

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 Old Monastery, Address, The Old Monastery, Windhill, Bishop's Stortford, Hertfordshire, CM23 2ND	£1,533,333.33	N/A	£52,847.29	£21,138.92	£31,708.36	£0.00	£0.00	£0.00	£0.00
2. Cemetery lodge & Chapel inc Outbuildings, Address, Cemetery lodge & Chapel, Bishops Stortford, CM23 3SU	£1,254,166.66	N/A	£15,651.38	£154,832.64	£1,565.15	£0.00	£0.00	£0.00	£0.00
3. Markwell Pavilion & Elsie Barrett, Address, Markwell Pavilion & Elsie Barrett, The Causeway, Bishop's Stortford, Hertfordshire, CM23 2EL	£789,114.86	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
4. Paddling Pool & Pumphouse inc Outbuildings, Address, Paddling Pool & Pumphouse inc Outbuildings, Bishops Stortford, CM23 3SU	£175,000.00	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

5. Toilet Block at Market Square, Address, Market Square, Bishop's Stortford, Hertfordshire, CM23 3UU	£158,333.33	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
6. Apton Day Center, Address, Apton Centre, 22A Apton Road, Bishop's Stortford, Hertfordshire, CM23 3SN	£591,666.66	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
7. 2 Market Square, Address, 2 Market Square, Bishop's Stortford, Hertfordshire, CM23 3UZ	£470,833.33	N/A	£8,807.89	£7,046.30	£4,403.94	£0.00	£0.00	£0.00	£0.00
8. Address, Bishop's Park Community Centre, 2 Bishops Park Centre, Lancaster Way, Bishop's Stortford, Hertfordshire, CM23 4DA	£1,133,333.33	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
9. Address, Havers Community Centre, 1 Knights Row, Waytemore Road, Bishop's Stortford, Hertfordshire, CM23 3GR	£454,166.66	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
10. Address, St Michael's Mead Community Centre, Turners Crescent, Bishop's Stortford, Hertfordshire, CM23 4FZ	£933,333.33	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

For Premises: 6

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

For Premises: 1, 2, 3, 4, 5, 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	£100,000	24	N/A		£180,000	24

For Premises: 6

Insured Perils applicable to Business Interruption : 1-13, 15 & 16

For Premises: 1, 2, 3, 4, 5, 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

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
Christmas Lights	£13,860.00	£1,000
Consort's Jewels	£2,358.47	£100
Mayor's Chain of Office	£12,030.61	£100
War Memorial	£49,125.08	£1,000
Play Equipment & Picnic Tables	£243,496.55	£1,000
6ft Red Brick Wall between Church & Monastery Park	£80,179.90	£1,000
Konica Minolta - Printer C658	£7,083.64	£100
Konica Minolta - Printer C3351	£911.86	£100
Konica Minolta - Printer C3351	£911.86	£100
Bandstand	£147,529.22	£1,000
Cemetery Wall along Cemetery Road	£74,163.99	£1,000

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	£250
(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	£250

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

Excess: £100 each and every claim in respect of Section 2(d)(ii)

Operative Endorsements:

1. Environmental Clean Up Costs. The following Special Definitions are added to Section 1:

Clean Up Costs

- a) Testing for or monitoring of Pollution or Contamination
- b) the costs of Remediation required by any Enforcing Authority to a standard reasonably achievable by the methods available at the time that such Remediation commences.

Remediation

Remedying the effects of Pollution or Contamination including primary, complementary and compensatory actions as specified in the Environmental Damage (Prevention and Remediation) Regulations 2009.

Enforcing Authority

Any government or statutory authority or body implementing or enforcing environmental protection legislation within the territorial limits.

Cover

With effect from 01 July 2009 or the inception of the policy if later, the **insurer** will indemnify the **insured** in respect of all sums including statutory debts that the **insured** is legally liable to pay in respect of Clean Up Costs arising from environmental damage caused by Pollution or Contamination where such liability arises under an environmental directive, statute or statutory instrument.

Provided always that:

- a) liability arises from Pollution or Contamination caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the Period of Insurance. All Pollution or Contamination which arises out of one incident shall be deemed to have occurred at the same time such incident takes place
- b) the **insurer's** liability under this Extension shall not exceed £1,000,000 for any one occurrence and in the aggregate in any one Period of Insurance and will be the maximum the insurer will pay inclusive all costs and expenses. This limit will form part of and not be in addition to the Limit of Indemnity stated in the Schedule
- c) immediate loss prevention or salvage action is taken and the appropriate authorities are notified

Exclusions

The **insurer** shall be under no liability:

