Appendix A

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

Select for Local Councils Policy Schedule

This insurance policy, which meets your demands and needs, has been based on the latest information obtained from you. The Policy, the Policy Schedule, any Certificates of Insurance and Endorsements form one document and should be read together. This Schedule replaces any previous Schedule.

Policy Number	YLL-2720862183
Insured	Saltash Town Council
Business	Parish / Town Council
Period of Insurance	
From	10th October 2026
To	09th October 2027

and any other period for which cover has been agreed.

Renewal Premium	£ 16,874.56

Premiums are inclusive of Insurance Premium Tax and/or VAT as appropriate.

Schedule Number	176804075
Long term agreement active until	10th October 2028
Preparation Date	24th September 2026
Prepared by	Mr Jonathan Meiseles
Policy Form Reference	MLAACI11

Policy Cover Declaration:
You, the Insured, are not aware of any known losses or events that could give rise to a claim, or circumstances that would be prejudicial to us, the Insurer, should the basis of cover on the below given insurance product (s) be changed.

This is important information, please read it carefully and check that the facts given about you are correct and that we have included all the covers that you require. We are unable to give you advice so it is your responsibility to check the cover is correct for your organisation.

Statement of Fact

If you provide services or activities to children, or adults who are in need of care and support and therefore may be unable to protect themselves against abuse or neglect:

- Your organisation has not had any third-party inspections with a grading of Inadequate, Requires Urgent Improvement, Weak or Unsatisfactory
- You have in place a written safeguarding policy and accompanying procedures that clearly set out the actions to take in response to child and vulnerable adult abuse
- You carry out safer recruitment and selection processes that include the seeking of appropriate criminal records checks, alongside a renewal and update process
- All Employees and **volunteers** engaged in regulated activity and/or activity that brings them into contact with children or vulnerable adults receive safeguarding awareness training including refresher training
- You have one or more designated practitioners for safeguarding to support other practitioners in the organisation to recognise and respond to concerns about Abuse
- You retain employment records, safeguarding checks, safeguarding policies and procedures and safeguarding records for at least the prevailing regulatory best practice period.

If you provide services or activities to children, or adults who are in need of care and support and therefore may be unable to protect themselves against abuse or neglect, and you become non-compliant with any of the above statements, you must tell us, as it may affect your ability to claim under this policy.

Important information

Taking reasonable care

We require that you take reasonable care in managing your activities. Where appropriate this requires you to do the following:

- Keep written risk assessments for your key activities
- Keep written records of your staff and volunteer training. For example, manual handling training, or for use of tools and machinery
- Abide by any rules, guidelines or advice that is given to you by any relevant authority, such as a Local Authority, or the Health and Safety Executive

We want you to be confident about your insurance and understand what is required of you. Please contact us if you have any questions relating to the above.

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, 12 Lower Fore Street, Saltash, Cornwall, PL12 6JX	£2,405,887.68	£9,000.00	£45,918.34	£0.00	£30,000.00	£0.00	£0.00	£0.00	£41,743.95
2. Heritage Centre, 15-17 Lower Fore Street, Saltash, Cornwall, PL12 6JX	£789,207.37	N/A	£11,903.99	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
3. Maurice Huggins Room, Callington Road, Saltash, Cornwall, PL12 6LA	£270,087.80	N/A	£6,957.33	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
4. Caretakers Building, Church Town Cemetery, Saltash, Cornwall, PL12 4AR	£87,844.64	N/A	£1,391.47	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
5. Saltash Library, Saltash Library, Callington Road, Saltash, Cornwall, PL12 6DX	£2,100,000.00	N/A	£14,165.12	£173,738.30	£69,573.25	£0.00	£0.00	£0.00	£0.00

6. Longstone Depot, Glebe Avenue, Callington Road, Saltash, Cornwall, PL12 6DN	£0.00	N/A	£18,913.11	£0.00	£4,052.81	£0.00	£0.00	£0.00	£0.00
7. Saltash Station Building, Station Road, Saltash, Cornwall, PL12 4DY	£1,157,796.51	£24,000.00	£16,537.50	£0.00	£0.00	£5,512.50	£0.00	£0.00	£0.00
8. Waterside Toilets, Old Ferry Road, Saltash, Cornwall, PL12 6BJ	£216,125.70	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
9. Toilet Block, Alexandra Square, Saltash, Cornwall, PL12 6AN	£136,647.21	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
10. Toilet Block, Longstone Park, Saltash, Cornwall, PL12 6EU	£162,679.79	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
11. Toilet Block, Belle Vue Road, Saltash, Cornwall, PL12 6ES	£101,788.24	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
12. Toilet Block, Churchtown Cemetery, Off Farm Lane, Saltash, Cornwall, PL12 4AR	£136,992.68	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
13. The Cornish Cross, Elwell Woods, Saltash, Cornwall, PL12 6EG	£601,934.76	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
14. St Stephens Cemetery - Boundary Wall, St Stephens Road, St. Stephens, Saltash,	£105,000.00	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

