

Effective from 1st June 2016

Long Term Agreement expires at 1st June 2017

DURSLEY TOWN COUNCIL

SUMMARY OF CURRENT SUMS INSURED

MATERIAL DAMAGE / PROPERTY DAMAGE SECTION	
<u>Cover:</u>	
Commercial All Risks (i.e. Fire & Perils + Accidental Damage)	YES
Theft	YES
Subsidence	NO
Glass	YES
Terrorism	NO

Jacobs House, Castle Street, Dursley GL11 4BS

Sums Insured	Current
Buildings	£
Contents (excluding art/artefacts with individual values exceeding £5,000)	£20,000
Art/Artefacts with individual values exceeding £5,000	£
Excesses	Nil - Fire, Aircraft, Explosion, Earthquake, Riot & civil commotion, Impact, £250 – No Subsidence Cover
Is the Building unoccupied?	NO
Is the Building Listed?	YES - Grade II

Shelter & Shed, Kingshill Cemetery, Dursley. GL11 5PX

Sums Insured	Current
Buildings	£44,782
Contents (excluding art/artefacts with individual values exceeding £5,000)	£
Art/Artefacts with individual values exceeding £5,000	£
Excesses	Nil - Fire, Aircraft, Explosion, Earthquake, Riot & civil commotion, Impact, £250 - No Subsidence Cover
Is the Building unoccupied?	YES
Is the Building Listed?	NO

Pavilion, Garage & Fences War Memorial Recreation Ground, Kingshill Road, Dursley. GL11 4BJ

Sums Insured	Current
Buildings	£203,452 Includes Tennis Courts & fences
Contents (excluding art/artefacts with individual values exceeding £5,000)	£
Art/Artefacts with individual values exceeding £5,000	£
Excesses	Nil - Fire, Aircraft, Explosion, Earthquake, Riot & civil commotion, Impact, £250 – No Subsidence Cover
Is the Building unoccupied?	YES
Is the Building Listed?	NO

Playground Shelter, Kingshill Road, Dursley GL11 4DG

Sums Insured	Current
Buildings	£6,181
Contents (excluding art/artefacts with individual values exceeding £5,000)	£
Art/Artefacts with individual values exceeding £5,000	£
Excesses	Nil - Fire, Aircraft, Explosion, Earthquake, Riot & civil commotion, Impact, £250 – No Subsidence Cover
Is the Building unoccupied?	n/a
Is the Building Listed?	n/a

MISCELLANEOUS

Sums Insured	Current
Cemetery Gates & Fences	£9,591
Street Furniture	£88,353
War Memorials, Gates & Stone Pillars	£36,765
Playground Equipment & Surfaces	£247,718
Tennis Court Surfaces & Nets	£21,503
Other (provide details)	£
Excesses	Nil - Fire, Aircraft, Explosion, Earthquake, Riot & civil commotion, Impact, £250 – No Subsidence Cover

Notable Conditions, Exclusions, Warranties applicable to this section:

'Contents' excludes:

- Theft of works of art, rare books or gold and silver articles over £5,000 individual value, or more than £10,000 in total.
- Computers/audio/visual equip over £50,000
- Wines/spirits/tobacco over £1,000
- Theft of furs, jewellery and precious stones

Unless specifically noted.

Excludes theft from Buildings unless involving violent or forced entry or exit, (but does include Theft of Buildings, e.g. lead, plaques etc without this stipulation)

Reasonable precautions condition including maintenance of any fire extinguishers and implementation of security when closed.

Checked: YES

BUSINESS ALL RISK (Anywhere in UK)

Sums Insured	Current
Regalia	£ 2,308 (cover extended to Worldwide for 90 days a year)
Garden Machinery & Tools	£26,557
CCTV	£ NIL
Laptop & associated software, keyboard & carry case	£1,426
Christmas lights/Permanent Lights	£11,829
Viewsonic Projector	£605
Heras Fencing	£667
Speedar Speed Gun	£829
High Output Broadcast Grit Spreader	£352
Speedwatch signs	£465
Excesses	Nil – Fire, Lightning, Explosion £50 – all others

Notable Conditions, Exclusions, Warranties applicable:

Excludes theft from vehicles not involving forced entry

Checked: Yes/No

MONEY	
Sums Insured	Current
Estimated Annual Carryings	£27,078
Non-negotiable money	£250,000
Cash on the premises in working hours, or in transit, or in bank night safe	£1,000
Cash on the premises out of working hours, in a safe	£1,000
Cash on the premises out of working hours, not in a safe	£250
Cash in the private homes of authorised employees	£500
Personal Injury (Assault) Benefits	Capital benefits - £10,000 Weekly benefits - £100/£50
Cash Carrying Limits	Up to £2,000 – 1 person Over £2,000 up to £5,000 – a minimum of 2 persons Over £5,000 up to £8,000 – a minimum of 3 persons Over £8,000 – a minimum of 4 persons
<p>Notable Conditions, Exclusions, Warranties applicable:</p> <p>Private transport is to be used for amounts greater than £2,000 over distances 0.5 miles or more</p> <p>Excludes loss from unattended vehicles or from vending machines</p> <p>Excludes assault benefits for persons under 16 or over 80 years of age</p> <p>Record keeping condition applies</p> <p>Keys warranty applies (removal from premises)</p> <p>Excludes acts of dishonesty unless discovered within 7 days</p> <p>Checked: Yes/No</p>	

