
Competitive pricing

We are proposing premiums shown in the table below

LTA Term*	Price proposed (including all applicable taxes)
1 Year	£18,778.34
3 Year	£17,190.14

* You may choose to enter a Long Term Agreement with us, this would reduce the price of your policy over the life of the agreement [REDACTED].

2. Next steps

It is important that you **carefully read the attached document your 'Local Council Policy Schedule'** and check that the facts we have about you are correct and that we have included all the covers that you want. Please call us if you have any questions or need to make changes.

Once you are happy with the Schedule, all your organisation needs to do to purchase your policy is send us an acceptance email.

3. The cost of this policy

The cost of this policy is £18,778.34 (including taxes, based on a 1 year agreement).

This is made up of £16,706.58 for your policy, £1,904.33 Insurance Premium Tax (at the prevailing rate, which is levied on insurance policies) and £167.43 VAT

This quotation is valid for 90 days from the quotation date specified on the front cover of this proposal.

4. Long Term Agreement

You may choose to set up a Long Term Agreement (LTA) with us. This means that you commit to keep your policy with us for the period of the LTA and in return you receive the discount detailed in the pricing table.

An LTA will also freeze the rates which we apply to your sums insured or indemnity levels in order to calculate your annual premium. So, if we raise rates during your LTA, the rise won't apply to your premium.

Please note, this doesn't mean that your premium will not rise over the period of the LTA. It would rise if:

- a) Your sums insured increase

We will index-link your sums insured.

- b) Your levels of indemnity increase

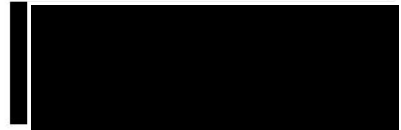
Again, this may be necessary to ensure that your policy is giving you the appropriate level of protection.

- c) Your claims history is poor

If this did occur, you would have the option to exit the LTA.

The following lines of cover are not subject to LTA rate freezes: Engineering, Legal Expenses and Terrorism.

Do please contact us if you have any questions or would like to set up an LTA.



Lines of Cover applying

Part A – Material damage

Table Headings

Contents (a)	Furniture, fixtures, fittings and tenants improvements
Contents (b)	Other contents and consumable stock not specified below including printed books and unused stationery
Contents (c)	Computer equipment, other office equipment and sports equipment
Contents (d)	Televisions, audio-visual and photographic equipment (excluding videos), beer, wine, spirits, tools and gardening equipment
Contents (e)	Tobacco
Contents (f)	Camcorders, videos and gaming machines
Contents (g)	Civic Regalia

Sums Insured

Premises Address	Buildings Sum Insured	Loss of Rent	Contents (a)	Contents (b)	Contents (c)	Contents (d)	Contents (e)	Contents (f)	Contents (g)
1. The Guildhall, Address, 12 Lower Fore Street, Saltash, Cornwall, PL12 6JX	£2,226,991.02	£9,000.00	£43,731.75	£0.00	£44,452.26	£0.00	£0.00	£0.00	£39,756.14
2. Heritage Centre, Address, 15-17 Lower Fore Street, Saltash, Cornwall, PL12 6JX	£751,626.07	N/A	£11,337.13	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
3. Maurice Huggins Room, Address, Callington Road, Saltash, Cornwall, PL12 6LA	£211,145.84	N/A	£6,626.03	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
4. Caretakers Building, Address, Church Town Cemetery, Saltash, Cornwall, PL12 4AR	£83,661.56	N/A	£1,325.21	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
5. Saltash Library, Address, Saltash Library, Callington Road, Saltash, Cornwall,	£2,629,363.28	N/A	£13,490.59	£165,465.05	£66,260.24	£0.00	£0.00	£0.00	£0.00