Cornwall, PL12 4AP									

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, 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

Excesses Applicable to Premises 6
The following Excesses apply to each and every loss arising in respect of each and every separate premises:

Accidental Damage	£100
Theft	£100
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,	Stock & Other Unspecified Contents	£250

Cornwall, PL12 6DX		
Premises 5: Saltash Library, Callington Road, Saltash, Cornwall, PL12 6DX	Office, Computer and Sports Equipment	£250
Premises 6: Glebe Avenue, Callington Road, Saltash, Cornwall, PL12 6DN	Furniture, Fixtures & Fittings	£250
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)

10 Contract Works Contract works at The Guildhall

In respect of the property at The Guildhall 12 Lower Fore Street, Saltash, Cornwall, PL12 6JX, insured under Part A Material Damage, the following clause is added to Section 3 - Additional Covers under Part A Material Damage:
a) In respect of refurbishment work and extensions to existing structures Part A includes **damage** or **consequential loss** in respect of **property** or structures in the course of construction or erection and materials or supplies in connection with all such property in course of construction or erection.
b) the interest of the contractor Goodrich Kelly Construction in the **buildings** as a joint insured is hereby noted insofar and to the extent that it is required under contract.
The insurer's liability in respect of a) is restricted to £75,000.00 and cover will only apply where more specific insurance is not in force.
This endorsement applies for the period 7th April 2026 to 10th July /2026 only.

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	£19,640.52	£250
Portacabin & Contents	£13,157.70	£250
Street Furniture	£106,510.15	£250
Watering Station	£6,868.27	£250
Gates, Fences & Walls	£69,573.25	£250
Ferry Sculpture	£53,490.69	£250
Play Equipment	£281,137.50	£250
Talking Bench	£17,696.66	£250
Civic Regalia	£908,387.87	£250
Garden & Maintenance Machinery/Tools & Associated Equipment	£69,573.25	£250
Market Equipment	£2,471.24	£250
Laptops & Portable Electronic Equipment	£12,000.00	£250
Christmas Lights & Waterfront Lighting	£13,914.65	£250
Display Cabinet	£3,363.03	£250
Model of Cornish Cross	£6,957.33	£250
IT Equipment including Laptops for use at home	£2,093.95	£250
Sanitising Equipment	£2,026.41	£250
BT Phone Box at Saltash Railway Station	£6,557.94	£250
12 speakers to be installed in Fore Street, Saltash and the associated equipment which will be kept at the Guildhall	£7,830.19	£250
Metal Work Bench in Fore Street	£11,460.49	£250
Mayoral tricon hat with gold embroidery on loan	£525.00	£250
Invictus CCTV camera's x 6	£26,898.00	£250
War Memorial benches made from granite x 2	£14,540.00	£250
Xmas Lights	£28,000.00	£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

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
6A. Hemiplegia	£125,000	£125,000	£125,000	£125,000
6B. Paraplegia	£125,000	£125,000	£125,000	£125,000
7A. Quadplegia	£250,000	£250,000	£250,000	£250,000
7B. Triplegia	£200,000	£200,000	£200,000	£200,000
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

Operative Endorsements: None

General Notes

1. Fair presentation of the risk

The **insured** must make a fair presentation of the risk to the **insurer** at inception, renewal and variation of the **insured's** policy. This means that the **insured** must tell the **insurer** about all facts and circumstances which may be material to the risks covered by the policy in a clear and accessible manner and that the **insured** must not misrepresent any material facts. A material fact is one which would influence the acceptance or assessment of the risk. If the insured has any doubt about facts considered material, it is in the insured's interest to disclose them to the insurer.

Please check that all of the information recorded in this document is correct. If there are any inaccuracies or omissions, please inform the **insurer** immediately. Failure to make a fair presentation of the risk could result in the policy being avoided, written on different terms and/or a higher premium being charged, depending on the circumstances surrounding the failure to present the risk fairly.

2. Cancellation

All insurance policies run for a fixed period. The **insured** can terminate an insurance contract verbally or in writing at any time. No refunds are due for any unused period of cover outside of the 'cooling-off period' for customers or following initiation for organisations and businesses.

The **insurer** may cancel the policy by giving 30 days' notice in writing. In such an event the insured will be entitled to a return of premium in respect of the unexpired portion of the period of insurance.

3. Bonus and fee structure

Employees and businesses who carry out work for ZIC UK are remunerated in various different ways for selling insurance contracts. Employees receive a basic salary and also receive a bonus based on a number of factors, including the achievement of sales and quality targets. Businesses which work for the **insurer** on an outsourced basis receive a fee and also additional payments based on a number of factors, including the achievement of sales and quality targets.

ARAG Head and Registered Office
ARAG Legal Expenses Insurance Company Limited, Unit 4a, Greenway Court, Bedwas, Caerphilly, CF83 8DW
Registered in England and Wales | Company Number 103274 Website: www.arag.co.uk
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