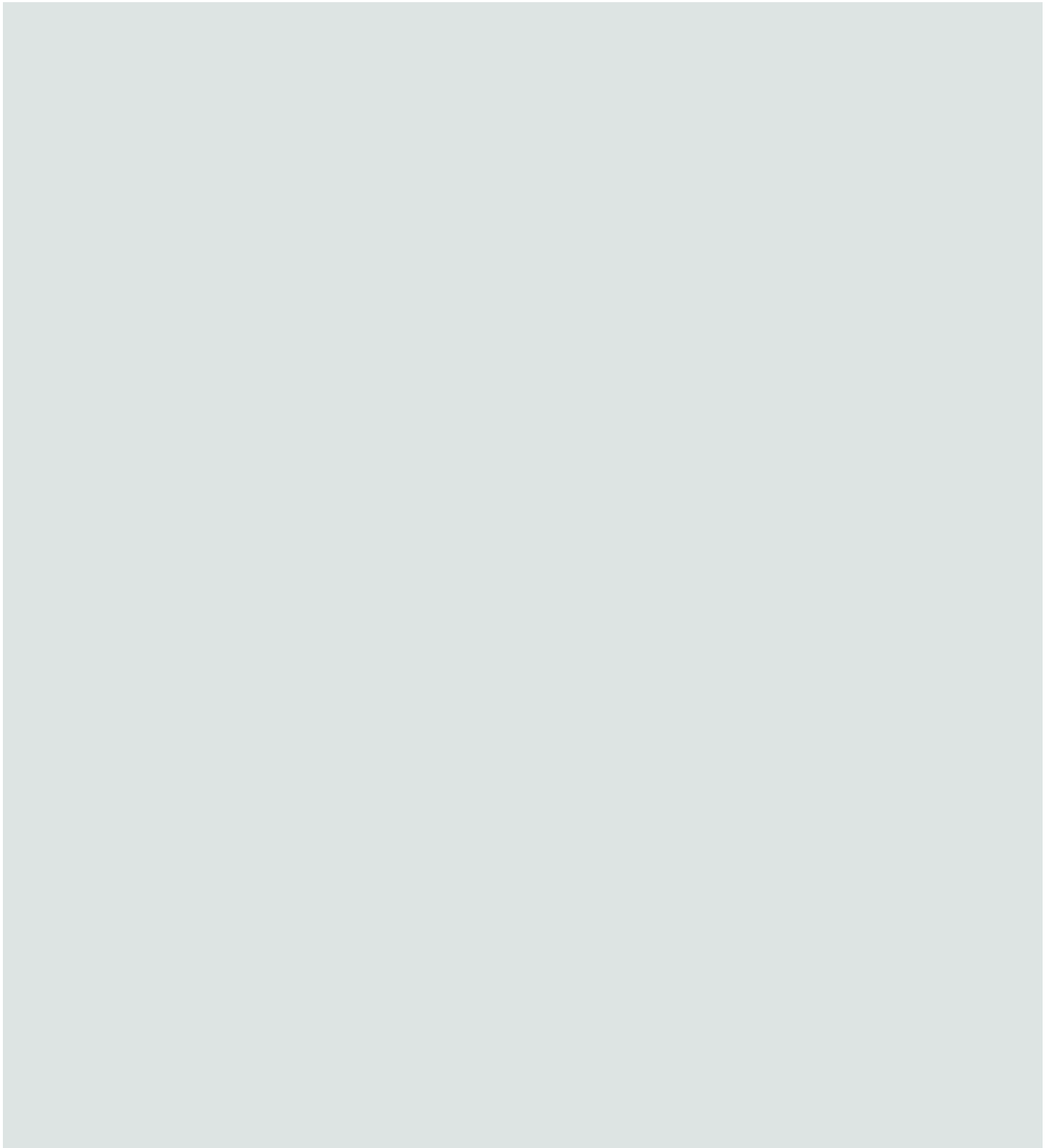


Select for Local Councils

Policy Summary



This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by Zurich Municipal's Select for Local Councils Policy. The full terms, conditions and exclusions are shown in the policy document. If you want to see full details of the cover, please refer to the policy document, which is available on request.

The policy provides cover for your main insurance needs when relevant covers are purchased. This may include a combination of: Material Damage, Business Interruption, "All Risks", Money, Public Liability, Hirers' Liability, Employers' Liability, Libel and Slander, Motor (including Legal Expenses and Uninsured Loss Recovery) Plant Protection, Deterioration of Stock, Fidelity Guarantee, Personal Accident, Legal Expenses and Street Furniture (Impact Damage).

