



**Council
Guard**

Take the risk out of insurance

Crime & Cyber cover for local councils

- Exclusive to WPS Council Guard
- Unique cover for local councils
- Premiums from £250 +IPT



WHY WOULD YOU LEAVE YOUR BUSINESS EXPOSED TO 21ST CENTURY THREATS?

- Do you employ staff?
- Do you use computers, laptops, tablets or smartphones for work purposes?
- Do you communicate or transact via a website?
- Do you communicate or transact via email?
- Do you hold customer details in a database, file or in the cloud?
- Do you hold 3rd party details in a database, file or in the cloud?
- Do you store stock or cash at your premises?
- Do you purchase/ work with suppliers and contractors?

If you answered **YES** to any of the above, you are open to 1st and 3rd party attacks that could jeopardise your business not just financially but reputational damage too.



IF THE UNTHINKABLE HAPPENS...

You need to be able to respond - and fast. If you do not, you may incur things like loss of earnings, damage to your brand, legal costs and fines from privacy breaches for example. To lessen the chance of becoming a target you need a robust risk management program which includes comprehensive insurance cover.

LOCAL COUNCIL INSURANCE SOLUTIONS | CRIME & CYBER

COVER	LIMIT	EXCESS
COMMERCIAL CRIME (ALL RISKS) Cover on an all risks basis covering theft from you (the Insured) by anyone, whether employed by you or not. Fraud can take many forms - including the theft of cash, stock and other assets; forgery, embezzlement and computer crime - and can continue for many years, often discovered purely by chance.	FROM £50,000	£5,000
CYBER Designed to support and protect your business if it experiences a data breach or is the subject of an attack by a malicious hacker that affects your computer systems or network.	FROM £100,000	£2,500



If you can agree to the following acceptance criteria:

GENERAL

You are a city, town, parish, community or neighbourhood council (local council) based in England or Wales with written employment policies & procedures for all staff which are reviewed & updated on a regular basis, you are not currently undergoing or considering any redundancies and comply with “proper practices” as set out in the Governance & Accountability for Smaller Authorities.

No Councillor, Clerk, RFO or similar person with management authority has ever been convicted of, or charged with a criminal offence other than a motoring offence. In respect of the cover proposed no insurer has ever declined a proposal, refused renewal or terminated insurance.

In the last five years you have not received any claims in respect of this coverage or have been subject to any circumstances which could have led to such a claim

You have not been subject to a Cyber loss or a Cyber claim including but not limited to any regulatory, government or administrative action brought against them.

CRIME

You have less than 100 employees and/or volunteers and 5 or less locations where financial functions are carried out with each location following the same fraud procedure. All premises containing equipment, money & securities are securely locked outside of working hours with only authorised personnel having access to the keys.

For newly recruited or promoted staff having positions of trust involving financial functions you have obtained written references covering their previous 3 years employment history.

All requests to create or alter third party bank details or transfer funds are independently verified by telephone with a known contact & confirmed in writing before implementation.

All payments will be made in accordance with the authority's financial regulations.



VISIT THE **NSCS** WEBSITE
FOR **MORE INFORMATION ON**
CYBER-SECURITY FOR SMALL
BUSINESSES



CYBER

You process, transmit or store less than 50,000 financial transactions or records containing an individual's personal information per annum (excluding the electoral role).

You operate industry grade firewalls & anti-virus software across your network, encrypt all mobile devices and have at least a weekly backup of critical data to a secure location.

You have not had any investigation or information request concerning the handling of any personally identifiable data.

You have completed a government approved cyber programme – such as Cyber Essentials or equivalent training or can confirm that you have read & adhere to the NSCS leaflet.

<https://www.ncsc.gov.uk/guidance/cyber-security-small-business-guide-infographic>

If you can agree to the statements above the rates are shown on the rear page, if you cannot agree please provide further details by email & we will contact you for a quote.

CONTACT US FOR A QUOTE

COUNCIL NAME		
ADDRESS		
POSTCODE		
COVER OPTION	LITE 1 <input type="checkbox"/> LITE 2 <input type="checkbox"/> LITE 3 <input type="checkbox"/> PLUS IPT PLUS £25 WPS ADMIN FEE	
INCOME INCLUDING PRECEPT £	PREMIUM £	TOTAL DUE £



COMMERCIAL CRIME PROTECTION

CLIENT COVER	Choose limit of indemnity to suit your needs £50,000 to £150,000 any one loss
Commercial Disruption	Up to £150,000 after a loss for up to 90 days
Contractual Penalties	Up to £150,000
Court Compensation Costs	Up to £25,000
Money & Securities cover	Included
Identity Fraud	To correct or reinstate information following an Identity Fraud 10% of limit max £15,000
Malicious Data Damage	10% of limit max £15,000
Mitigation Costs	Up to £150,000
Public Relations Consultancy Fees	Up to £25,000
Public Utilities Fraud	10% of limit max £15,000
Telecommunication Fraud	10% of limit max £15,000

CYBER RISK INSURANCE

DATA LIABILITY	Choose limit of indemnity to suit your needs £100,000 to £300,000 any one loss
Network Security	Malware spread or failure to secure systems – included to the chosen limit
Remediation Costs Included: <ul style="list-style-type: none">• Credit Monitoring Costs• Cyber Extortion Costs• Data Restoration Costs• Forensic Costs• Defence Costs• Notification Costs• Public Relations Costs	Choose limit of indemnity to suit your needs £100,000 to £300,000 any one loss
Cyber, Business Interruption, gross profit or gross revenue	Choose limit of indemnity to suit your needs £100,000 to £300,000 any one loss

CRIME & CYBER COVER PREMIUMS

INCOME INCLUDING PRECEPT - **UP TO £1M**

SECTION	LITE 1	LITE 2	LITE 3
Crime	£50,000	£100,000	£150,000
Cyber	£100,000	£200,000	£300,000
Premiums	£250 +IPT	£425 +IPT	£535 +IPT

INCOME INCLUDING PRECEPT - **UP TO £5M**

SECTION	LITE 1	LITE 2	LITE 3
Crime	£50,000	£100,000	£150,000
Cyber	£100,000	£200,000	£300,000
Premiums	£450 +IPT	£600+IPT	£740 +IPT



FOR MORE INFORMATION CONTACT US

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