PL12 6DX									
6. Longstone Depot, Address, Glebe Avenue, Callington Road, Saltash, Cornwall, PL12 6DN	£593,598.68	N/A	£18,012.49	£0.00	£3,859.82	£0.00	£0.00	£0.00	£0.00
7. Saltash Station Building, Address, Station Road, Saltash, Cornwall, PL12 4DY	£962,771.91	£24,000.00	£15,750.00	£0.00	£0.00	£5,250.00	£0.00	£0.00	£0.00
8. Waterside Toilets, Address, Old Ferry Road, Saltash, Cornwall, PL12 6BJ	£205,834.00	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
9. Toilet Block, Address, Alexandra Square, Saltash, Cornwall, PL12 6AN	£130,140.20	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
10. Toilet Block, Address, Longstone Park, Saltash, Cornwall, PL12 6EU	£137,760.02	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
11. Toilet Block, Address, Belle Vue Road, Saltash, Cornwall, PL12 6ES	£96,941.18	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
12. Toilet Block, Address, Churchtown Cemetery, Off Farm Lane, Saltash, Cornwall, PL12 4AR	£79,677.68	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
13. The Cornish Cross, Address, Elwell Woods, Saltash, Cornwall, PL12 6EG	£480,020.93	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
14. St Stephens Cemetery -	£384,960.04	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00



Boundary Wall, Address, St. Stephens Road, St. Stephens, Saltash, Cornwall, PL12 4AP									
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For Premises: 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14

Insured Perils applicable to Material Damage : 1-13, 15 & 16

Excesses Applicable to Premises 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13 & 14

The following Excesses apply to each and every loss arising in respect of each and every separate premises:

Accidental Damage	£250
Theft	£250
Riot civil commotion and Malicious Persons	£250
Storm or Flood	£250
Escape of Water	£250
Falling Trees or Branches	£250

Variable contents excess active:

Premises	Contents	Excess
Premises 1: 12 Lower Fore Street, Saltash, Cornwall, PL12 6JX	Office, Computer and Sports Equipment	£250
Premises 1: 12 Lower Fore Street, Saltash, Cornwall, PL12 6JX	Furniture, Fixtures & Fittings	£250
Premises 1: 12 Lower Fore Street, Saltash, Cornwall, PL12 6JX	Civic Regalia	£250
Premises 2: 15-17 Lower Fore Street, Saltash, Cornwall, PL12 6JX	Furniture, Fixtures & Fittings	£250
Premises 3: Callington Road, Saltash, Cornwall, PL12 6LA	Furniture, Fixtures & Fittings	£250
Premises 4: Church Town Cemetery, Saltash, Cornwall, PL12 4AR	Furniture, Fixtures & Fittings	£250
Premises 5: Saltash Library, Callington Road, Saltash, Cornwall, PL12 6DX	Furniture, Fixtures & Fittings	£250
Premises 5: Saltash Library, Callington Road, Saltash, Cornwall, PL12 6DX	Stock & Other Unspecified Contents	£250
Premises 5: Saltash Library, Callington Road, Saltash, Cornwall, PL12 6DX	Office, Computer and Sports Equipment	£250
Premises 6: Glebe Avenue,	Furniture, Fixtures & Fittings	£250





Callington Road, Saltash, Cornwall, PL12 6DN		
Premises 6: Glebe Avenue, Callington Road, Saltash, Cornwall, PL12 6DN	Office, Computer and Sports Equipment	£250
Premises 7: Station Road, Saltash, Cornwall, PL12 4DY	Furniture, Fixtures & Fittings	£250
Premises 7: Station Road, Saltash, Cornwall, PL12 4DY	A/V, Photographic, Gardening Equipment	£250

Operative Endorsements: 1, 2, 3, 5, 6, 7, 8 & 9 (please refer to the Endorsement section of the policy wording)





Part B – Business interruption

Premises Address	Additional Expenditure	Indemnity Period (Months)	Loss of Data	Indemnity Period (Months)	Loss of Gross Revenue	Indemnity Period (Months)
12 Lower Fore Street, Saltash, Cornwall, PL12 6JX	£250,000	36	N/A		£10,000	36
Station Road, Saltash, Cornwall, PL12 4DY	N/A		N/A		N/A	

