

SCHEDULE

Policy Number 1891376

The information contained on this page is confidential and should not be sent to third parties

INSURANCE DETAILS

Period of insurance :	Continuous cover from 1st October 2018 until the policy is cancelled
Date issued to insured:	14th August 2018
Underwritten by :	Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy
Payment method :	Payment by Broker's Account

INSURED DETAILS

Insured :	Batheaston Parish Council & Batheaston Leisure Association
Address :	"Bailrigg" 35 Albert Road Trowbridge Wiltshire BA14 7LP
Additional insureds :	There are no Additional Insureds on this policy
Business :	Parish Council
General terms and conditions wording :	11604 WD-HSP-UK-PAC-GTC(3) The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below

PREMIUM DETAILS

Annual premium :	£1,585.26	Annual Tax :	£190.23	Total :	£1,775.49
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Local councils & not-for profit organisations scheme

PROPERTY – BUILDINGS

Section wording 11600 WD-HSP-UK-PAC-PYB(3)
Insurer Hiscox Insurance Company Limited

Premises : 'Pavilion' - Coalpit Road, Batheaston, Bath, BA1 7NW £155,014.28

Item description	Excess	Amount Insured
Total Buildings	£250.00	£155,014.28
Gates and fences	£250.00	£19,377.99
Fixed outside equipment	£250.00	£0.00
Street furniture	£250.00	£58,561.08
War memorials	£250.00	£0.00
Playground equipment	£250.00	£85,209.16
Sports surfaces	£250.00	£3,292.04
Other surfaces	£250.00	£27,623.41
Rent receivable	£250.00	£0.00

Excess applies to: Each and every loss

Special excesses

Losses from subsidence £1,000 each and every loss

Additional cover (in addition to the overall limit/amount insured above)

Trace and access	£5,000
Emergency services	£5,000
Loss prevention costs	£25,000
Additions to buildings	£50,000
Inadvertent omissions	£500,000
Trees, shrubs and plants	£25,000
Bequeathed buildings	£50,000
Discharge of oil	£10,000 in total during any one period of insurance, across all Property sections combined
Contract works and site materials	£75,000

Endorsements

6351.0

Floating amount insured (Buildings)

CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE

Policy: 1891376



CERTIFICATE OF EMPLOYERS' LIABILITY INSURANCE (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policy holder employs persons covered by the policy)

Policy number	1891376
1. Name of policyholder	Batheaston Parish Council & Batheaston Leisure Association
2. Date of commencement of insurance policy	1st October 2018
3. Date of expiry of insurance policy	30th September 2019
	Both days inclusive

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, the Island of Alderney (b); and
- 2 the minimum amount of cover provided by this policy is no less than £5 million (c).

Signed on behalf of Hiscox Insurance Company Ltd

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.

About the insurer

Insurer	Hiscox Insurance Company Limited
Registered address	1 Great St Helens, London, EC3A 6HX United Kingdom
Company registration	Registered in England number 00070234
Status	Hiscox Insurance Company Ltd is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority



Employers' Liability Tracing Office (ELTO)

Hiscox is a member of ELTO and must collect certain information about the entities insured for UK Employers' liability insurance under your policy.

Information we hold for your policy

Policy number: 1891376

Insured: Batheaston Parish Council & Batheaston Leisure Association

We hold the following information for your policy. Please check it and notify us (or your insurance intermediary if you have one) if anything is incorrect.

Employer/registered company name	Main/registered address	Postcode	HMRC Employer Reference Number (ERN)	ERN not applicable reason
Batheaston Parish Council & Batheaston Leisure Association	"Bailrigg" 35 Albert Road Trowbridge Wiltshire BA14 7LP	BA14 7LP	034/B2822	

Please refer to your policy schedule for details of our obligations, your rights and how your information may be used.

Mandatory information - what is required?

Below is a summary of the information we must collect from you to help you provide the correct information.

For the main policyholder and each additional employer or subsidiary company in the UK insured under the policy, the following is required:

1. Employer name
2. Full address of employer including postcode
3. HMRC Employer Reference Number (ERN)

Entities which do not have an HMRC ERN

If any entity insured does not have an ERN, a reason must be supplied to us from the following:

- All employees below PAYE threshold
- Business registered outside England, Scotland, Wales or NI
- The business does not have any employees

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PROPERTY – CONTENTS

Section wording 11602 WD-HSP-UK-PAC-PYC(4)
Insurer Hiscox Insurance Company Limited

Premises : 'Pavilion' - Coalpit Road, Batheaston, Bath, BA1 7NW £155,014.28

Item description	Excess	Amount Insured
General contents including computer and ancillary equipment	£250.00	£7,784.38
Gardening equipment, plant and machinery	£250.00	£3,759.45
Sports equipment	£250.00	£967.85
Rent payable	£250.00	£0.00

Excess applies to Each and every loss
Geographical limits: United Kingdom

Additional cover (in addition to the overall limit/amount insured above)

Costs following glass breakage	£10,000
Additions to contents	£10,000 or 10% of the amount insured for contents, whichever is the greater
Money in the insured location while open for business or in a locked safe	£1,000
Money in transit or at the home of any councillor, trustee, employee or volunteer	£1,000
Money at all other times	£1,000
Money - non-negotiable instruments	£250,000
Identity fraud	£5,000
Personal effects	£5,000
Reconstitution of electronic data	£5,000
Reconstitution of other business documents	£5,000
Lock replacement	£10,000
Building damage by theft	£10,000
Personal assault - death	£10,000 per person
Personal assault - total loss or permanent and total loss of use of one or more limbs	£10,000 per person
Personal assault - total and irrecoverable loss of sight in one or both eyes	£10,000 per person
Personal assault - disablement which totally prevents the injured person from carrying out all parts of their usual occupation	£100 per week up to a maximum of 104 weeks
Metered water and fuel	£5,000
Outdoor items	£5,000
Marquees	£10,000
Refrigerated stock	£2,500
Undamaged tenant's improvements	£5,000
Contents temporarily elsewhere including whilst in transit	£25,000 or 10% of the amount insured for contents, whichever is the less
Exhibitions stands and equipment temporarily elsewhere	£25,000 or 10% of the amount insured for contents, whichever is the less
Defibrillators	£5,000
Bequeathed property	£5,000
Fund raising events	£5,000



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Contents kept at home	£25,000 or 10% of the amount insured for contents, whichever is the less
Fraud and dishonesty	£150,000 in the aggregate per period of insurance