The standard duration of this non-investment insurance contract is 12 months.

Material Damage

This cover provides reinstatement, indemnity, or repair following damage for Buildings and Contents from the following events: fire, lightning, explosion, aircraft, riot and civil commotion, earthquake, subterranean fire, storm or flood, escape of water or beer, impact by vehicles or animals, breakage or collapse of TV, radio or mobile telephone signal receiving apparatus, falling trees or branches, leakage of oil and accidental damage to fixed glass, theft and accidental damage with the option to include subsidence cover.

| Significant features and benefits | Significant and unusual exclusions or limitations |
|---|--|
| <p>Accidental damage to underground services - Limit £1,000</p> <p>Automatic Reinstatement of Sums Insured</p> <p>Capital Additions and alterations - Limit £1,000,000</p> <p>Debris Removal Costs</p> <p>Drains and Gutters</p> <p>Inadvertent omissions</p> <p>Professional Fees</p> <p>Temporary removal - Limit £10,000</p> <p>Theft</p> <p>Trace and Access - Limit £5,000</p> | <p>Excess: An excess applies each and every loss in respect of Malicious Persons, Storm or Flood, Escape of Water or Beer, Falling Trees, Subsidence, Ground Heave or Landslip, Theft and Accidental Damage</p> <p>Storm or Flood</p> <ul style="list-style-type: none"> • Damage to moveable property in the open, fences and gates • Damage caused by frost, subsidence ground heave or • landslip • Due to change in the water table level <p>Unoccupied Buildings</p> <ul style="list-style-type: none"> • Damage caused by freezing, escape of water, malicious persons and fixed glass in respect of Buildings which are unoccupied <p>Subsidence, Ground Heave or Landslip and normal settlement*</p> <ul style="list-style-type: none"> • Damage caused by the settlement or movement of made up ground • Damage caused by fire, subterranean fire, explosion, earthquake or the escape of water from any tank, apparatus or pipe <p>Theft</p> <ul style="list-style-type: none"> • Not involving forcible or violent entry to or exit from any building • Where the Insured or any Employee are involved • From an unattended vehicle <p>Accidental Damage</p> <ul style="list-style-type: none"> • Wear and Tear • Inherent Vice or Latent Defect <p>Terrorism*</p> <p>Items above marked * have an optional 'buy-back' upon request</p> |

Business Interruption

This cover provides financial compensation for additional expenditure, loss of revenue and/or loss of rent following a claim in respect of an insured event under the Material Damage section.

| Significant features and benefits | Significant and unusual exclusions or limitations |
|--|---|
| Alternative Trading | Losses outside of the Indemnity Period |
| Automatic Reinstatement of Sums Insured | Material Damage Proviso (an event not covered by Material Damage cover) |
| Computer Data - £5,000 | Deliberate act of a suppliers in withholding water, gas, electricity, fuel or telecommunications services |
| Notifiable disease and other health risks, murder, suicide or rape - Limit of £250,000 | |
| Professional Accountants Fees | |
| Public utilities and denial of access | |

All Risks

This cover provides indemnity for specific items on a broader basis than that offered under Material Damage, for example whilst away from the usual premises.

| Significant features and benefits | Significant and unusual exclusions or limitations |
|---|---|
| Cover provided anywhere within the territorial limits | Defective design or Workmanship |
| Capital Additions and alterations - Limit £1,000,000 | Property more specifically insured |
| Computer breakdown up to £5,000 | Theft from an unattended vehicle |
| | Inherent Vice or Latent Defect |
| | Wear and Tear |
| | Gradually operating causes |
| | Sudden and unforeseen Damage to Plant |
| | Unexplained disappearance |

Money

This cover insures you against loss or damage to 'money'.

| Significant features and benefits | Significant and unusual exclusions or limitations |
|--|--|
| Machines up to £250 | Excess: An excess applies each and every loss |
| Personal Effects - Limit up to £500 per person | Breakdown of machines and cash dispensers |
| Personal Injury <ul style="list-style-type: none"> Death, Loss of Limb or Loss of Sight and Permanent total disablement up to a maximum of £10,000 per person Temporary total disablement up to £150 per person per week | Error or omission arising from receipts, payments or accounting practice |
| Replacement of safe/strongroom keys £1,000 | Fraud or dishonesty of your employees not discovered within 72 hrs |
| Unattended vehicles up to £100 | |