For Premises: 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14
Insured Perils applicable to Business Interruption : 1-13, 15 & 16

Operative Endorsements:

None





Part C – All risks

Table Headings

Contents (a)	Furniture, fixtures, fittings and tenants improvements
Contents (b)	Other Contents and consumable stock not specified below including printed books and unused stationery
Contents (c)	Computer Equipment, other office equipment and sports equipment
Contents (d)	Televisions, audio-visual and photographic equipment (excluding videos), beer, wine, spirits, tools and gardening equipment
Contents (e)	Tobacco
Contents (f)	Camcorders, videos and gaming machines
Contents (g)	Civic Regalia

Additional Items:

Where no premises address is shown, the item is not based at one location and cover is provided anywhere within the **territorial limits**.

Item Description	Sum Insured	Excess
Prefab Shed	£18,705.26	£250
Portacabin & Contents	£12,531.14	£250
Street Furniture	£101,438.24	£250
Watering Station	£6,541.21	£250
Gates, Fences & Walls	£66,260.24	£250
Ferry Sculpture	£50,943.51	£250
Play Equipment	£267,750.00	£250
Talking Bench	£16,853.96	£250
Civic Regalia	£865,131.30	£250
Garden & Maintenance Machinery/Tools & Associated Equipment	£66,260.24	£250
Market Equipment	£2,353.56	£250
Laptops & Portable Electronic Equipment	£8,489.25	£250
Christmas Lights & Waterfront Lighting	£13,252.05	£250
Bunting	£2,650.41	£250
Display Cabinet	£3,202.89	£250
Model of Cornish Cross	£6,626.03	£250
IT Equipment including Laptops for use at home	£1,994.24	£250
Sanitising Equipment	£1,929.91	£250
BT Phone Box at Saltash Railway Station	£6,245.66	£250
12 speakers to be installed in Fore Street, Saltash and the associated equipment which will be kept at the Guildhall	£7,457.32	£250
Metal Work Bench in Fore Street	£10,914.75	£250

The excess stated applies to each and every loss.

Operative Endorsements: 1, 2, 3 & 7 (please refer to the Endorsement section of the policy wording)





Part D – Money

	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	£5,000
(b) in the private residence of any member or employee	£500
(c) in the premises	
(i) in the custody of or under the actual supervision of any member or employee	£5,000
(ii) in locked safes or strongrooms	£5,000
(iii) in locked receptacles other than safes or strongrooms	£500

Excess: £50 each and every loss

Personal Accident Assault Limits: Stated in Section 3(c) of the policy wording

Operative Endorsements:

1.In respect of **Section 1 – Special Definitions**, the definition of Person Insured is extended to include any person between the ages of 16 and 90.





Part E – Public liability

Limit of Indemnity: £15,000,000

Operative Endorsements: None



Part F – Hirers' liability

Limit of Indemnity: £2,000,000

Excess: £100 each and every claim for damage to the premises or contents caused other than by fire or explosion

Operative Endorsements

None

Part G – Employers liability

Limit of Indemnity: £10,000,000

Operative Endorsements:

None





Part H – Libel and slander

Sum Insured £500,000

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

Operative Endorsements

None



Part I – Motor vehicles

Additional Cover : Section 25

T. Continuing Hire Charges	Not Operative
U. Occasional Business Use	Not Operative
V. Loss of No Claim Discount/Excess	Operative
W. Hiring Charges	Not Operative
X. Termination Charges	Not Operative

Operative Endorsements:

None

Part J – Motor legal expenses and uninsured loss recovery

Limit of Indemnity:	£100,000 per insured incident
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Operative Endorsements:

None





Part K – Inspection contract

Service: Inspections of each item of Plant described in the Plant Specification under Contract Number EI2720862187.

