

KIRKBYMOORSIDE TOWN COUNCIL

SUMMARY OF CURRENT SUMS INSURED 2013

MATERIAL DAMAGE / PROPERTY DAMAGE SECTION	
Cover:	
Commercial All Risks (i.e. Fire & Perils + Accidental Damage)	YES (Restricted Church St)
Theft	YES
Subsidence	NO
Glass	YES Excluded @ Church St
Terrorism	NO

Long Term Agreement expires at 1.11.13

Figures shown include Index Linking 2013


Church Street, Kirkbymoorside, York, YO62 6AZ

<i>Sums Insured</i>	<i>Current</i>
Buildings	£202,548
Contents (excluding art/artefacts with individual values exceeding £5,000)	£ Nil
Art/Artefacts with individual values exceeding £5,000	£ NIL
Excesses	£1,000
Is the Building unoccupied?	YES – Restricted cover – Fire, Lightning, Aircraft & Explosion
Is the Building Listed?	YES/NO

The Shambles, Crown Square, Kirbymoorside, York YO62 6AY

<i>Sums Insured</i>	<i>Current</i>
Buildings	£ NIL
Contents (excluding art/artefacts with individual values exceeding £5,000)	£6,589 (Also covered temporarily at the Library, Church St)
Art/Artefacts with individual values exceeding £5,000	£ NIL
Excesses	Nil - Fire, Aircraft, Explosion, Earthquake, Riot & civil commotion, Impact £250 - All others
Is the Building unoccupied?	YES/NO
Is the Building Listed?	YES/NO

MISCELLANEOUS

<i>Sums Insured</i>	<i>Current</i>
Street Furniture 24 * Lampposts 42 * Public Seats Bus Shelter	£49,534 
War Memorials / Monuments	£ NIL
Play Equipment & Surfaces	£33,636
Gates & Fences	£3,659
Mosaic (Ryedale View)	£6,953
Old Road Play Area and Skate Park, Old Road, Kirbymoorside, YO62 6LT	£136,812
Excesses	Nil - Fire, Aircraft, Explosion, Earthquake, Riot & civil commotion, Impact £250 - All others

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/NO

BUSINESS ALL RISK (Anywhere in UK)

<i>Sums Insured</i>	<i>Current</i>
Regalia	£ 2,944 (cover extended to Worldwide for 90 days a year)
Garden Machinery	£ NIL
CCTV	£ NIL
Laptops	£ NIL
Christmas lights	£5,530
Other items	£NIL
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 Not Insured	

EMPLOYEE DISHONESTY (FIDELITY GUARANTEE)	
	<i>Current</i>
Persons covered	Employees & Council Members
Limit of Indemnity	£210,000
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)	
<i>Sum Insured</i>	<i>Current</i>
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 Maximum Indemnity period: 24 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	
<i>Indemnity Limits / Estimates</i>	<i>Current</i>
Employers' Liability Limit of Indemnity	£10 million
Public/Products Liability Limit of Indemnity	£ 5 million Includes Libel & Slander - £250,000 Hirers' Liability – £2,000,000
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	£ Not Known £ 21, 741 & people £ NIL & people £ NIL NIL
Annual Events included under the liability insurance, (additional events should be notified to us prior to occurrence)	List included events Christmas Lights
Excess	£250 re Public/Products Liability £1,000/10%(whichever is lower)-Libel & Slander Nil – all others
Notable Conditions, Exclusions, Warranties applicable: Terrorism limit restricted to £5 million for Employers Liability and £2 million for Public Liability Excludes asbestos (Public Liability) Checked: Yes/No	

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: - 585/FZ60097

LEGAL PROTECTION – included automatically	
<i>Indemnity Limits</i>	<i>Current</i>
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
<p>Notable Conditions, Exclusions, Warranties applicable:</p> <p>Excludes cases not involving a reasonable chance of success</p> <p>Client must take Insurer advice before taking any actions and follow Insurer advice.</p> <p>Excludes claims in excess of £2000 for tax aspect enquiries</p> <p>Checked: Yes/No</p> <p><u>IMPORTANT NOTE</u></p> <p>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)</p> <p>The main circumstances that would give rise to the need to contact the advice line would be the following scenarios.</p> <ol style="list-style-type: none"> 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	
<i>Indemnity Limits</i>	<i>Current</i>
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	
<i>Indemnity Limits / Estimates</i>	<i>Current</i>
Persons Covered	Employees: YES Council Members: YES Volunteers: NO
Operative period	Employees: 24 hours a day, every day Council Members: 24 hours a day, every day Volunteers: NO
Benefits Payable	Employees: Capital benefits (e.g. Death) - £20, 000 Weekly benefits - £200 / £100 Total Temporary Disablement Partial Temporary Disablement Council Members 9 Capital benefits (e.g. Death) - £20,000 Weekly benefits - £200 / £100 Total Temporary Disablement Partial Temporary Disablement Volunteers NONE Capital benefits (e.g. Death) - £ Weekly benefits - £ / £
No. of Council members	9
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

<i>Indemnity Limits</i>	<i>Current</i>
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
Notable Conditions, Exclusions, Warranties applicable: Age limit – 80 years of age Excludes UK Medical expenses (as NHS available) Excludes Travel against medical advice Excludes Theft from unattended vehicles unless secured and items out of sight Cancellation costs from the death, injury or sickness of persons over 75. Checked: Yes/No	