

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 |

| Premises Address | Buildings Sum Insured | Loss of Rent | Sums Insured | | | | | | |
|------------------------------------------------------------------------------------------|-----------------------|--------------|--------------|----------|------------|--------------|--------------|--------------|--------------|
| | | | Contents (a) | Contents | | 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

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| 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 unti | £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 | |

Excess : Section 23

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

| | | |
|----------------------------------------------|------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Repair Limit: Section 12 | £Nil | 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 |
| Personal Effects Limit: Section 13 | £150 | Medical Expenses Limit: £250 Section 14 |

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> <ul style="list-style-type: none"> a) motor cycling b) racing of any kind other than on foot c) winter sports other than skiing or snowboarding in the United |

| | |
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| | <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</p> |
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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