EMPLOYEE DISHONESTY (FIDELITY GUARANTEE)

	Current
Persons covered	Employees & Council Members
Limit of Indemnity	£123,197
Excess	£250
<p>Notable Conditions, Exclusions, Warranties applicable:</p> <p>References condition – You must obtain & maintain a record of satisfactory references (Limit of liability will be restricted to 10% of sum insured/claim (max £50,000) where references are not available to the Insurer at the time of the claim).</p> <p>Controls condition (procedures)</p> <p>Checked: Yes/No</p>	

BUSINESS INTERRUPTION

(Financial loss following damage to item/s under Material Damage section)

Sum Insured	Current
Loss of Gross Profit (including Payroll)	Sum Insured: £ Maximum Indemnity period: months
Loss of Rent	Sum Insured: £ Maximum Indemnity period: months
Loss of Revenue	Sum Insured: £ Maximum Indemnity period: months
Increased Cost of Working	Sum Insured: £50,000 (included automatically) Maximum Indemnity period: 12 months

Notable Extensions applicable:

Denial of Access

Full Failure of Public Utilities (the failure must last at least 4hrs in respect of water/gas/electricity and at least 24hrs for phones, £10,000 limit)

Notifiable Diseases (3 months max period, £10,000 limit)

Checked: Yes/No

LIABILITIES

Indemnity Limits / Estimates	Current
Employers' Liability Limit of Indemnity	£10 million
Public/Products Liability Limit of Indemnity	£ 10million Includes: Libel & Slander - £250,000 Hirers' Liability – £2,000,000 Environmental Clean Up Costs - £1m
Estimates: Annual Income (including Precept) Clerical wage-roll & number of staff Manual wage-roll & number of staff Payments to Bona Fide Sub Contractors Max number of volunteers Max number of volunteers on duty at any one time Do you have work with children under the age of 16? Have you taken on any additional responsibilities during the last 12 months from the District Council or elsewhere	£251,140 & 2 full & 2 part-time people & 2 people £8,700 cutting of playing fields & verges 20 10
Annual Events included under the liability insurance, (additional events should be notified to us prior to occurrence)	List included events Christmas Lights Pancake Race Parade
Endorsements/Extensions :	- Environmental statutory clean-up costs - £1,000,000 all events any one period of insurance.
Excess	Third Party Property Damage - £250 Libel & Slander - £1,000 or 10% - lowest All others - Nil
<p>Notable Conditions, Exclusions, Warranties applicable:</p> <p>Terrorism limit restricted to £5 million for Employers Liability and £2 million for Public Liability Excludes asbestos (Public Liability)</p> <p>Additional Information</p> <p>Do the council undertake any work with Children under the age of 16? Do the council organise overseas twinning involving children?</p> <p>Are the Council responsible for Public Parks/toilets, playgrounds, skateboard parks or car parks</p> <p>Checked: Yes/No</p>	

Employers' Liability Tracing Office (ELTO)

The Employers' Liability Tracing Office (ELTO) is an insurance industry wide initiative that has been set up to help those who have suffered injury or disease in the workplace identify the relevant Employers Liability insurer quickly and efficiently via a centralised database of records.

All insurer members of ELTO will be required to submit details of each policy they write that provides employers' liability cover for inclusion on the database that incepts or renews on or after 1st April 2011.

From 1st April 2012 this information will be supplemented by inclusion of the Employers Reference Number (ERN) for all policyholders and any subsidiary companies insured under the same contract.

Your Employers Reference Number(s) is/are recorded as: - 214/074K

LEGAL PROTECTION – included automatically	
Indemnity Limits	Current
Standard cover: <u>Includes:</u> Employment disputes Compensation awards Service occupancy Legal defence Property Protection Bodily Injury Tax Protection	£100,000 limit
Optional extra covers: Contract disputes Tenancy disputes Statutory licence Debt recover	- NO - NO - NO - NO
Excess	£200 for tax aspect enquiries (Insert the applicable additional excess(es) if any optional extra covers are included)
Notable Conditions, Exclusions, Warranties applicable: Excludes cases not involving a reasonable chance of success	

Client must take Insurer advice before taking any actions and follow Insurer advice.

Excludes claims in excess of £2000 for tax aspect enquiries

Checked: Yes/No

IMPORTANT NOTE

Cover under the compensation award section of this section of the policy is dependant upon certain terms and conditions being met often including the need to take and follow advice from the Legal Advice Helpline- ([0845 300 1899](tel:08453001899))

The main circumstances that would give rise to the need to contact the advice line would be the following scenarios.