Endorsements

6222.0	Amendment of cover (Fidelity guarantee)
6226.0	Addition of cover (Travel expenses)
6349.1	Floating amount insured (Contents)

PROPERTY AWAY FROM THE PREMISES

Wording	11602 WD-HSP-UK-PAC-PYC(4)
Insurer	Hiscox Insurance Company Limited

Item description	Excess	Amount Insured
All business equipment	£250.00	£5,000

Excess applies to:	Each and every loss
Geographical limits:	European Union

Endorsements

65.0	Contents temporarily elsewhere
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PROPERTY – BUSINESS INTERRUPTION

Section wording	11601 WD-HSP-UK-PAC-PYI(3)
Insurer	Hiscox Insurance Company Limited
Premises :	'Pavilion' - Coalpit Road, Batheaston, Bath, BA1 7NW £155,014.28

Item description	Amount Insured
Loss of income	£10,000
Additional increased costs of working	£10,000

Indemnity period	12 Months
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Additional cover (in addition to the overall limit/amount insured above)

Key person	£250 per week up to a maximum of £2,500 per period of insurance
Unauthorised use of public utilities	£100,000 or the total amount insured for Business interruption, whichever is less

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Special limits	(included within and not in addition to the overall limit/amount insured above)
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Denial of access	£100,000 or the total amount insured for Business interruption, whichever is less
Non-damage denial of access	£100,000 or the total amount insured for Business interruption, whichever is less
Bomb threat	£100,000 or the total amount insured for Business interruption, whichever is less
Suppliers	£100,000 or the total amount insured for Business interruption, whichever is less
Public utilities	£100,000 or the total amount insured for Business interruption, whichever is less
Public authority	£100,000 or the total amount insured for Business interruption, whichever is less
Failure of safety equipment	£100,000 or the total amount insured for Business interruption, whichever is less
Loss of attraction	£100,000 or the total amount insured for Business interruption, whichever is less
Alternative hire costs	£5,000
Equipment breakdown	Not Insured

Endorsements

6350.1	Floating amount insured – (Business interruption)
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EQUIPMENT BREAKDOWN

Section wording	11609 WD-HSP-UK-PAC-EQB(2)
Insurer	Hiscox Insurance Company Limited
Amount insured	£0.00
Limit applies to	Total amount insured across all property sections combined
Excess	£250.00
Excess applies to	Each and every loss

Special Limits (included within and not in addition to the overall limit/amount insured above)

Hazardous substances	£5,000 total amount insured across all Property sections combined
Reconstitution of electronic data	£5,000
Expediting expenses	£5,000
Computers	£5,000
Oil and water storage tanks	£5,000

EMPLOYERS' LIABILITY

Section wording	11603 WD-HSP-UK-PAC-EL(3)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£10,000,000
Limit applies to	Each and every occurrence including costs
Geographical limits	Worldwide
Applicable courts	United Kingdom

Special Limits (included within and not in addition to the overall limit/amount insured above)

Criminal defence costs	£100,000 in the aggregate
Terrorism	£5,000,000 in the aggregate

Endorsements

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3121.0

Employers Liability Tracing Office (ELTO) – mandatory information required

PUBLIC AND PRODUCTS LIABILITY

Section wording	11607 WD-HSP-UK-PAC-GL(3)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£10,000,000
Limit applies to	Each and every occurrence, defence costs in addition, other than for pollution or for products to which a single aggregate policy limit including defence costs applies
Excess	£250
Excess applies to	Each and every claim for property damage only
Geographical limits	United Kingdom
Applicable courts	United Kingdom

Additional cover

(in addition to the overall limit/amount insured above)

Unauthorised use of third party telephones by your employees	£2,500 any one period of insurance
Loss of excess or no claims discount	£250 any one period of insurance
Loss of third party keys	£2,500 any one period of insurance
Defamation and intellectual property rights	£500,000 any one period of insurance

Special Limits (included within and not in addition to the overall limit/amount insured above)

Criminal defence costs	£100,000 in the aggregate
Pollution defence costs	£100,000 in the aggregate
Hirer liability	£5,000,000 in the aggregate

Endorsements

6080.0

Firework/bonfire condition endorsement

INTERNET AND EMAIL

Section wording	11605 WD-HSP-UK-PAC-IE(3)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£50,000
Limit applies to	In the aggregate including costs
Excess	£500
Excess applies to	Each claim or loss excluding defence costs
Geographical limits	Worldwide
Applicable courts	Worldwide excluding claims brought in USA or Canada

Endorsements

257.0

Business performed in the past for IE

OFFICIALS' AND TRUSTEES' INDEMNITY

Section wording	11614 WD-HSP-UK-PAC-DO(3)
Insurer	Hiscox Insurance Company Limited
Policy limit	£500,000



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Limit applies to	In the aggregate including costs
Legal representation costs	£15,000
Legal representation basis	In the aggregate any one period of insurance
Geographical limits	United Kingdom
Applicable courts	United Kingdom

Endorsements

705.4	Prior & pending litigation date
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COMMERCIAL LEGAL PROTECTION (DAS)

Section wording	9927 WD-HSP-UK-CHR-DAS(2)
Insurer	DAS Legal Expenses Insurance Company Limited
Section limit	£100,000
Limit applies to	All claims resulting from one or more event arising at the same time or from the same originating cause
Excess	£200
Excess applies to	Each and every claim arising from aspect enquiries only
Geographical limits	For insured incidents 2 Legal Defence (excluding 2(4)), and 3(b) Bodily Injury: The European Union, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, Romania, San Marino, Serbia, Switzerland and Turkey (west of the Bosphorus). For all other insured incidents: The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands

Endorsements

524.0	Commercial legal protection (charities)
504.0	DAS Statutory Licence Protection

PERSONAL ACCIDENT

Section wording	11608 WD-HSP-UK-PAC-PA(3)
Insurer	Hiscox Insurance Company Limited

Personal accident

Capital benefit	£100,000
Temporary benefit	£500 per week
Medical expenses	£10,000
Insured persons	Councillors, trustees, volunteers and employees of the insured
Operative time	While working for you or on your behalf
Geographical limits	United Kingdom

Special limits (included within and not in addition to the overall limit/amount insured above)

Death	100% capital benefit amount per person
Loss of one limb	100% capital benefit amount per person
Loss of one eye	100% capital benefit amount per person
Loss of two limbs	100% capital benefit amount per person
Loss of two eyes	100% capital benefit amount per person
Loss of one limb and one eye	100% capital benefit amount per person
Loss of hearing	100% capital benefit amount per person
Loss of speech	100% capital benefit amount per person
Permanent total disablement	100% capital benefit amount per person