1. in respect of Clean up Costs for **damage** to the **Insured's** land, premises, watercourse or body of water whether owned, leased, hired, tenanted or otherwise in the **insured's** care, custody or control
2. for **damage** connected with pre-existing contaminated property
3. for **damage** caused by a succession of several events where such individual event would not warrant immediate action
4. in respect of removal of any risk of an adverse effect on human health on the Insured's land, premises, watercourse or body of water whether owned, leased, hired, tenanted or otherwise in the **insured's** care, custody or control
5. in respect of costs in achieving an improvement or alteration in the condition of the land, atmosphere or any watercourse or body of water beyond that required under any relevant and applicable law or statutory enactment at the time Remediation commences
6. in respect of costs for prevention of imminent threat of environmental damage where such costs are incurred without there being Pollution or Contamination caused by a sudden, identifiable, unintended and unexpected incident
7. for **damage** resulting from an alteration to subterranean stores of groundwater or to flow patterns
8. in respect of costs for the reinstatement or reintroduction of flora or fauna
9. for **damage** caused deliberately or intentionally by the **insured** or where they have knowingly deviated from environmental protection rulings or where the **insured** has knowingly omitted to inspect, maintain or perform necessary repairs to plant or machinery for which they are responsible
10. in respect of fines or penalties of any kind
11. for **damage** caused by the ownership or operation on behalf of the **insured** of any mining operations or storage, treatment or disposal of waste or waste products other than caused by composting, purification or pre-treatment of waste water
12. for **damage** which is covered by a more specific insurance policy
13. for **damage** caused by persons aware of the defectiveness or harmfulness of products they have placed on the market or works or other services they have performed
14. for **damage** caused by disease in animals belonging to or kept or sold by the **insured**.

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
Persons Entitled to Drive:	the Certificate of
Limitation as to Use:	Motor Insurance

Cover: Section 22

A. Comprehensive

Excess : Section 23

Amount	Description
£ 150	Accidental Damage , Fire , Windscreen , Theft total loss
£ 250	Theft
£ Nil	Third party

Additional to any other Excess which applies

Age and Inexperienced Driver Excess: Section 11

(a)	Under 25 years	£150
(b)	Over 25 years inexperienced	£150

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

Personal Effects Limit: £150

Section 13

Medical Expenses Limit: £250

Section 14

Additional Cover : Section 25

U. Occasional Business Use
V. Loss of No Claim Discount/Excess

Not Operative
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 EL-272003-6797.

Operative Endorsements:

None

Part L – Plant Protection

Cover: As described in the Plant Specification by means of cover codes as defined in Section 12 in respect of each item of plant

Limits of Indemnity

Section 2(a) Insured Damage to Plant

£500,000

Section 2(b) 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

Cover is limited to £500,000 any one person and £2,000,000 any one incident.

Persons Insured:

Employees

Capital Sum		£100,000.00
Weekly Sum		£200.00
Cover	Sections 2 and 3 - Accident and Assault Cover	
Capital		5.00 times annual earnings
Weekly		1.00 times weekly earnings
Cover	Sections 2 and 3 - Accident and Assault Cover	

Volunteers

Capital Sum	£100,000.00
Weekly Sum	£200.00
Cover	Sections 2 and 3 - Accident and Assault Cover

Directors/Councillors

Capital Sum	£100,000.00
Weekly Sum	£200.00
Cover	Sections 2 and 3 - Accident and Assault Cover

Operative Endorsement:

1) Special Condition 4 of Section 5 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

Part P – Legal Expenses

Section:

3. Employment Disputes and Compensation Awards	Operative
4. Legal Defence	Operative
5. Property Protection and Bodily Injury	Operative
6. Tax Protection	Operative
7. Contract Disputes	Operative
8. Statutory Licence Protection	Operative

Limit of Indemnity: £200,000

Operative Endorsements

The following is also operative: Debt Recovery

Insured Incident

The **insurer** will negotiate for the **insured's** legal rights including enforcement of judgment to recover money and interest due from the sale or provision of goods or of services, provided always that:

- a) the amount of the debt exceeds £250 (incl VAT)
- b) the claim under this Part is made within 90 days of the money becoming due and payable
- c) the **insurer** has the right to select the method of enforcement, or to forego enforcing judgment if the **insurer** is not satisfied that there are, or will be, sufficient assets available to satisfy judgment.

Exceptions

We will not provide indemnity in respect of or arising from or relating to:

- a) any debt arising from an agreement entered into prior to the inception date of the indemnity provided by this section if the debt is due within the first 90 days of the indemnity provided by this section
- b) the recovery of money and interest due from another party where the other party intimates that a defence exists
- c) any claim relating to:
 - i) any settlement payable under an insurance policy
 - ii) any lease, licence or tenancy of land or buildings
 - iii) any motor vehicle owned by, or hired or leased to you other than agreements relating to the sale of motor vehicles where you are engaged in the business of selling motor vehicles
- d) any dispute which arises out of the purchase, hire, sale or provision of computer hardware, software, systems or services.

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-272003-6793
Reference Number:	TER-27T901-6031
Insurer(s):	Zurich Municipal
Insured:	Bishop's Stortford Town Council
Period of Insurance:	<i>From: 03/06/2024 To: 31/03/2025 Renewal: 01/04/2025</i>
Effective date:	<i>Date: 03/06/2024</i>

Effective Date: 03/06/2024

Premium:	£441.83
Insurance Premium Tax (IPT)	£53.02
Premium Inclusive of IPT:	£494.85

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:

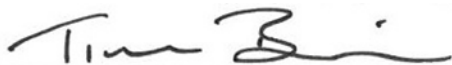
- 1 The Exclusion in respect of Terrorism in the Policy shall not apply in respect of such event or occurrence, but
- 2 The Policy will not cover **damage** or **business interruption** directly or indirectly caused by, contributed to by, resulting from, or arising out of or in connection with biological,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

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

Endorsements

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

Signature

A handwritten signature in black ink, appearing to read 'Tim Bailey'.

Tim Bailey

Chief Executive Officer of Zurich Insurance Company Ltd, UK Branch

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