1. You are considering disciplining and giving an employee at least a written warning.
2. The employee has submitted a grievance or complaint which should be properly treated as a grievance.
3. You are proposing to terminate a fixed term contract.
4. You are proposing to make a person redundant.
5. When you receive a discrimination questionnaire, or equal pay questionnaire.

Under the terms of the policy it is important to note that in cases involving breach of statutory duty, i.e. discrimination and public interest disclosure matters the compensation awards cover will not be applicable if legal advice was not sought and followed from the advice line.

MANAGEMENT LIABILITY – included automatically

Indemnity Limits	Current
Persons Covered	Any employee or council member
Limit	£250,000
Excess	Nil

Notable Conditions, Exclusions, Warranties applicable:

Excludes Professional services, pensions or savings schemes.

Excludes claims where there are no prospects of success.

Checked: Yes/No

PERSONAL ACCIDENT	
Indemnity Limits / Estimates	Current
Persons Covered	Employees: YES Council Members: YES Volunteers: YES
Operative period	Employees: 24 hours a day, every day Council Members: 24 hours a day, every day Volunteers: Whilst performing Council duties
Benefits Payable	Employees: Capital benefits (e.g. Death) - £40,000 Weekly benefits - £400 / £200 Council Members 17 Capital benefits (e.g. Death) - £20,000 Weekly benefits - £200/ £100 Volunteers 20 Capital benefits (e.g. Death) - £20,000 Weekly benefits - £200 / £100
No. of Council members	17
Deferment Period	None
Maximum payment period	104 weeks
Notable Conditions, Exclusions, Warranties applicable: Age limit – 80 years of age, (unless specifically extended for individuals) Excludes terrorism Excludes hazardous sports & pursuits Checked: Yes/No	

BUSINESS TRAVEL – included automatically	
Indemnity Limits	Current
Person covered	All Employees, Council Members, and their accompanying spouses
Type of trips covered	Any authorised journey in connection with the Business including any ancillary holiday
UK cover	Yes, if overnight or by flight
EU cover	Yes – 21 days
Worldwide (including USA)	Yes – 14 days
Cover limits	Medical - £1 million Personal property - £2,000 (£750 any one item) Money/cheques - £1,000 (money restricted to £750) Disruption/Cancellation - £2,000 Travel delay - £20/£50 1st/Subs 12 hrs - £500 max Personal Liability - £2 million
Excess	£25 medical expenses, personal property or money
<p>Notable Conditions, Exclusions, Warranties applicable:</p> <p>Age limit – 80 years of age</p> <p>Excludes UK Medical expenses (as NHS available)</p> <p>Excludes Travel against medical advice</p> <p>Excludes Theft from unattended vehicles unless secured and items out of sight</p> <p>Cancellation costs from the death, injury or sickness of persons over 75.</p> <p>Checked: Yes/No</p>	

Avoid Under Insurance

Why not use our new exclusive **FREE* TC 3+3** Town Council insurance building valuation service offered by

barrett • corp • harrington

*FREE OF CHARGE when terms are agreed in conjunction with a brand new 3 year Long Term Agreement, and you undertake to increase/reduce the sums insured in line with the valuation.

'TC 3+3' means the Town Council qualifies for the average waiver after the initial free valuation, then after 3 years you pay a nominal fee for a desktop telephone valuation, and when the revised sums insured are applied, Aviva will grant a further 3 years' average waiver. This is unique in the market place and exclusive to WPS Town Council clients.

When were the Council's Buildings last valued?

Were all of your buildings valued or specific buildings only?

Who carried out the rebuild valuations?

Have the Council been provided with details of our scheme valuation service provided by Barratt Corp Harrington? YES/NO

Is this something that you would be interested in hearing more about? YES/NO

Taking Control of your Liability Risks

A risk review service **exclusively** for Town Councils



Risk Services Advisor

Jim Nicholson Grad IOSH, MIIRSM, Dip Env NEBOSH

Email jim.n@wpsinsurance.co.uk

When did the Council last carry out a liability audit and who carried this out?

Were you aware that as part of our scheme we can arrange for a Health & Safety consultant to review the Council's risks? YES/NO

We can assist you in the following areas, please select those that you are interested in learning more about:

- An audit facility of your current liability risk management arrangements
- Practical advice on areas of improvement, paying specific attention to the areas where we are seeing the highest volume of claims
- Advice on the documentation required to form an effective claim defence, e.g. playground inspection, tree management, open space safety assessment
- Event assessment advice

Please discuss this with your usual WPS contact or detach this page and return it to WPS Ltd, Spargo House, 10 Budshead Way, Plymouth, PL6 5FE or mail@wpsinsurance.co.uk or telephone us on 01752 670440 for more information.

Please complete if returning by post:

Name of Council & person to contact