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Temporary total disablement	£500 per week, up to a maximum of 104 weeks, an excess of 14 days applies
Temporary partial disablement	£500 per week, up to a maximum of 104 weeks, an excess of 14 days applies
Maximum accumulation	£1,000,000 any one loss in the aggregate

CRISIS CONTAINMENT

Wording	15369 WD-HSP-UK-PAC-CRI(1)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£25,000
Limit applies to	Per crisis and in the aggregate during any one period of insurance
Geographical limits	The United Kingdom of Great Britain and Northern Island, the Isle of Man, the Channel Islands and

Special limits (included within and not in addition to the amount insured above)

Outside working hours discretionary crisis mitigation costs	£2,000
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Endorsements

9003.0	Crisis containment provider: Hill & Knowlton
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Business Travel

Section wording	9522 TRA Portfolio
Insurer	Hiscox Insurance Company Limited
Insured persons	Councillors and employees of the insured
Operative Times	While on a business trip in the insured person's usual country of residence involving a pre-booked overnight stay away from home or a flight in a commercial aircraft, and business travel outside the insured person's usual country of residence, starting from the time of leaving the insured person's home or place of work whichever is later, until return to the insured person's home or place of work, whichever is first.
Excess	£150
Excess applies to	Each and every loss

Benefits

Medical expenses, emergency travel and repatriation expenses	£2,000,000 any one claim
Hospital benefit	£30 for each complete 24 hour period, up to a maximum of £2,400 in all
Funeral expenses	£5,000 any one claim
Cancellation and curtailment	£5,000 any one claim
Replacement staff	£5,000 any one claim
Missed departure	£1,000 any one claim
Travel delay	£30 per hour after the first 8 hours delay, up to a maximum of £240 in all
Personal property	£1,000 any one claim
Temporary loss of baggage	£500 any one claim
Money	£750 any one claim
Business travel documents	£225 any one claim
Extra costs to replace travel documents	£750 any one claim
Hi-jack and kidnap	£250 per day, up to a maximum of £10,000 in all
Personal liability	£2,000,000 any one claim
Legal expenses	£25,000 any one claim



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Endorsements

131.2 Travel country exclusions

PROPERTY- TERRORISM

Section wording 6243 WD-PIP-UK-PRE(3)
Insurer Hiscox Insurance Company Limited

Material damage

Amount insured	Excess
£0.00	£250.00

Business interruption

Amount insured	Excess
£0.00	£250.00

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The General Terms of this policy and the terms, conditions and exclusions of the relevant sections all apply to this endorsement except as modified below:

Property – buildings clauses in full

Clause	6351.0	Floating amount insured (Buildings) The cover under this section for Gates and fences, Fixed outside equipment, Street furniture, War memorials, Playground equipment, Sports surfaces and Other surfaces applies to all locations occupied by you in connection with your activities within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and the Republic of Ireland. The amount insured is the most we will pay in total for damage to such items however many locations are affected.
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Property – contents clauses in full

Clause	6222.0	<p>Amendment of cover: fidelity guarantee</p> <p>What is not covered , 9 is amended to read as follows:</p> <p>g. loss by fraud or dishonesty of a councillor or any other person working under a contract of service with you, other than where cover is provided under Additional cover, Fidelity guarantee.</p> <p>How much we will pay, Fraud and Dishonesty is deleted.</p> <p>The following is added to What is covered, Additional cover:</p> <p>Fidelity guarantee</p> <p>23. your financial loss resulting solely and directly from fraud or dishonesty of a councillor or any other person working under a contract of service with you, discovered by you during the period of insurance provided that:</p> <p>a. dual controls exist for the signing of cheques, issuing instructions for disbursements of assets or funds, fund transfer procedures and investment; and</p> <p>b. you were unaware of any previous act of fraud or dishonesty committed in the course of their employment by such councillor or any other person working under a contract of service with you; and</p> <p>c. there was a clear intention to cause you financial loss and to obtain a personal financial gain over and above salary, bonus or commission; and</p> <p>d. your financial loss was wholly sustained within the 12 month period prior to its discovery; and</p>
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e. the loss is notified to **us** within ten working days of its discovery by **you**; and

f. satisfactory references covering a period of two years prior to the commencement of employment for all new clerks and any other person under a contract of service with **you** are obtained from:

- i. a previous employer; or
- ii. an accountant and one other customer in respect of any periods of self employment; or
- iii. the school or college in respect of any full-time education.

The following is added to **How much we will pay**:

Fidelity guarantee

The most **we** will pay for all financial losses covered under **What is covered**, Additional cover, Fidelity guarantee, including the reasonable charges **you** must pay to **your** professional accountant for producing information **we** require in support for a request for settlement under this section, is £150,000.

Clause 6226.0

Addition of cover - travel expenses

The following is added to **What is covered**, Additional cover:

Travel expenses

23. **We** will also pay for:

the unused travel, accommodation and pre-booked conference or excursion expenses which **you** have paid or legally have to pay and which cannot be recovered; and

the necessary and reasonable additional travel and accommodation expenses for **your** member of staff, **councillor** or trustee to return home; as a result of a pre-arranged business trip being cancelled or cut short, during the **period of insurance**, for one of the following reasons:

the death, accidental injury or illness of a member of staff, **councillor** or trustee; or the death, accidental injury or illness of the spouse, partner, close relative, fiancée or fiancé of a member of staff, **councillor** or trustee; or the death, accidental injury or illness of any person with whom a member of staff, **councillor** or trustee is planning to stay or conduct business; or a member of staff, **councillor** or trustee being called for jury service or as a court witness; or

damage to a member of staff or **councillor**'s or trustee's pre-booked accommodation making it impossible for the member of staff or **councillor** or trustee to stay there.

damage to the scheduled means of transport or any strike, riot, civil commotion or **terrorism** which causes the cancellation or delayed departure for 24 hours or more of the scheduled transport on which the member of staff or **councillor** or trustee is booked to travel on their outward or return journey.

The most **we** will pay during the **period of insurance** under this additional cover is £750. The **excess** which applies to this additional cover is £75.

Clause 6349.1

6349.1 Floating amount insured (Contents)

The cover under this section applies to all locations occupied by **you** in connection with **your activities** within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and the Republic of Ireland. The **amount insured** is the most **we** will pay in total for **damage** to **your contents** however many locations are affected.

