

Ms Sinead Burrows  
Saltash Town Council  
The Guildhall  
12 Lower Fore Street  
Saltash  
Cornwall  
PL12 6JX

Date:

### Certificate of Insurance for Terrorism

**Underlying Policy Number:** YLL-2720862183

**Reference Number:** TER-27T901-5781

**Insured:** Saltash Town Council

Zurich Town and Parish Council Team  
PO Box 276  
Chichester  
PO19 9PS

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Direct Fax: 01243 210101

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We have pleasure in enclosing the Certificate of Insurance for Terrorism

The premium stated in the Certificate is required for the provision of terrorism cover and will form part of your premium. This premium is in addition to the amount stated on your underlying policy documentation.

There is no requirement for specific acceptance of the quotation. Cover effected by your Certificate is assumed (in absence of indications to the contrary) to be in force and the premium has been debited to your account.

The terrorism cover for property and business interruption on this policy, is only available in circumstances where you insure all your property against such risk, either with Zurich Municipal or via another insurer who is a Pool Re member. If you have other property and have not placed terrorism cover in respect of this property either with Zurich Municipal or another Pool Re member, then please contact us.

Zurich Municipal is a trading name of Zurich Insurance Company Ltd. A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

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

## Certificate of Insurance

It is warranted that the under mentioned particulars are identical to the corresponding particulars detailed in the General Cover Policy of Insurance identified below:

### Particulars

General Cover Policy Number:	YLL-2720862183
Reference Number:	TER-27T901-5781
Insurer(s):	Zurich Municipal
Insured:	Saltash Town Council
Period of Insurance:	<b>From: 10/10/2024 To: 09/10/2025 Renewal: 10/10/2025</b>
Effective date:	<b>Date: 10/10/2024</b>

Effective Date: 10/10/2024

Premium:	£627.37
Insurance Premium Tax (IPT)	£75.28
Premium Inclusive of IPT:	£702.65

Notwithstanding anything contained in the Policy to the contrary in consideration of the payment of the Premium and its Insurance Premium Tax in respect of the Period of Insurance:

**A.** In the event that Her Majesty's Government or Her Majesty's Treasury or any successor relevant authority issue a certificate certifying an event or occurrence to have been an Act of Terrorism (defined for the purpose of this Certificate as "any act or acts of persons acting on behalf of, or in connection with, any organisation which carries out activities directed towards the overthrowing or influencing, by force or violence, of Her Majesty's Government in the United Kingdom or any other government de jure or de facto"), or in the event that Her Majesty's Government or Her Majesty's Treasury or any successor relevant authority refuse to issue a certificate certifying an event or occurrence to have been an Act of Terrorism and that refusal is reversed by the decision of a validly constituted Tribunal, **we** by this Certificate to the Policy shall provide cover for **damage** and/or **business interruption** (if requested by **you**) proximately caused by such Act of Terrorism provided that:

**B.**

- 1 Such **damage** and/or **business interruption** occurs in England, Wales or Scotland but not the territorial seas adjacent thereto as defined by the Territorial Seas Act 1987 and not Northern Ireland, the Channel Islands or the Isle of Man
  
- 2 In any action suit or other proceedings where **we** allege that any **damage** or **business interruption** resulting from damage is not covered by this Certificate the burden of proving that such **damage** or **business interruption** is covered shall fall upon **you**
  
- 3 The insurance effected by this Certificate excludes any losses whatsoever:-
  - (a) occasioned by riot, civil commotion, war, invasion, act of foreign enemy, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection or military or usurped power;
  - (b) directly or indirectly caused by or contributed to by or arising from or occasioned by or resulting from:
    - i. the alteration, modification, distortion, corruption of or damage to any computer or other equipment or component or system or item which processes, stores, transmits, retrieves or receives data or any part thereof whether tangible or intangible (including but without limitation any information or programs or software), or and
    - ii. any alteration modification distortion erasure, corruption of data processed by any such computer or other equipment or component or system or item

whether the property of the insured or not, where such loss damage is directly or indirectly caused by or contributed to by or arising from or occasioned by or resulting from Virus or Similar Mechanism or Hacking or Phishing or Denial of Service Attack; including consequential loss directly or indirectly caused by or arising from Virus or Similar Mechanism, Hacking or Denial of Service Attack

### Definitions

For the purposes of 3 (b) above the following special meanings shall apply:

“Virus or Similar Mechanism” means program code, programming instruction or any set of instructions intentionally constructed with the ability to damage, interfere with or otherwise adversely affect computer programs, data files or operations, whether involving self-replication or not. The definition of Virus or Similar Mechanism includes but is not limited to trojan horses worms and logic bombs.

