

Mrs Shona Bendix
Lowestoft Town Council
Hamilton House
Battery Green Road
Lowestoft
Suffolk
NR32 1DE

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-2720842433
Insured	Lowestoft Town Council
Business	Parish / Town Council
Period of Insurance	
From	01 st April 2024
To	31 st March 2025
and any other period for which cover has been agreed.	
Renewal Premium	£ 21,215.07

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

Schedule Number	127377720
Long term agreement active until	01 st April 2026
Preparation Date	29 th March 2024
Prepared by	Mr Jonathan Meiseles
Policy Form Reference	MLAACG08

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. NORTH DENES CARAVAN & CAMPING, Address, Whapload Road, Lowestoft, Suffolk, NR32 1XG	£680,078.56	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
2. Denes Oval including 2 cargo units, metal shelter, pavilion and public conveniences, Address, Whapload Road, Lowestoft, Suffolk, NR32 1XG	£300,344.18	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
3. Triangle Market including sails and public conveniences, Address, High Street, Lowestoft, Suffolk, NR32 1JB	£206,955.00	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
4. Sparrows Nest Park Entrance, Address, Whapload Road, Lowestoft, Suffolk, NR32 1XG	£96,579.00	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
5. Giardino Bar, Address, Whapload Road,	£586,372.50	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

Lowestoft, Suffolk, NR32 1XG									
6. Martello Coffee House/ Sparrows Nest Public Conveniences/RNPSA Museum/Europa Room/ War Memorial Museum, Address, Whapload Road, Lowestoft, Suffolk, NR32 1XG	£827,820.00	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
7. SPARROWS NEST BANDSTAND, Address, Whapload Road, Lowestoft, Suffolk, NR32 1XG	£206,955.00	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
8. Lowestoft and East Suffolk Maritime Museum, Address, Whapload Road, Lowestoft, Suffolk, NR32 1XG	£2,399,563.20	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
9. SPARROWS NEST BOWLS PAVILION, Address, Whapload Road, Lowestoft, Suffolk, NR32 1XG	£88,236.87	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
10. LOWESTOFT TOWN HALL, Address, High Street, Lowestoft, Suffolk, NR32 1HU	£7,127,758.82	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
11. BELLE VUE PARK LODGE, Address, Yarmouth Road, Lowestoft, Suffolk, NR32 4AW	£275,940.00	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
12. Kensington Gardens Public Conveniences near lake, Address, Kirkley Cliff Road, Lowestoft, Suffolk, NR33 0HY	£68,985.00	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
13. The Gardens Tearooms including	£344,925.00	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

Public Conveniences, Address, Kirkley Cliff Road, Lowestoft, Suffolk, NR33 0HY									
14. Kirkley Fen Public Conveniences, Address, Southwell Road, Lowestoft, Suffolk, NR33 0RZ	£68,985.00	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
15. Roadside Public Conveniences including container, Address, Normanston Park, Lowestoft, Suffolk, NR32 2QB	£74,503.80	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
16. NORMANSTON FOOTBALL CHANGING ROOMS, Address, Normanston Park, Lowestoft, Suffolk, NR32 2QB	£137,970.00	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
17. Normanston Park Cafe including football changing rooms, Address, Normanston Park, Lowestoft, Suffolk, NR32 2QB	£400,639.05	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
18. LOWESTOFT CEMETERY PUBLIC CONV., Address, Cemetery Lodge, Normanston Drive, Lowestoft, Suffolk, NR32 2PZ	£131,373.89	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
19. PAKEFIELD ST PUBLIC CONV., Address, Pakefield Street, Lowestoft, Suffolk, NR33 0JS	£105,000.00	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
20. Kirkley Community Sports and Social Club, Address, Walmer Road, Lowestoft,	£1,379,700.00	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

Suffolk, NR33 0JS									
21. Belle Vue Park, Address, Yarmouth Road, Lowestoft, Suffolk, NR32 4AW	£62,086.50	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
22. WHITTON TENANTS MEETING HALL, Address, Hawthorn Avenue, Lowestoft, Suffolk, NR33 9BB	£172,462.50	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
23. Gunton Estate Residents Meeting Hall, Address, Hollingsworth Road, Lowestoft, Suffolk, NR32 4AY	£275,940.00	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
24. MARINA THEATRE, Address, The Marina, Lowestoft, Suffolk, NR32 1HH	£9,534,574.55	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
25. Stage and Ramp, Address, The Ness, Lowestoft, Suffolk, NR32 1UL	£254,900.96	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
26. The New Studio Theatre, Address, Sparrows Nest, Whapload Road, Lowestoft, Suffolk, NR32 1XG	£103,477.50	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
27. Kensington Gardens Boating Lake Model Yacht Club and Kiosk, Address, Kirkley Cliff Road, Lowestoft, Suffolk, NR33 0HY	£186,259.50	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
28. Address, Uplands Children Centre, Ashburnham Way, Lowestoft, Suffolk, NR33 8LJ	£144,364.92	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
29. Uplands Community Centre and Sure Start, Address,	£709,000.24	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

Ashburnham Way, Lowestoft, Suffolk, NR33 8LJ									
30. Public Conveniences, Address, Fen Park, Martins Avenue, Lowestoft, Suffolk, NR33 0LX	£94,500.00	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, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30
Insured Perils applicable to Material Damage : 1-13, 15 & 16

Excesses Applicable to Premises 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29 & 30

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

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		N/A	

For Premises: 1, 2, 3, 4, 5, 6, 7, 8, 9, 10, 11, 12, 13, 14, 15, 16, 17, 18, 19, 20, 21, 22, 23, 24, 25, 26, 27, 28, 29, 30