Property away from the premises clauses in full

Clause 65.0

Contents temporarily elsewhere

We will not make any payment when such property is temporarily outside the UK

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unless it is in **your** care, custody or control at all times or otherwise secured in a locked hotel room or safe, or other similar securely locked room or building.

Business interruption clauses in full

Clause	6350.1	<p>6350.1 Floating amount insured (Business interruption)</p> <p>The cover under this section applies to all locations occupied by you in connection with your activities within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and the Republic of Ireland. The amount insured is the most we will pay in total for each interruption to your activities however many locations are affected.</p>
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Employers' liability clauses in full

Clause	3121.0	<p>Employers Liability Tracing Office (ELTO) – mandatory information required</p> <p>You must provide us with the following information for this section of the policy for each entity insured under this section of the policy:</p> <ol style="list-style-type: none"> 1. Employer name; and 2. Full address of employer including postcode; and 3. HMRC Employer Reference Number (ERN). <p>If any insured entity does not have an ERN, you must provide us with one of the following reasons:</p> <ol style="list-style-type: none"> a. The entity has no employees; or b. All staff employed earn below the current Pay As You Earn (PAYE) threshold; or c. The entity is not registered in England, Wales, Scotland or Northern Ireland.
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You must inform **us** immediately of any changes to the above information.

Public and products liability clauses in full

Clause	6080.0	<p>Firework and bonfire condition endorsement</p> <p>The following applies to the whole of this policy and is a condition precedent to our liability.</p> <p>We will not make any payment under this insurance unless you comply with all of the requirements below.</p> <p>Whenever you are responsible for any firework or bonfire displays at the insured location, you must ensure that:</p> <ol style="list-style-type: none"> 1. there is a written risk assessment in place for the proposed event; and 2. the fire brigade have been notified of the details of the event at least seven days before the event is due to take place; and 3. the relevant local authorities have been notified and permission for the event granted and you must also ensure that any requirements from the authorities are fully complied with; and 4. all manufacturers' guidelines in respect of the storage and use of fireworks and sparklers are strictly adhered to; and 5. fireworks are purchased from a reputable supplier and are not modified in any way; and 6. all employees or volunteers have received appropriate training (which is recorded in writing) and are aware of the safety procedures for the event; and 7. there is appropriate first aid presence on site, in line with the risk assessment document; and 8. appropriate fire extinguishing equipment is available at the event and employees and volunteers have been instructed in the safe operation and use of such equipment; and 9. all members of the public are kept at least 25 metres from both the display area and any bonfire itself behind appropriate safety fencing; and 10. any bonfire is kept at least 25 metres away from the firework display area and is not located within five metres of any trees, fencing or other combustible material; and 11. any bonfire is kept at least 100 metres away from any premises, car park or
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12. storage of any flammable or dangerous material; and
13. there will be no use of accelerants or other flammables on any bonfire; and an appropriate check is made of the weather conditions prior to the event going live, and if appropriate a check is made with the fire brigade as to whether to continue with the event; and
14. at the end of the display, a thorough check is undertaken (which is recorded in writing) of the area to ensure that no potential fire hazards remain. Any bonfire area must be doused in water.

We will not make any payment for any claim or loss arising from firework or bonfire displays unless all of the above criteria have been fully complied with.

Internet and email clauses in full

Clause	257.0	Business performed in the past IE We will not make any payment for any claim or loss which arises from any of your activities performed or any dishonesty committed, or if applicable any document, information or data lost, damaged or destroyed, before 01/10/2015
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Officials indemnity clauses in Full

Clause	705.4	Prior & pending litigation date Prior & pending litigation date 01/10/2015
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Commercial legal protection (DAS) clauses in full

Clause	524.0	Commercial legal protection (charities) Legal Expenses - cover for up to £100,000 DAS legal advice line: Tel. 0117 933 0626 Please quote policy reference TS5/6702387 in all correspondence For the purpose of Commercial Legal Protection, We/Our means DAS Legal Expenses Insurance Company Limited, who provide the cover and manage all claims under that section.
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Crisis containment: endorsements

9003.0 Crisis containment provider: Hill & Knowlton
Crisis line contact number (24 hours): +44(0)800 8402783 / +44 (0)1206 711796

Crisis containment provider: Hill & Knowlton

This contact number will go through to **us** during **working hours**, and will go directly to Hill & Knowlton outside of these hours.

If **you** first become aware of a **crisis** outside of **working hours**, **you** must notify **us** of the **crisis** as soon as possible within **working hours** by telephoning +44(0)800 8402783 or +44 (0) 1206 711796.

Business travel clauses in full

Clause	131.2	Travel country exclusions We will not make any payment under this section for any trip to or in the following countries: Afghanistan Chad Chechnya Congo (Democratic Republic) Iraq
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Israel
Ivory Coast
Somalia
Sudan (South of latitude 10 degrees North & Darfur)

Clauses- applicable to the whole policy

Clause	603.0	<p>Commercial assistance & legal advice helpline Your Hiscox policy gives you access to a general business advice line.</p> <p>For advice on employment, prosecutions, health and safety, sex discrimination, tax and European law call +44 (0)870 050 3030.</p> <p>Using your personal information</p> <p>Hiscox is a trading name of a number of Hiscox companies. The specific company acting as a data controller of your personal information will be listed in the documentation we provide to you. If you are unsure you can also contact us at any time by telephoning 01904 681198 or by emailing us at dataprotectionofficer@hiscox.com</p> <p>We collect and process information about you in order to provide insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with, and obtaining information about you from, our group companies and third parties such as brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.</p> <p>We may record telephone calls to help us monitor and improve the service we provide.</p> <p>For further information on how your information is used and your rights in relation to your information please see our privacy policy at www.hiscox.co.uk/cookies-privacy.</p>
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Long term agreement

As used in this endorsement:

- a. Long term agreement shall mean an agreement between you and us for a period of three years. For the duration of the agreement we agree to leave unchanged your annual premium rates and policy details. In return, you agree to renew with us each year for the duration of the agreement.
- b. Annual renewal date shall mean the following date: 1st October
- c. Claims payments and costs shall mean the total of all:
 - i. claims and losses paid; and
 - ii. legal costs and expenses incurred; and
 - iii. new reserves and increases in reserves, during the preceding 12 months.
- d. Income shall mean the total of the gross premiums and any additional premiums, net of any returned premiums for the policy during the preceding 12 months. We and you agree that this policy is subject to a long term agreement beginning on 1st October 2016 and ending on 30th September 2019, provided that:
 1. at each annual renewal date the total of all claims payments and costs does not exceed 40% of the income;
 2. there are no changes to the material facts concerning your policy; and there are no changes to Insurance Premium Tax during the period of the long term agreement

SCHEDULE

Policy Number 1891376

INFORMATION ABOUT US

This policy is underwritten by Hiscox Underwriting Limited on behalf of the insurers listed below.