“Hacking” means unauthorised access to any computer or other equipment or component or system or item which processes stores transmits retrieves or receives data whether **your** property or not.

“Denial of Service Attack” means any actions or instructions constructed or generated with the ability to damage, interfere with or otherwise affect the availability of networks, network services, network connectivity or information systems. Denial of Service Attacks include, but are not limited, to the generation of excess traffic into the network addresses, the exploitation of system or network weaknesses and the generation of excess or non-genuine traffic between and amongst networks.

4 The insurance effected by this Certificate excludes:

- (a) any type of **property** which has been specifically excluded in the Policy;
- (b) any Nuclear Installation or Nuclear Reactor and all fixtures and fittings situated thereon and attached thereto and all pipes wires cables drains or other conduits or service media of any description which are affixed or connected to or in any way serve such Nuclear Installation or Nuclear Reactor.

### Definitions

For the purposes of 4 (b) above the following special meanings shall apply:

“Nuclear Installation” means any installation of such class or description as may be prescribed by regulations made by the relevant Secretary of State from time to time by statutory instrument, being an installation designed or adapted for:

- i) the production or use of atomic energy;
- ii) the carrying out of any process which is preparatory or ancillary to the production or use of atomic energy and which involves or is capable of causing the emission of ionising radiations;  
or
- iii) the storage processing or disposal of nuclear fuel or of bulk quantities of other radioactive matter, being matter which has been produced or irradiated in the course of the production or use of nuclear fuel.

“Nuclear Reactor” means any plant (including any machinery equipment or appliance whether affixed to land or not) designed or adapted for the production of atomic energy by a fission process in which a controlled chain reaction can be maintained without an additional source of neutrons.

5 Save for the exclusions listed in sections 3 and 4 above no other exclusions in the Policy shall apply to the insurance effected by part A of this Certificate. All the other terms definitions and conditions of the Policy (including but not limited to any Excess or Deductible to be borne by **you**) shall apply to the insurance effected by part A of this Certificate except for:

- (a) any provision for the automatic reinstatement of sums insured contained in the Policy;
- (b) any Long Term Undertaking applying to the Policy;
- (c) any terms in the Policy which provide for adjustments of premium based upon declarations on expiry or during the Period of Insurance;
- (d) any aggregate limit contained in the Policy regarding the amount borne by **you** as a result of the operation of a deductible;
- (e) any extension of Premises to locations outside England and Wales and Scotland.

**B** In the event that Her Majesty’s Government or Her Majesty’s Treasury or any successor relevant authority refuse to issue a certificate certifying an event or occurrence to have been an Act of Terrorism, and such refusal is upheld by the decision of a validly constituted Tribunal, this Certificate to the Policy amends the insurance by the Policy as follows:

- 1 The Exclusion in respect of Terrorism in the Policy shall not apply in respect of such event or occurrence, but
- 2 The Policy will not cover **damage** or **business interruption** directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with biological, chemical or nuclear pollution or contamination

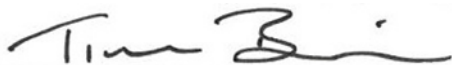
Save for 1 and 2 above the terms definitions exclusions provisions and conditions of the Policy shall apply.

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### Endorsements

Signed on behalf of Zurich Insurance Company Ltd (Authorised Insurer).

Signature

A handwritten signature in black ink that reads 'Tim Bailey'.

Tim Bailey  
Chief Executive Officer of Zurich Insurance Company Ltd, UK Branch

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