Select for Local Councils

Policy schedule

The Policy, the Policy Schedule, Certificates of Insurance and Endorsements form one document and should be read together. This Schedule replaces any previous Schedule issued.

Policy number	YLL- 2720278713			
Insured	Clyffe Pypard Parish Council			
Business	Parish/Local Council			
Period of insurance	From	03/09/2025	To	02/09/2026
	and any other period for which cover has been agreed			
Annual premium 3 yr LTA premium	£224.26 £217.11 Premiums are inclusive of Insurance Premium Tax			
Schedule number	01			
Preparation date	01/09/2025			
Long Term Agreement expiry (not applicable to Part P)	Not Operative			
Policy form reference	MLAACH09			

Lines of cover applying

Line of cover	Insured/Not insured
Part A - Material Damage	Not Insured
Part B - Business Interruption	Insured
Part C - All Risks	Insured
Part D - Money and Personal Accident Assault	Insured
Part E - Public and Products Liability	Insured
Part F - Hirers' Liability	Insured
Part G - Employers' Liability	Insured
Part H - Libel and Slander	Insured
Part N - Fidelity Guarantee	Insured
Part O - Personal Accident	Insured
Part P - Legal Expenses	Insured
Part Q - Street Furniture (Impact Damage Only)	Not Insured

Endorsements applicable to Policy

General provisions 1. Is amended to read:

> In the event of loss, damage, cost or expenses as insured under parts A, B, C, D, Q and R arising from any one event the maximum liability of the insurer will not exceed £50,000,000 in the aggregate.

Part B - Business interruption

Effective date: 03/09/2025

Item	Cover	Sums insured	Maximum indemnity period
3.	Loss of computer data	£5,000	12 months

Insured perils applicable to Business Interruption

1-16.

Operative endorsements

10. Loss of computer data

The following changes are made to Part B – Business interruption

1) The following paragraph is added to Section 2 – Cover

c) under Item 3 in respect of loss or damage to data or information on **computer equipment** not accompanied by visible and identifiable **damage** to the data carrying media that has taken place during the Indemnity Period in consequence of the Incident the amount of any **consequential loss**

Excluding loss or damage occasioned to data or information by defects in the data, information or other records or caused by a defect of design, material or workmanship in the **computer equipment** or any computer software.

2) Special condition Alternative trading under Section 4 – Special conditions is deleted

3) Section 5 – Special extensions is deleted.

Part C - All risks

Effective date: 03/09/2025

Item description	Sums insured
Equipment belonging to the insured at the clerk's home address	£2,500
Notice Board - Village Hall	£700
Notice Boards - Vicarage	£700
Flood Depth Sign	£168
Shed at Village Hall	£1,650
Defibrillator - Village hall	£1,800
Elan City (EPRA0206AA) Radar Speed Sign	£2,472

Excess

£100 each and every loss.

Operative endorsements

Policy booklet 1. (please refer to the endorsement section of your policy wording).

Part D - Money

Effective date: 03/09/2025

Item	Description	Limit any one loss
1	Loss of non-negotiable money in the situations specified in Items 2 a), 2 b), 2 c) i) and 2 c) ii)	£250,000
2	Loss of other money:	
	a) in transit in the custody of any member or employee or in transit by registered post (limit £250), or in a Bank Night Safe	£500
	b) in the private residence of any member or employee	£100
	c) in the premises:	
	i) in the custody of or under the actual supervision of any member or employee	£2,000
	ii) in locked safes or strongrooms	£2,000
	iii) in locked receptacles other than safes or strongrooms	£100

Excess
£50 each and every loss.

Personal Accident Assault Limits
Stated in Section 3 c).

Operative endorsements
None.

Part E - Public liability

Effective date: 03/09/2025

Limit of indemnity
£10,000,000

Operative endorsements
None.

Part F - Hirer's liability

Effective date: 03/09/2025

Limit of indemnity
£2,000,000

Operative endorsements
None.

Part G - Employers liability

Effective date: 03/09/2025

Limit of indemnity
£10,000,000

Operative endorsements
None.

Part H - Libel and slander

Effective date: 03/09/2025

Limit of indemnity
£250,000

Excess
10% of each and every claim or £1,000, whichever is the lower.

Operative endorsements
None.

Part N - Fidelity guarantee

Effective date: 03/09/2025

Persons guaranteed	Sums guaranteed
All members and employees	£25,000

Excess
£100 each and every claim.

Operative endorsements
None.

Part O - Personal accident

Effective date: 03/09/2025

Cover is limited to £500,000 any one person and £2,000,000 any one incident.

The cover	
Insured persons	Operative time
Employees	Engaged in Usual Occupation including Journeys and whilst commuting directly between place of residence and usual place of business
Members	Engaged in the business including undertaking Journeys and whilst commuting directly between place of residence and usual place of business
Volunteers	Engaged in the business including undertaking Journeys and whilst commuting directly between place of residence and usual place of business

	Category		
Benefit	A	B	C
1. Death	£25,000	£25,000	£25,000
2. Loss of Limb (one or more) and/or Loss of Sight (in one or both eyes)	£25,000	£25,000	£25,000
3A. Total Loss of Hearing (in both ears) and/or Total Loss of Speech	£20,000	£20,000	£20,000
3B. Total Loss of Hearing in one ear	25% of 3A	25% of 3A	25% of 3A
4. Permanent Total Disablement	£20,000	£20,000	£20,000
5. Permanent Partial Disablement	See section 2.16	See section 2.16	See section 2.16
6. Paraplegia	£Nil	£Nil	£Nil)
7. Quadriplegia	£Nil	£Nil	£Nil
8. Temporary Total Disablement	£100	£100	£100
9. Temporary Partial Disablement	50% of 8.	50% of 8.	50% of 8.
Benefit Period - temporary disablement	104 weeks	104 weeks	104 weeks
Deferment Period - temporary disablement	0 days	0 days	0 days

Operative endorsements

None.

Part P - Legal expenses

Effective date: 03/09/2025

Section	
3. Employment Disputes and Compensation Awards	Operative
4. Legal Defence	Operative
5. Property Protection and Bodily Injury	Operative
6. Tax Protection	Operative
7. Contract Disputes	Not operative
8. Statutory Licence Protection	Not operative

Limit of indemnity

£100,000

Operative endorsements

None.

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