Name	Hiscox Underwriting Limited
Registered address	1 Great St. Helens London EC3A 6HX United Kingdom
Company registration	Registered in England number 02372789
Status	Authorised and regulated by the Financial Conduct Authority

Insurers

These insurers provide cover as specified in each section of the schedule.

Name	Hiscox Insurance Company Limited
Registered address	1 Great St. Helens London EC3A 6HX United Kingdom
Company registration	Registered in England number 00070234
Status	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority

Name	DAS Legal Expenses Insurance Company Limited
Registered address	DAS House, Quay Side, Temple Back Bristol BS1 6NH United Kingdom
Company registration	Registered in England number 00103274
Status	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Broker

Name	Came & Company Local Council Insurance a trading style of Stackhouse Poland Ltd
Registered address	Blenheim House 1-2 Bridge Street Guildford GU1 4RY
Company registration	Registered in England number 1163431
Status	Authorised and regulated by the Financial Conduct Authority

Hiscox 1 Great St Helen's London EC3A 6HX United Kingdom

SCHEDULE

Policy Number 1891376



Additional Endorsements

Important Information – Please Read

Statement of Demands and Needs

Based on the information you have provided, we have assessed your demands and needs as those of a Council wishing to insure the risks shown below (at the levels of cover set out in the separate schedule of insurance) with a reputable insurer at a cost effective premium.

Asset and Income Protection

- | | |
|---------------------|-----|
| • Material Damage | Yes |
| • Terrorism | No |
| • Subsidence | Yes |
| • Money/Assault | Yes |
| • Income protection | Yes |
| • Defibrillators | Yes |
| • Office Equipment | Yes |

Professional Risks

- | | |
|---------------------------------|-----|
| • Libel & Slander | Yes |
| • Officials Indemnity liability | Yes |
| • Employee Dishonesty | Yes |
| • Legal Expenses | Yes |

Benefits

- | | |
|---------------------|-----|
| • Personal Accident | Yes |
| • Key person | Yes |

Liability

- | | |
|-----------------------|-----|
| • Employers Liability | Yes |
| • Public Liability | Yes |
| • Hirers' Liability | Yes |

Other Insurance

- | | |
|--------------------------|----|
| • Cyber liability | No |
| • Engineering Inspection | No |
| • Engineering insurance | No |
| • Motor | No |

In addition to these covers you also wish to be insured by:

- An insurer with a prompt and reliable claims service
- An insurer with a strong financial rating with Standard & Poors / AM Best

Our Capacity and Services

Insurer: Hiscox Underwriting Limited
Policy type: Local Councils

The capacity in which we are acting

Sourcing a suitable policy	We act as your agent	✓
	We act as agent of the insurer	
Placing the insurance	We act as your agent	
	We act as agent of the insurer	✓
In the event of a claim	We act as your agent	✓
	We act as agent of the insurer	

How we made our selection

We have carried out 'fair analysis' of the market in order to identify a suitable product. This means that we have compared products from a sufficiently large range of insurance providers in terms of cover, price, quality of service and other relevant features in order to select appropriate policies for you.	
Our search for a product to meet your requirements have involved a limited number of insurers. We would be happy to discuss with you the scope and outcome of our search. You can ask us, at any time, for a list of the insurers we use.	
To access the insurance product that most suits your needs, we have used a Lloyds Broker or another intermediary to help place your business.	
Whilst we have access to a range of insurance providers for this type of insurance, we are recommending cover with Hiscox Underwriting Limited.	✓
We only off cover from a single insurer, in respect of this type of insurance	

Our remuneration

You are entitled, at any time to request information regarding any commission, which we may have received as a result of placing your insurance business.

Statement of fact

This quotation is based upon the information notified to Came & Company Local Council Insurance and facts assumed about the proposer, your Council and your employees.

This information has been taken into account when calculating the premium, terms and conditions upon which Your quotation is formulated. Please remember You must make a fair presentation of the risk to Us. This means that You must:

- (1) disclose to Us every material circumstance which You know or ought to know or, failing that, sufficient information to alert Us that We need to make further enquiries; and
- (2) make such disclosure in a reasonably clear and accessible manner; and
- (3) ensure that, in such disclosure, any material representation as to a:
 - (a) matter of fact is substantially correct; and
 - (b) matter of expectation or belief is made in good faith.

A circumstance or representation is material if it would influence Our judgement (as a prudent insurer) in determining whether to take the risk and, if so, on what terms. You must also make a fair representation of the risk to Us in connection with any variations, e.g. changes You wish to make to Your policy in which case You must inform Came & Company Local Council Insurance.

If You fail to make a fair representation of the risk then this could affect the extent of cover provided or could invalidate Your policy. If You are in any doubt as to whether a circumstance is material then You should disclose it.

You should keep a record (including copies of letters) of all information supplied to the insurer for the purposes of the application for, or renewal of this insurance.

You must check all the information contained in The Schedule and contact Came & Company Local Council Insurance immediately if any details are incorrect or incomplete. Failure to do so may mean that Your policy is not valid or We may not be liable to pay all or some of Your claim(s).

Any subsequent alterations take precedence over the information contained within it.

What is a policy summary?

This document provides key information about the insurance policy specifically designed for parish, town and community councils, registered charities and not-for-profit organisations, underwritten by Hiscox. If you have any additional questions, then please contact your insurance broker, Came and Company Local Council Insurance on 01256 395020.

Policy name: Local councils and not-for-profit insurance portfolio

Type of insurance: Commercial combined

Underwritten by: Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company Limited

Significant features and benefits

We offer some of the broadest levels of cover available, giving our customers true peace of mind. All communications, including the policy wordings, are written in plain English with no jargon to ensure that you know exactly what is and, as importantly, what is not covered.

The following are included as standard with this insurance:

Contents which covers accidental physical loss or damage to:

- property which belongs to you or for which you are legally responsible at the insured location;
- your money at the insured location, in a locked safe, at your employees' and volunteers' homes and while in transit;
- the personal effects of your councillors, trustees, employees and visitors while at the insured location;
- outdoor furniture, ornaments and statues that are normally left outdoors within the confines of the insured location;
- exhibition stands and exhibition equipment for which you are legally responsible within the UK and Ireland;
- defibrillators and defibrillator cabinets for which you are legally responsible within the UK and Ireland;
- items bequeathed to you, provided that you tell us the values as soon as possible;
- raffle prizes, auction lots, additional stock and equipment hired in by you for any fund-raising event or religious festival;
- your property which is used and kept at the home of any councillor, trustee or employee of yours.

