

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. Old Mortuary Cemetery, Address, Cemetery Road, St. Neots, Cambridgeshire, PE19 2BX	£89,701.35	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
2. The Gate Lodge, Address, St Neots Cemetery, St. Neots, Cambridgeshire, PE19 2BX	£358,711.95	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
3. St Neots Museum, Address, 8 New Street, St. Neots, Cambridgeshire, PE19 1AE	£1,910,081.25	N/A	£0.00	£0.00	£1,037.23	£0.00	£0.00	£0.00	£0.00
4. Eaton Centre, Address, The Maltings, Eaton Socon, St. Neots, Cambridgeshire, PE19 8ES	£2,600,285.77	N/A	£43,050.00	£0.00	£15,750.00	£0.00	£0.00	£0.00	£0.00
5. The Cage, Address, School Lane, Eaton	£97,510.74	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

Socon, St. Neots, Cambridgeshire, PE19 8HN									
6. Ex Service Club Building, Address, 20 School Lane, Eaton Socon, St. Neots, Cambridgeshire, PE19 8GW	£1,389,150.00	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
7. Steven Van De Kerkhove Building, Address, Cemetery Road, St. Neots, Cambridgeshire, PE19 2BX	£277,830.00	N/A	£21,000.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
8. Public Toilets and Volunteer Centre, Address, 6a South Street, St. Neots, Cambridgeshire, PE19 2BW	£312,558.75	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
9. Old Mortuary, Address, Eaton Socon Cemetery, Off Little End Road, Eaton Socon, St. Neots, Cambridgeshire, PE19 8GE	£156,279.38	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
10. St Johns Ambulance Building, Address, Cemetery Road, St. Neots, Cambridgeshire, PE19 2BX	£277,830.00	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

For Premises: 1, 2, 3, 4, 5, 6, 7, 8, 9, 10

Insured Perils applicable to Material Damage: 1-16

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

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
Subsidence	£1,000

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)
All Premises	£80,000	24	N/A		£600,000	24

For Premises: 1, 2, 3, 4, 5, 6, 7, 8, 9, 10

Insured Perils applicable to Business Interruption: 1-16

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

Item Description	Premises Address (if applicable)	Sum Insured	Excess
Contents (a)	12 Levellers Lane, St. Neots, Cambridgeshire, PE19 2JL	£3,150.00	£100
Contents (a)	5-7 New Street, St. Neots, Cambridgeshire, PE19 1AE	£57,750.00	£100
Contents (c)	12 Levellers Lane, St. Neots, Cambridgeshire, PE19 2JL	£924.47	£100
Contents (c)	5-7 New Street, St. Neots, Cambridgeshire, PE19 1AE	£10,500.00	£100
Contents (d)	5-7 New Street, St. Neots, Cambridgeshire, PE19 1AE	£1,050.00	£100

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
Network Computer System	£4,200.00	£100
Firesafe Cabinet x 3	£3,577.07	£100
Franking Machine	£2,762.35	£100
3 x Chains of Office	£14,264.71	£100
Photocopier	£11,637.34	£100
Christmas Lights (Electric Switches)	£2,100.00	£100
31 x Public Seats	£32,550.00	£100
Day Column	£114,994.25	£100
Bus Shelter Great North Road	£4,200.00	£100
Bus Shelter Potton Road	£4,241.51	£100
Wooden Village Sign Eaton Socon Green	£4,121.34	£100
Notice Boards	£31,500.00	£100
Wooden Village Sign Eynesbury Shelter Eaton	£4,121.34	£100
Wooden Bus Shelter Eaton Socon Green	£15,750.00	£100
Bus Shelter Andrew Road	£4,121.34	£100
Wooden Town Sign Jubilee Gardens	£4,121.34	£100