Operative Endorsements:

None

Part L – Plant protection

Cover: As described in the Plant Specification by means of cover codes as defined in Section 2 in respect of each item of plant

Limits of Indemnity

Section 2 Insured Damage to Plant	£500,000
Section 2.7 Own Surrounding Property Damage	£500,000

Excess: £100 each and every loss

Operative Endorsements:

None





Part N – Fidelity guarantee

Persons Guaranteed:
All **members** and **employees**

Sum Guaranteed
£5,000,000

Excess: £100 each and every loss

Operative Endorsements:

None

Part O – Personal accident

The cover		
Category:	Insured Persons:	Operative Time:
A	Employees	Engaged in Usual Occupation including Journeys and whilst commuting directly between place of residence and usual place of business
B	member	Engaged in the business including undertaking Journeys and whilst commuting directly between place of residence and usual place of business
C	volunteer	Engaged in the business including undertaking Journeys and whilst commuting directly between place of residence and usual place of business
D	key personnel as follows: Clerk, Finance Officer	24 hours per day engaged in any activity worldwide not excluded from this cover.

Excesses	
Excesses:	Not applicable

Table of benefits				
Benefit:	Category:			
	A	B	C	D
1. Death	£100,000.00	£100,000.00	£100,000.00	£100,000
2. Loss of Limb (one or more) and/or Loss of Sight (in one or both eyes)	£100,000.00	£100,000.00	£100,000.00	£100,000
3A. Total Loss of Hearing (in both ears) and/or Total Loss of Speech	£100,000.00	£100,000.00	£100,000.00	£100,000
3B. Total Loss of Hearing in one ear	25% of 3A	25% of 3A	25% of 3A	25% of 3A
4. Permanent Total Disablement	£100,000.00	£100,000.00	£100,000.00	£100,000



5. Permanent Partial Disablement	See section 2.16	See section 2.16	See section 2.16	See section 2.16
6. Paraplegia	£75,000	£75,000	£75,000	£75,000
7. Quadriplegia	£125,000	£125,000	£125,000	£125,000
8. Temporary Total Disablement	£400.00 per week	£400.00 per week	£400.00 per week	£500 per week for up to 10 weeks and £100 per week thereafter
9. Temporary Partial Disablement	50% of 8 or Nil	50% of 8 or Nil	50% of 8 or Nil	50% of 8 or Nil
Benefit Period – temporary disablement	104 weeks	104 weeks	104 weeks	104 weeks
Deferment Period – temporary disablement	0 days	0 days	0 days	0 days
Operative endorsements				
Endorsement title:	Endorsement wording:			
1	Special Exclusion 2 of Section 3 is inoperative provided always that the insurer will not make any payment of any benefit or in respect of any expense or loss arising from any Person Insured who has attained the age of 90 years unless such expense or loss arises during the period of insurance during which the Person Insured attains the age of 90			
2	Key Personnel Cover Extension. The following activities are excluded: a) motor cycling b) racing of any kind other than on foot c) winter sports other than skiing or snowboarding in the United Kingdom on a dry ski slope or within a snow dome, skating or curling d) aerial pursuits including but not limited to ballooning, bungee-jumping, gliding, hang-gliding, micro lighting, parachuting, paragliding or parascending e) jet skiing or white water rafting f) mountaineering or rock climbing using ropes or guides g) hiking, trekking or mountaineering above 3,000 metres h) caving using caving equipment i) diving using external breathing apparatus			



Part P – Legal expenses

Insured Incidents:

1. Employment Disputes and Compensation Awards	Operative
2. Legal Defence	Operative
3. Statutory Licence Appeal	Operative
4. Contract Disputes	Operative
5. Debt Recovery	Operative
6. Property Protection and Bodily Injury	Operative
7. Tax Protection	Operative

Limit of Indemnity:	£200,000
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Operative Endorsements: None

