

Community First / Zurich Municipal Parish Council Insurance Scheme

PROPOSAL FOR INSURANCE

For a quote for insurance, please complete the following form in full. We recommend that you read the frequently asked questions before completing this form.

Name of Parish Council & County:

Contact Name:

Address inc. post code:

Daytime Contact Number:

E-mail Address:

Please be advised that this insurance scheme is a group scheme and consists of a standard level of cover, as below, plus various optional extras. The standard cover is a basic level and is non-negotiable.

The cover below is available at a fixed premium of £160.65 (Inclusive Insurance Premium Tax currently 12%).

1. STANDARD COVER

Includes the following:

1. All risks cover – office contents and business interruption
2. Employers liability - £10 million Clerk only
3. Public liability - £10 million (excluding play grounds)
4. Personal accident – Members and Clerk only
5. Fidelity guarantee - £25,000
6. Legal Expenses - £100,000
7. Libel & Slander - £250,000
8. Money - See Limits

Please indicate:

We require the standard cover only (as above) []

We require the standard cover, plus optional extras as indicated overleaf []

2. OPTIONAL EXTRAS

As well as the standard cover as mentioned above, we also offer a number of optional extras at fixed premiums so that your Parish Council can tailor the policy to its individual needs.

Below is a list of the options. Please indicate which, if any, the Parish Council would like to take out. *Please note that premiums are exclusive of admin fee and Insurance Premium Tax.*

Cover	Cost	Details	Tick if required
Playground liability option (NB – this is liability only, not cover for the equipment itself)	1 item £15.94 2 Items £26.56 Any additional items £7.99each	This cover is required if the Parish Council is responsible for a playground which has play equipment on it	No. of items
Skate/BMA Park Liability Option (NB – Liability Only)	1 item £133.13 2 items £233.75 £90.31 additional items	This cover is required if the Parish Council is responsible for a Skate park or BMX Track	No. of items
Employer's liability option	£12.75 F/T £5.31 P/T	This cover is only required for employees other than the Parish Clerk	P/T F/T
Raise fidelity guarantee to £50,000	£26.56		
Raise fidelity guarantee to £100,000	£53.13		
Raise fidelity guarantee to £150,000	£85.00		
Raise fidelity guarantee to £200,000	£111.56		
Raise fidelity guarantee to £250,000	£127.50		

3. STREET FURNITURE

Please list in the table below any street furniture that the Parish Council wishes to include on the policy. For each item please use either the 'impact only' column or the 'all risks' column, depending on the level of cover required for that item. Values used should be 'new for old'.

Included in this category should be items such as benches, notice boards, bus shelters, playground equipment, war memorials, etc.

Item	Construction	Number	Impact Only Value	All Risks Value
Totals:				

4. Does the Parish Council require insurance for a safety surface? If so, what is the value?

5. BUILDINGS AND CONTENTS

If the Parish Council requires cover for any buildings, e.g. village halls, sheds, toilet blocks, etc please detail below:

Building	Construction	Address inc. post code	Value

If the Parish Council requires cover for any building contents, please detail below:

Item	Kept in which building?	Value
Total:		

6. GARDEN EQUIPMENT

If the Parish Council requires cover for any garden equipment or tools, please detail below:

Item	Number	Value
Total:		

7. GENERAL QUESTIONS

In respect of any of the risks to which this proposal relates at their premises or elsewhere

1. Have you been previously insured?

If yes, who with?

2. Has any insurer ever declined a proposal, refused renewal or terminated insurance?

3. Have any accidents, losses or claims arisen in the last 5 years, whether insured or not? If yes, please give details:

4. Has any member of the Council ever been convicted of or charged but not yet tried, with a criminal offence other than a motoring offence? If yes, please give details:

5. When does your current insurance expire?

8. DECLARATION

I/We declare that to the best of my/our knowledge and belief:

- The property will be maintained in good order and repair and is not specially exposed to any of the covers for which insurance is required.
- The premises are in my/our sole occupation.
- Records of stocks, sales and purchases will be kept and balanced at least once every 12 months.
- All apparatus, plant machinery and utensils are in good order and repair and will be so maintained.
- The statements made by me/us or on my/our behalf are to the best of my/our knowledge and belief true and complete.

I/We agree that this proposal and declaration shall be the basis of the contract between me/us and the Zurich Insurance Company.

I/We agree to accept a policy in the Company's usual form for this class of insurance.

Signed (Chairman or other authorised member):

For and on behalf of:

Date:

Signing this form does not bind the Proposer to complete the insurance.

**PLEASE RETURN COMPLETED FORM TO: JESSICA EMERY, COMMUNITY FIRST, Unit
C2 Beacon Business Centre, Hopton Park Devizes SN10 2EY
jemery@communityfirst.org.uk 01380 732809**