Wooden Village Sign Eaton Ford Green	£4,121.34	£100
2 x Bateson 1064 Tandem Axle General Purpose Trailer	£7,499.37	£100
Playground Equipment Nelson Road	£37,800.00	£100
Play Equipment Swift Close	£13,400.81	£100
Playground Equipment Ackerman Street	£63,899.98	£100
Bus Shelter -Stanfield Road	£2,588.52	£100
Bus Shelters - Hewitts Gardens	£3,060.03	£100
Bus shelter - Monarch Road	£5,182.62	£100
Bus Shelter - Hardwick Road	£2,588.52	£100
Bus Shelter - Bushmead Road	£4,014.08	£100
Civic Regalia	£8,584.95	£100
Dukes Road Play Area and Equipment	£63,000.00	£100
Play Equipment Saxongate	£91,077.70	£100
Tools Mowers, Gardening and Outdoor Equipment	£123,480.12	£100
Millenium Clock	£8,242.66	£100
The Round House	£10,674.04	£100
Visual Aid	£4,078.82	£100
6 x Portable Staging Decks and Handrails	£10,060.18	£100
Play Equipment at Balmoral Way	£25,551.26	£100
Bushmead Road Play Equipment	£84,000.00	£100
2 New Bus Shelters Queens Road	£7,477.08	£100
Play Equipment - Brickhills	£168,000.00	£100
Play Equipment - Riversmead	£85,826.32	£100
Play Equipment Shady Walk	£50,692.86	£100
Pontoon Dock	£38,762.99	£100
Kubota Digger	£24,804.27	£100
Wood Chipper	£21,795.24	£100
Plant Trailer	£4,026.02	£100
Tipping Trailer	£11,272.84	£100
2 Small Trailer	£3,577.07	£100
Duck Lane MUGA	£96,624.35	£100
Chamberlain Way Play Equipment	£36,750.00	£100
Monarch Road Youth Shelter	£8,052.04	£100
Town Crier's Uniform	£5,710.57	£100
Audio System	£16,538.20	£100
CCTV	£22,769.43	£100
WW1 Bench	£2,961.54	£100
Heritage Noticeboards	£3,904.19	£100
Jubilee Mosaic	£15,339.00	£100
11 Laptops	£11,446.60	£100
Mobile phones x 16	£6,438.72	£100
4 new bus shelters (High Street and Market Place)	£32,201.42	£100
Bevington Way Play Equipment	£24,324.02	£100
Western H250PW Waterer x 2	£7,869.54	£100

Memorial Garden Water Feature , pump and solar unit	£5,250.00	£100
Mace	£8,584.95	£100
8 Defibrillators	£10,539.90	£100
Stock & Other Unspecified Items at 5-7 New Street, PE19 1AE and the Red Cross Building	£10,500.00	£100
2 Containers at Eaton Centre including contents	£28,350.00	£100
Monitors x 11	£3,150.00	£100
Memorial benches x 35	£36,750.00	£100
Sydney Banks Gym Equipment	£26,250.00	£100

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	£10,000
(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	£10,000
(ii) in locked safes or strongrooms	£10,000
(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 £250,000

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

Operative Endorsements

None

Part I – Motor vehicles

Insured Vehicle:	All as described in	Cover: Section 23
Persons Entitled to Drive:	the Certificate of	
Limitation as to Use:	Motor Insurance	A. Comprehensive

Excess : Section 23

Amount	Description
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£ 150	Accidental Damage , Fire , Theft , Windscreen , Theft total loss
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£ Nil	Third party
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Additional to any other **excess** which applies

Repair Limit: £Nil Section 12	Damage to Property Limit: £5,000,000 Applicable to any Commercial Vehicle, Minibus, Agricultural Vehicle and Special Type £50,000,000 Applicable to any Private Motor Car
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Personal Effects Limit: £150 Section 13	Medical Expenses Limit: £250 Section 14
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Additional Cover : Section 25

T. Continuing Hire Charges	Not Operative
U. Occasional Business Use	Not Operative
V. Loss of No Claim Discount/Excess	Not 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 EI-272003-4407.

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
£2,000,000

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: Town Clerk, Deputy Town Clerk, Town Development Manager, Community Centres Manager, Operations Manager, Responsible 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	3.00 times annual earnings	£50,000.00	£50,000.00	£100,000

2. Loss of Limb (one or more) and/or Loss of Sight (in one or both eyes)	3.00 times annual earnings	£50,000.00	£50,000.00	£100,000
3A. Total Loss of Hearing (in both ears) and/or Total Loss of Speech	3.00 times annual earnings	£50,000.00	£50,000.00	£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	3.00 times annual earnings	£50,000.00	£50,000.00	£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 if 1 is £50,000 or more, otherwise £Nil	£75,000	£75,000	£75,000
7. Quadriplegia	£125,000 if 1 is £50,000 or more, otherwise £Nil	£125,000	£125,000	£125,000
8. Temporary Total Disablement	1.00 times weekly earnings	£200.00 per week	£200.00 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 0	104 weeks 0	104 weeks 0
Deferment Period – temporary disablement	0 days	days	days	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	<p>Key Personnel Cover Extension.</p> <p>The following activities are excluded:</p> <p>a) motor cycling b) racing of any kind other than on foot c) winter sports other than skiing or snowboarding in the United</p>			

	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
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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