Public Liability

Covers you and any volunteers helping you in respect of your legal liability for damages and claimants' costs and expenses arising from (a) accidental bodily injury including death, illness and disease (b) accidental damage to third party Property as a result of a negligent act or accidental error or accidental omission.

| Significant features and benefits | Significant and unusual exclusions or limitations |
|--|--|
| Compensation for Court Attendance | Asbestos |
| Contingent Motor Liability | Claims brought in USA/Canada courts jurisdiction |
| Consumer Protection Act | Medical malpractice |
| Corporate Manslaughter defence costs up to limit within the schedule | Motor |
| Defective Premises Act | Pollution and contamination - sudden and unforeseen only covered |
| Environmental Clean Up Costs - Limit £1,000,000 | Professional liability for errors or omissions involving advice, design or specification |
| Financial Loss | Products liability under contract |
| General Data Protection Regulation | Property held in trust |
| Health and Safety at Work Act | Replacing or rectifying products |
| Indemnity to Other Persons | Vessels or craft |
| Legionella | |
| Overseas Personal Liability | |

Employers Liability

Covers you in respect of your legal liability to Employees (including volunteers) for damages and claimants costs and expenses arising from accidental bodily injury including death, illness and disease and Legal defence costs.

| Significant features and benefits | Significant and unusual exclusions or limitations |
|---|---|
| Corporate Manslaughter defence costs up to Limit of Indemnity in schedule | Offshore exposures |
| Health & Safety at Work defence costs | Passengers in motor vehicles |
| Indemnity to other persons | |
| Legal defence costs | |
| Unsatisfied court judgments | |
| Work experience placements covered | |

Hirers Liability

Hirers of your premises legal liability for accidental bodily injury, illness or disease (including death), accidental damage to the premises or the contents and to other property not the responsibility of the hirers.

| Significant features and benefits | Significant and unusual exclusions or limitations |
|-----------------------------------|---|
| Legal Defence Costs | Excess: an excess applies each and every loss |
| | Contractual liquidated damages or punitive damages |
| | Use of premises for political, commercial or business use |

Libel and Slander

Provides cover in respect of libels or slanders committed by employees, trustees or directors in the course of your business.

| Significant features and benefits | Significant and unusual exclusions or limitations |
|--|--|
| Cover is provided to members and employees | An excess of 10% or £1,000, whichever is the lower, of each claim |
| | Claims in respect of exemplary or punitive damages |
| | Losses arising from malicious falsehood or injurious falsehood |
| | Claims reported more than 12 months after the cancellation of the policy |

Motor

Provides cover for vehicles owned, hired or leased for loss or damage to the vehicle including spares and accessories and legal liability to third parties. Cover operates in all member countries of the European Union, Iceland, Norway and Switzerland.

| Significant features and benefits | Significant and unusual exclusions or limitations |
|--|---|
| Contingent liability | Excesses apply as per schedule |
| Corporate Manslaughter defence costs included with limit of £5,000,000 any one period of insurance | Loss of use of your vehicle |
| Cover for trailers | Loss as a result of deception |
| Cross Liabilities | |
| Indemnity to Principals | |
| Limit for damage to third party property is £50,000,000 for cars and £5,000,000 for all other vehicles | |
| Medical expenses | |
| Movement of third party vehicles | |
| Personal effects | |
| Towing disabled vehicles | |
| Unauthorised use | |

Motor Legal Expenses and Uninsured Loss Recovery

Cover for legal costs in pursuing a third party for uninsured losses or recovering damages for death or injury following a motor accident. Cover is provided by DAS Legal Expenses Insurance Company Ltd.

| Significant features and benefits | Significant and unusual exclusions or limitations |
|---|---|
| Covers vehicle user and passengers in insured vehicle | Limit of indemnity £100,000 any one claim |
| | Costs incurred before a claim is accepted |

Plant Protection

This cover provides for physical loss or damage to plant items such as boilers and pressure plant, lifting and handling plant, electrical and mechanical plant.

| Significant features and benefits | Significant and unusual exclusions or limitations |
|---|--|
| Capital Additions clause | Consequential losses |
| Debris removal | Excess: an excess applies each and every loss |
| European Community and Public Authorities clause | Losses arising from fire and other perils which should be covered under a Material Damage policy |
| Mitigating Costs | Wear and tear |
| Payment on account | |
| Temporary Repairs/Expediting Costs - up to £3,000 | |

Deterioration of Stock

Cover is given under this policy for loss of the contents of fridges or freezers due to the breakdown of those items.

