To Whom It May Concern

Name of Insured: Lowestoft Town Council

This is to confirm that Lowestoft Town Council have in force with this Company until the policy expiry on 31st March 2020 insurance incorporating the following essential features:

Policy Number: YLL-2720842433
Renewal Date: 1st April 2020
Limits of Indemnity:
- Public Liability: £10,000,000 minimum* any one event
- Products Liability: £10,000,000 minimum* for all claims in the aggregate during and one period of insurance
- Pollution Liability: As per Products Liability
- Employers’ Liability: £10,000,000 any one event inclusive of costs

Official’s Indemnity: As below

*Please refer to your Policy Schedule for your exact Limit of Indemnity

Zurich’s Public Liability cover includes financial loss for your councillors. We indemnify them in respect of all sums which you may become legally liable to pay as damages and claimants costs and expenses for financial loss arising as a result of a negligent act or accidental error or omission, alleged or committed.

Whilst other insurers will offer separate officials indemnity; we feel our Public Liability cover offers a bespoke solution for the needs of Parish and Town Councils

Excess:
- Public Liability/Products Liability/Pollution Liability: £100 each and every claim in respect of Third Party Property Damage
- Employers’ Liability: Nil any one claim

Indemnity to Principals
Covers include a standard Indemnity to Principals Clause in respect of contractual obligations.

Full Policy
The policy documents should be referred to for details of full cover.
Certificate of Employers’ Liability Insurance

(Where required by regulation 5 of the Employers’ Liability (Compulsory Insurance) Regulations 2008 (the Regulations), a copy of this certificate must be displayed at all places where you employ persons covered by the policy or an electronic copy of the certificate must be retained and be reasonably accessible to each employee to whom it relates).

YLL-2720842433
Lowestoft Town Council
01/04/2019
31/03/2020

We hereby certify that subject to paragraph 2:

1. The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney (b)

2. (a) the minimum amount of cover provided by this policy is no less than £5 million (c)

Signed on behalf of Zurich Insurance plc (Authorised Insurer).
Signature

Tulsi Naidu
Chief Executive Officer of Zurich Insurance plc, UK Branch

Notes

(a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.

(b) Specify applicable law as provided for in regulation 4(6) of the Regulations.

(c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.