Contents also covers:

- the cost of replacing or reconstituting your electronic data and business documents if they have been lost or destroyed;
- the cost you incur for any metered water and fuel as a direct result of insured damage to any storage tank or piping;
- your direct financial loss as a result of fraud or dishonesty of any councillor, trustee or employee of yours;
- irrecoverable business travel and accommodation expenses following accidental injury or illness of any councillor, trustee or employee of yours.

Property away which covers accidental physical loss or damage to:

- your portable equipment and property anywhere in the EU;

Business interruption which covers your financial losses resulting from an interruption to your activities caused by:

- insured damage to property which belongs to you or for which you are legally responsible;
- insured damage to property within 1km of the insured location which prevents or hinders access to the insured location;
- failure in the supply of water, gas, electricity or telecommunications for more than 24 hours as a result of insured damage;
- your inability to use the insured location due to restrictions imposed by a public authority.

Business interruption also covers:

- the expenses you incur in replacing any of your key personnel following their illness or accidental bodily injury;
- your financial losses due to the unauthorised use of water, gas or electricity or telecommunications by a third-party.

Employers' liability which covers claims brought against you:

- by your employees and volunteers for bodily or mental injury arising out of their work for you.

Public and products liability which covers claims brought against:

- you for bodily injury of any person or damage to any property which does not belong to you as a result of your activities;
- any hirer of the insured location for bodily injury or property damage arising from their use of the insured location;
- your councillors and trustees for bodily injury or property damage as a result of your activities;
- you for defamation or infringement of intellectual property rights as a result of your activities.

Public and products liability also covers:

- the motor vehicle excess and reduction in no claims discount payable by a councillor, trustee or employee of yours as a result of an accident involving a motor vehicle used in connection with your activities.

Internet and email which covers claims brought against you due to:

- your infringement of intellectual property rights arising from the content of your email, intranet, extranet or website;
- your breach of confidence or invasion of privacy arising from the content of your email, intranet, extranet or website;
- your unauthorised collection or misuse of confidential customer data which you hold electronically.

Internet and email also covers:

- the expenses you incur to repair or replace your website or computer system following damage or destruction by a hacker.

Officials' and trustees' indemnity which covers claims brought against:

- your trustees, directors, officers and members for errors arising from the performance of their duties in that capacity.

Commercial legal protection which covers legal defence costs in connection with:

- disputes with your employees and voluntary workers, allegations of a criminal offence, civil actions following physical damage to your property, appeal proceedings following assessment by HMRC and contractual disputes relating to goods and services.

Personal accident which provides:

- a capital benefit following death or permanent disablement of any of your councillors, trustees, employees and volunteers;
- a weekly benefit following temporary disablement of any of your councillors, trustees, employees and volunteers.

A flexible approach

The following are also available under this insurance:

Buildings which covers:

- accidental physical loss or damage to insured buildings, including street furniture, memorials and fixed outside equipment;
- the cost of locating and repairing any accidental physical loss or damage to your cables, underground pipes and drains;
- the reasonable and necessary cost you incur to protect insured buildings from imminent insured damage;
- damage to trees, shrubs and plants at the insured location as a result of fire or explosion;
- accidental physical loss or damage to buildings bequeathed to you, provided that you tell us the values as soon as possible;
- accidental physical loss or damage to building works in progress and unfixed materials relating to a building contract.

Equipment breakdown which covers:

- electrical or mechanical breakdown or failure of your electrical equipment and computers at the insured location;
- electrical or mechanical breakdown or failure of your computers while temporarily elsewhere in the UK or Ireland;
- the cost of replacing or reconstituting your electronic data if it has been lost or destroyed following breakdown or failure.

Travel which covers:

- the cost of medical treatment of an insured person while on a business trip outside their usual country of residence;
- extra business travel and accommodation expenses if an insured person misses their scheduled public transport;
- loss of damage to an insured's personal property or money while on a business trip;
- a capital benefit if an insured person is forcibly or illegally detained following hijack or kidnap while on a business trip.

Significant or unusual exclusions and limitations

Any claims, circumstances or incidents which you know about or ought reasonably to have known about prior to the inception of the policy are excluded unless notified previously. You have an obligation to take reasonable steps to prevent accident or injury and to protect your property against loss or damage. You must keep any property insured under this policy in good condition and repair and you must also take reasonable steps to maintain back-up copies of data files or programmes.

You will normally have to pay an initial amount for each claim made against you under the policy. These excesses may vary and your individual quotation and policy schedule will show the specific excesses applicable to you. Any special conditions, limitations or terms that may apply to an individual risk will also be clearly shown in your quotation and policy schedule.

Contents and Property away do not cover loss or damage:

- caused by wear and tear, inherent defect, rot, fungus, mould, vermin or infestation;
- caused by theft from an unattended vehicle unless the item is out of sight in a locked boot;
- to property being cleaned, worked on or maintained, other than fine art;
- to property while temporarily outside the UK unless it is in your care, custody or control or secured in a locked room or safe.

Equipment breakdown does not cover loss or damage:

- to domestic laundry, kitchen, audio visual and home entertainment equipment used in private living quarters;
- which is recoverable under any maintenance agreement, warranty or guarantee.

Buildings does not cover loss or damage caused by:

- settlement, bedding down or movement of new structures or made-up ground;
- coastal erosion or a rise in the water table;
- storm or flood to gates or fences, other than lych gates;
- the building contractor to building works in progress and unfixed materials relating to a building contract.

Business interruption does not cover:

- illness of or injury to any of your key personnel resulting from any medical condition known to them at the inception date of this policy, unless the condition has been without the need for any medical advice during the previous 24 months.

Employers' liability does not cover any claim or loss due to:

- bodily or mental injury of any of your employees or volunteers while they are offshore;

Public and products liability does not cover any claim or loss due to:

- defamation which arises out of any statement which you knew was defamatory at the time of publication;
- infringement, use, or disclosure of a patent, or any use, disclosure or misappropriation of a trade secret;
- the ownership or use of any aerial device, hovercraft, watercraft or any mechanically propelled vehicle or trailer;
- designs, plans, specifications, formulae, directions or advice prepared or given by you;
- the failure of any of your products or any service provided by you to perform its intended function or purpose;
- bodily injury directly or indirectly caused by abuse, assault, harassment, mistreatment or maltreatment.