| Significant features and benefits | Significant and unusual exclusions or limitations |
|--|--|
| Automatic reinstatement up to £1,000 | Consequential losses |
| Costs of obtaining a condemnation certificate as proof of loss | Excess: an excess applies to each and every loss |
| Mitigating costs - subject to these being reasonable | Losses arising from the deliberate withdrawal of the electricity supply by the supplier |
| Proof of Loss costs | Losses arising from fire and other perils which should be covered under a Material Damage policy |
| | Wear and tear |

Fidelity Guarantee

Provides cover for loss of money or other property belonging to the insured occurring as a direct result of any act of fraud or dishonesty by an employee.

| Significant features and benefits | Significant and unusual exclusions or limitations |
|---|--|
| Auditors Fees - no more than 10% of claim | Excess: An excess applies each and every loss |
| Automatic reinstatement | Loss must be reported within 24 months |
| | Any loss unless the insured within 6 weeks of engaging an employee obtains written references going back for a period of 3 years |

Personal Accident

This cover provides agreed benefits, payable to you, in respect of selected categories of Insured Persons should they suffer bodily injury resulting in death, serious disabling injuries or permanent total disablement during the Operative Time.

The Operative Time of cover normally chosen relates to the Insured Persons carrying out their official duties on your behalf. Insured Persons will usually be your employees, members of your governing body or people volunteering to work with you.

The cause of the bodily injury will be a sudden, unforeseen and identifiable occurrence which could include an assault or an accident in general.

| Significant features and benefits | Significant and unusual exclusions or limitations |
|---|---|
| Comprehensive (Continental) scale of compensation | Benefits are only paid where death or disablement occurs solely from the original occurrence insured and independently of any other cause, with a 24 month limitation |
| Wider 'usual' occupation rather than 'any' occupation cover for your own employees over 16 and below state retirement age | Certain hazardous sports and listed pursuits |
| Damage to personal effects following an occurrence insured - Limit £5,000 per person | The policy provides an overall maximum benefit of £2,000,000 regardless of the number of Insured Persons involved in an occurrence. Maximum £500,000 per person |
| Dental injury expenses - Limit 2.5% of capital sum | Scale of compensation is reduced for persons over 75 years of age |
| | Sickness, disease or degenerative condition, suicide or self-harm |

Legal Expenses

| Significant features and benefits | Significant and unusual exclusions or limitations |
|--|---|
| <p>'Standard' cover includes Employment Disputes, Compensation Awards, Service Occupancy, Legal Defence, Statutory license protection and Tax Protection</p> <p>We provide Employment Practices Liability as standard removing the requirement of a "more reasonable than not" chance of success</p> <p>Extensions are available for Contract Disputes including the total limit for all compensation awards, damages and Debt Recovery, Property Protection and Bodily Injury and Statutory Licence cover</p> | <p>Compensation awards maximum is £1,000,000 in any one period of insurance</p> <p>Any involvement in any joint venture, consortium or other profit sharing scheme</p> <p>In respect of employment disputes any redundancy within the first 180 days of inception of the cover</p> <p>In respect of contracts any dispute concerning an amount under £500</p> <p>Compensation awards relating to trade union activities</p> <p>Claims arising from a parking offence</p> <p>Employment disputes which arise within the first 90 days of inception</p> |

Impact Damage (Street Furniture)

This cover indemnifies the insured for impact damage to their property from any road vehicle or animal.

| Significant features and benefits | Significant and unusual exclusions or limitations |
|-----------------------------------|---|
| <p>Subject to average clause</p> | <p>Excess applies to each and every loss</p> <p>Terrorism*</p> <p>Items above marked * have an optional 'buy-back' upon request</p> |

General exclusions applicable to the Policy

Loss or damage caused by:

- Date Related Incidents
- Northern Island Civil Commotion
- Nuclear and War Risks, Government or Public Authority Order
- Sonic Bangs
- Terrorism
- Radiation

Insurance Act 2015

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which aims to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Act. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy.

Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

Our complaints procedure

We are committed to providing a high level of customer service. If you do not feel we have delivered this, we would welcome the opportunity to put things right for you.

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your usual contact at Zurich as they will generally be able to provide you with a prompt response to your satisfaction. Contact details will be provided on correspondence that we or our representatives have sent you.

Zurich Municipal is a trading name of Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460.

Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985.

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

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Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk

You can also contact them as follows:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 08000 234567 (free on mobile phones and landlines)

Email: complaint.info@financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from the Citizens Advice Bureau or seek legal advice

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations. You may contact the FSCS on 0800 678 1100 or further information is available at www.fscs.org.uk