

Local Council and Not-for-Profit Insurance Scheme
Hiscox Quotation Schedule

Date of Quotation: 15th March 2016

Your policy is shortly due for renewal. The information contained within the risk presentation and any other additional information provided subsequently has been used to calculate the premium, terms and conditions of the quotation which are as follows:

Insured: Hartlebury Parish Council

Clerk: Mr Brian Gale
Correspondence Address: 20 Blakebrook
Kidderminster
Worcestershire
DY11 6AP

Business Description: Parish Council

Date Cover Required: 1st June 2016
LTA Expiry Date: 31st May 2017

Core Sections:

Public Liability	£10,000,000 Limit of Indemnity
Hirers' Liability	£5,000,000 Limit of Indemnity
Employers Liability	£10,000,000 Limit of Indemnity
Officials Indemnity	£500,000 Limit of Indemnity
Libel and Slander	£500,000 Limit of Indemnity
Money	Non-negotiable £250,000 Negotiable Money – Any Other Loss £1,000
Fidelity Guarantee	£150,000 Limit of Indemnity
Increased Cost of Working	£10,000
Loss of Revenue	£10,000
Commercial Legal Protection	£100,000 Limit of Indemnity
Office Equipment	£5,000
Defibrillators & Cabinets	£5,000
Personal Accident (age 16-90)	Capital Benefits £100,000 Temporary Total Disablement £500pw
Motor No Claims Discount and	£250
Loss of Motor Policy Excess	£250
Keyman Cover	£250 per week up to a total £2,500
Business Travel	£1,000 any one claim for cancellation and curtailment only
Internet and Email	£50,000
Crisis Management	£25,000
Contract Works	£75,000

Optional Sections:

Property	Insured
Loss of Revenue	Insured
Equipment breakdown	Not Insured
Enhanced Internet and email	Not Insured
Enhanced Keyman	Not Insured
Enhanced Contract Works	Not Insured

Sums Insured:

Buildings*	£40,400.00
Office Contents*	£2,283.00
General Contents*	£1,500.00
Outside Equipment*	£3,500.00
Street Furniture*	£39,475.00
Gates and Fences*	£4,000.00
War Memorials*	£0.00
Playground Equipment*	£39,110.00
Mowers and Machinery*	£0.00
Sports Equipment*	£0.00
Other Surfaces*	£0.00
Natural Surfaces*	£0.00

*1% index linking

Annual Premium:

Please refer to remittance advice

LTA Premium:

Please refer to remittance advice

Subject to: No claims or incidents which would have given rise to a claim in the last 3 years **that we have not been notified of** or confirmed claims experience
Population up to 5000
Policy excess is £250 except for:-
£1,000 Subsidence excess (if cover provided)
£200 Commercial Legal Expenses excess
£75 Business Travel Cancellation excess
£150 Business Travel excess
£500 Internet and Email excess
All firework displays or bonfires to be notified at least 14 days in advance