Internet and email does not cover any claim or loss due to:

- any computer virus written or created by you or any of your councillors, trustees or employees;
- any data or software unique to you.

Officials' and trustees' indemnity does not cover any claim or loss due to:

- any act intended to secure a personal profit or advantage to which any insured person was not legally entitled;
- an insured person's operation or administration of any defined benefit pension scheme;
- a breach of or failure to provide professional duties or services;
- any employee's termination of employment, breach of any employment contract or employment related discrimination.

Commercial legal protection does not cover:

- any claim reported more than 180 days after the insured person should have known about the incident;
- any costs and expenses incurred before the written acceptance of a claim by DAS.

Personal accident does not cover:

- any injury or illness resulting from any emotional or psychiatric disorder or condition;
- any injury or illness resulting from pregnancy or any condition connected with pregnancy or childbirth.

Travel does not cover:

- any person who has been advised not to travel for medical reasons or who is recovering from a serious injury or illness;
- any person who is 71 years or older at the inception date of this policy;
- any claim resulting from pregnancy or childbirth within two months before and two months after the date of delivery;
- any claim resulting from any emotional or psychiatric disorder or condition.

Your obligations

Remember, your premium and insurance cover will be based specifically on the details you provide to us. So the information you give us will form a record of your unique combination of demands, needs and circumstances.

Please make sure the information you send us is complete and accurate, and inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. This is particularly important before taking out a policy, but it also applies throughout the life of a policy.

You need to bear in mind:

- if you fail to disclose any information material to the insurance you could invalidate the policy and claims may not be paid;
- you should read and check all insurance documents to ensure that you are aware of the cover, limits and other terms that apply;
- please be aware of all terms and conditions of your policy as failure to comply with them could invalidate it;
- in the event of a claim, you should take note of the required procedures, such as prompt notice to us of the claims, as stated in the policy documentation;
- as with any insurance, you have an obligation to take reasonable steps to mitigate any loss.

Policy length

This is not an annual policy. Your policy will run on a continuous basis of insurance and will continue whilst your payments are kept up to date. You must tell us of any changes to your circumstances as described in your insurance policy and we will then have the option of amending the terms of the policy or issuing you with notice of our intention to cancel it.

Cancellation rights

You may cancel the insurance by giving us 30 days' notice in writing of your intention to do so. We may cancel the insurance by giving you 30 days' notice in writing of our intention to do so.

In both cases, we will return to you the amount of premium which relates to the unexpired period, provided that no claims have been notified under the insurance. If a claim or claims have been notified, then we will only return any premium if we (and not you) are cancelling the policy. However, we will not refund any premium under £10.

Claims service

If you suffer a loss and need to make a claim you should contact your insurance broker Came and Company Local Council Insurance immediately on 01256 395020. If this is not possible, then our claims team can be contacted during business hours on 0845 213 8899 (please select option one or two as appropriate). You will need to provide your policy number and full details of the claim, including the date, amount and circumstances of loss.

If you require emergency assistance in relation to substantial damage to your property then you can call us directly using our 24-hour emergency assistance number (outside of normal business hours) on 0870 241 6257. Our out-of-hours emergency assistance team operate on a pay-and-claim basis and you will need to have credit card details available as appropriate; the team will then be able to direct you to essential tradesmen, emergency loss adjusters or disaster management companies in the event of significant loss or damage. Your policy schedule will reflect if property cover is included in your policy.

Hiscox prides itself on its fast, efficient, fair and sensible claims service, offering access to expert legal teams. It is when you make a claim that you really find out how good your insurer is and we are confident that you will not find a better service in the UK.

Any questions and complaints

If you have any questions or concerns about the sale of your policy or the service offered by your broker, please speak to your insurance broker Came and Company Local Council Insurance in the first instance on 01256 395020. If you have any questions or concerns about the terms of your policy or the decisions regarding the settlement of a claim, please contact our customer relations team at:

Hiscox Customer Relations, The Hiscox Building, Peasholme Green, York YO1 7PR

Or by telephone on 01904 681 198 or 0800 116 4627

Or by email at customer.relations@hiscox.com

Our customer relations team will do all they can to put things right, but if you're still not satisfied, we'll tell you how to take your case to the Financial Ombudsman Service.

If for any reason we can't meet our obligations to you, you may be entitled to compensation. In that case, rest assured we're fully covered by the Financial Services Compensation Scheme (FSCS). For further information visit www.fscs.org.

Came & Company Local Council Insurance Core Cover Summary

With Came & Company Local Council Insurance you automatically receive the following core covers:

Public Liability - Any socially responsible Council should have this indemnity during times of increasing litigation. This will provide protection against your legal liability for bodily injury to third parties or property damage occurring on property for which the Council is legally responsible - as a direct result of the Council's negligence.

Other insurers will offer a higher limit of indemnity but our claims experience confirms our limit of indemnity is sufficient but if you are concerned please contact us.

Employers' Liability - This covers the legal liability of the Council for negligence following death or bodily injury or disease sustained by Employees, Councillors and Volunteers during and arising out of the course of their employment, including Corporate Manslaughter and Homicide. If the Council has employees then Employers' Liability is a legal requirement.

Hirers' Indemnity - If the Council insures a building this covers legal liability for hirers (small groups or individuals - non-commercial) of Council premises, should injury or damage to the property occur during the period of the hire.

Other insurers policies do not extend to provide cover for small groups but we feel this is important to support small groups in the community

Officials' Indemnity - This provides cover for legal liability claims arising from any negligent act, error or omission committed in good faith by any employee or official of the Council. The policy has a standard exclusion for member to member claims; this means that if an employee or councillor makes a claim naming another employee or councillor there is no cover within the policy.

Libel and Slander - This cover provides protection against a verbal or written comment, made by the Council, which a member of the public considers to be incorrect or damaging and as a result seeks financial compensation. The policy has a standard exclusion for member to member claims; this means that if an employee or councillor makes a claim naming another employee or councillor there is no cover within the policy.

Fidelity Guarantee - This provides cover against acts of fraud or dishonesty by any official of the Council, or a number of officials in collusion, and any subsequent loss of property.

To calculate the level of cover we use the precept and all of the financial reserves of the council ie the precept is paid twice a year which cover is half the precept and all of the financial reserves.



Came & Company Local Council Insurance is a trading style of Stackhouse Poland Ltd who are Authorised and Regulated by the Financial Conduct Authority to sell general insurance products. Our firm reference number is 309340. This information may be checked on the FCA's Register by visiting their website or contacting them on 0800 111 6768 (Freephone) or 0300 500 8082.

