	0117 934 2116

General claims procedure

This is a description of the general claims procedure you will need to follow:

1. Contact the relevant claims office, to notify the claim
2. If necessary, a claim form will be sent out to you for completion, or you will be asked to send details in writing
3. In the event of uncertainty, please call the relevant office for guidance.
4. Out of hours/Emergency Property losses - please contact 0800 028 0336

Track open claims on-line at: <http://www.zurich.co.uk/municipal/customerbenefits/register.htm>



Zurich Municipal

Zurich Municipal is a trading name of Zurich Insurance PLC.

A public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

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