Personal Accident - The Personal Accident section covers Employees, Councillors and Volunteers from 16 years and up to the age of 90 as standard. To claim under this section a person needs have been injured whilst working on behalf of the council.

Please note; if a person is injured whilst carrying out the council's activities, cover is provided under the liability section **for all age** groups.

Money cover is included - Money cover provides for loss of money up to £1,000 to the Council when carried by Employees, for example to and from the bank, together with personal accident assault cover for persons aged between 16-90.

Property is covered on an all-risks basis. Theft and Accidental Damage is included as standard.

Increased Cost of Working - We automatically provide cover up to £10,000 for a period of 12 months, reducing the financial impact for the Council, should the Council incur additional expenditure as the result of an insured event.

Loss of Revenue - We automatically provide cover up to £10,000 a period of 12 months, reducing the financial impact for the Council, should the Council incur a Loss of Revenue as the result of an insured event.

Commercial Legal Expenses - This cover provides protection for the Councillors and Clerk acting in their capacity as officials for the Council, against the cost of potential commercial legal disputes, legal advice and representation; including employment, tax and contract disputes.

Key Person - If the Clerk, Deputy Clerk, Groundsman, Deputy Groundsman are unable to work due to **illness or injury** for 14 days or longer. The payment is made to the Council to contribute towards the cost of a locum or temporary person. The weekly amount can be increased for an additional premium.

Other insurers will offer Key personnel Liability - which **does not** provide cover for **illness** and the payment is forwarded to the person and not the council.

We will forward the payment to the council to assist with expenditure for the confirmed period. Few councils budget for this scenario and due to most councils now paying sick pay this additional cost can be a burden

Defibrillators & Cabinets - £5,000 has been included in the core covers for no additional premium to provide loss or damage cover for Defibrillators & Cabinets.



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Personal data

How we gather, hold and treat your data

What personal information do we collect?

Came & Company Local Council Insurance will determine the purpose and means of processing of the personal data you provide to us. We collect personal data about you, which includes your name, address and contact information, as well as details of what it is you want to arrange insurance for. In order to quote on certain types of insurance we will need to collect sensitive personal information about you, which can include such things as criminal and motoring convictions and health conditions.

If there are other people who will be named on the insurance policy, or who will be a beneficiary of the insurance, we may need to collect similar personal information about them too. Before you tell us personal details about another person, you will need to make sure that you have their permission to give us their information and that they understand how we will use it (they can view our Privacy Statement on our website at www.stackhouse.co.uk).

If you visit our website, the site uses cookies. These are small text files that are placed on your computer (see 'Why we need it' for more information).

Some of our premises have CCTV for security reasons and images will be recorded and retained for a period of 6 months before being deleted.

Why we need it

We need to collect personal information in order to obtain insurance quotations that you have asked us for and, if you accept our quotation, to enable us to arrange and subsequently administer the contract of insurance. If you make a claim against your insurance contract, we will need your personal information to process this for you. We will not collect any personal data that we do not need in order to provide our broking services to you.

Cookies are used on our website to make it work more smoothly and improve your experience as you use it. They also provide anonymised tracking data to third party applications like Google Analytics. To find out more about cookies and how you can control or delete these visit www.aboutcookies.org.

What we do with it

All of the personal data we collect is processed by our staff in the UK. However, for the purposes of IT hosting and maintenance, this information is located on servers within the UK and European Union. Information you give to us will be treated as confidential and will not be disclosed other than to insurers, or other specialist or wholesale insurance markets we may use to place your insurance, and in the normal course of arranging and administering your insurance. In the event of a claim, we may need to provide your personal details to a loss adjuster, or other third party who is involved in providing a service in the settlement of your claim.

We will use your name and contact information to tell you about important information that may affect your insurance, such as changes in law and advice on risk management. We may also send you information about other products and services we offer that would complement your existing insurance arrangements with us or which would offer protection against other insurable risks we have identified which may be suitable for your needs. You have the option to unsubscribe from this service at any time.

Information we hold may be used for research or statistical purposes, but this would be on an anonymised basis so that you could not be personally identified.

We will not give anyone else your personal information except on your instructions or authority, or where we are required to by law, or due to our regulatory requirements.

How long we keep it

If you take out a policy with Came & Company Local Council Insurance, the contracts we have with insurers require us to keep your personal data for a minimum of seven years after your policy lapses, after which time it will be destroyed or deleted from our systems. If there is no contractual requirement to retain your personal data we will also destroy or delete it after 7 years to comply with regulatory reporting requirements. If you ask us for a quotation but do not take this up, your personal information will be deleted immediately after the quotation expires unless you provide us with consent to retain this and quote at your next renewal.

If you have given us your consent to use your information for other purposes, we will keep this data until you notify us that you no longer wish us to use it for the purpose (see below for more information about what this purpose might be).

What we would also like to do

We would like to use your name and contact information to tell you about other products and services that Came & Company Local Council Insurance can offer that we think may be of interest to you.

If you have contacted us for a quotation and decided not to take it up, or if you are a customer of Came & Company Local Council Insurance and your cover lapses, we would like to contact you at the appropriate time in the future to offer a free, no obligation re-quote.

We will ask for your consent to use your information for this purpose when you contact us for a quotation or take out a new policy or, if we have not previously asked, when you contact us to lapse your policy.

If you do give us your consent, you have the option to withdraw this in whole or in part at any time by unsubscribing from emails, or by phoning or emailing us. We will remind you of your consent choices when your policy comes up for renewal to make sure that you are aware that you can change these if you wish.

We will never share with or sell your information to a third party.

If our privacy policy changes

From time to time we may update our privacy policy to comply with changes in the law or regulation or to meet current best practice. If our privacy policy changes we will update our website with the new policy.

What are your rights?

If at any point you believe the information we process on you is incorrect you can ask us to update or correct it. You can also ask to see the information that we hold or ask that it be deleted. Please be aware however that deleting your information will affect our ability to administer your insurance or assist you with a claim or complaint.

If you wish to raise a complaint on how we have handled your personal data you can contact our Data Protection Officer who will investigate the matter. If you are not satisfied with our response or believe we are not processing your personal data in accordance with the law you can complain to the Information Commissioners Office (ICO) by calling their helpline on 0303 123 1113.

Find out more

If you have a question, please get in touch. Our Data Protection Officer is Iain Jamieson and you can contact him on **01483 407440** or email **dpo@stackhouse.co.uk**.