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

Item Description	Premises Address (if applicable)	Sum Insured	Excess
Contents (a)	Hamilton House, Battery Green Road, Lowestoft, Suffolk, NR32 1DE	£51,285.17	£250

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
Robe, Mayors' Robe (C701)	£2,410.13	£250
Robe, Town Clerk's Robe (C710)	£2,410.13	£250
NORMANSTON PARK TENNIS COURTS - ARTIFICIAL SURFACE	£620,791.28	£250
Hat, Mayor's Hat (C702)	£511.23	£250
Mayor's Chain of Office	£1,168.55	£250
Mayor's Consort's Chain/Ribbon of Office	£1,168.55	£250
Robe, Deputy Mayor's Robe (C705)	£1,825.87	£250
Hat, Deputy's Mayor's Hat (C706)	£613.49	£250
Deputy Mayor's Chain of Office	£1,168.55	£250
Deputy Mayor's Consort's Chain/Ribbon of Office	£365.17	£100
Mayoress' Black Tricorn Hat with gold trim	£613.49	£250
Old Brown Bicorn Hat	£511.23	£250
Wooden Case for Mayor's Chain	£292.14	£100
Engraved Chain of Office for Mayor	£584.27	£250
Engraved Chain of Office for Deputy Mayor	£584.27	£250
Spare Mayor's Gown (red)	£1,825.87	£250
Spare incomplete Deputy Mayor's Gown (blue)	£1,606.75	£250
Lowestoft Charter Trustees Shields x 15	£438.21	£100
Mayoral Portraits (R Belham and S Ardley)	£292.14	£100
Robe, Mayor's Officer's Robe (C712)	£2,410.13	£250
Lowestoft Porcelain	£1,074,868.24	£250
Paintings, photos and other artworks (includes one-off objects such as the HMS Lowestoft ceremonial bell)	£81,060.95	£250
Civic	£79,990.24	£250

IT/ Comms Equipment	£42,737.65	£250
2 Medals	£2,202.93	£250
New Civic Items	£114,284.27	£250
Gunton Road Red Phone Kiosk	£4,010.20	£250
Play Equipment, Trim Trail and Associated Street Furniture at the Ness	£166,758.91	£100
4 Defibrillators	£8,555.10	£250
New Play Equipment at Stoven Close Play Area	£10,138.41	£100
3 Wheelchair accessible picnic benches at Stoven Close Play Area, Gunton Community Park and Kirkley Fen Park	£1,421.09	£100
Bins at various locations including installation	£17,170.38	£100
Outdoor Fitness Equipment at Normanston Park	£28,087.79	£250
Commemorative Lecterns in Belle Vue Park and Kensington Gardens	£1,881.18	£250
Sculpture/Water Feature in Kensington Gardens	£3,780.00	£250
Whitton Green Fitness Equipment	£77,046.24	£250
Fen Park Fitness Equipment	£33,047.91	£250
St Margarets Plain Play Area	£42,399.04	£100
Heritage Bike	£8,273.16	£100
Play Equipment at Bentley Drive	£51,382.92	£100
Play Equipment at Sparrows Nest	£69,028.58	£100
Play Equipment at Rosedale Park	£57,283.58	£100
Cricket Roller on loan from 4/7/23 to 30/9/23	£11,550.00	£100
SCH Suppliuers 3SR Scarifier	£999.87	£100
Wessex WFM125 Flail Mower	£2,362.50	£100
Trailer - Serial No: 227688	£5,796.00	£100
New Play Equipment at Normanston Park	£48,708.52	£100
Play Equipment at Cotman Close	£54,063.85	£100
Fen Park Bridge	£29,354.85	£250
20 Cllr Laptops	£9,849.00	£250
Amplification System	£4,263.53	£250
2 John Raey Paintings	£2,625.00	£250
Denes Oval Floodlight	£27,912.15	£250
2 x Old Triangle Market Kiosk	£10,500.00	£250
4 x New Triangle Market Kiosk	£8,610.00	£250
Paint Sprayer	£619.50	£250
Hot Pressue Washer	£2,100.00	£250
Workshop Shelving	£2,760.45	£250
Bentley Drive Nature Sign	£808.50	£250
Hyundai Pressure Washer/ Disc Cutter/ Chainsaw/ Impact Wrench/Angle Grinder/ Air Compressor	£2,247.13	£250
Mayor's Consorts Badge	£582.90	£250
Deputy Mayor's Consort Badge	£582.90	£250
2 Planters	£6,000.00	£250
Denes Oval Defibrillator	£1,250.00	£250
TOWMATE® PRO 2700KG 12' X 6' GENERAL DUTY TRAILER	£5,500.00	£250

John Deere X940 +54 Lawn Tractor Serial Number 1M0X940ACNM100231	£13,400.00	£250
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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

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 K – Inspection Contract

Service: Inspections of each item of Plant described in the Plant Specification under Contract Number EI-2720842437.

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	5.00 times annual earnings
Weekly	1.00 times weekly earnings
Cover	Sections 2 and 3 - Accident and Assault Cover

Volunteers

Capital Sum	£50,000.00
Weekly Sum	£200.00
Cover	Sections 2 and 3 - Accident and Assault Cover

Directors/Councillors

Capital Sum	£50,000.00
Weekly Sum	£200.00
Cover	Sections 2 and 3 - Accident and Assault Cover

Key Personnel

Key Personnel	Town Clerk, Deputy Town Clerk, Finance and Information Officer, Project and Committee Clerk
Capital Sum	£100,000.00
Weekly Sum	£500 for up to 10 weeks and £100 per week thereafter
Cover	Sections 2 and 3 - Accident and Assault Cover

Operative Endorsements:

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

2) Key Personnel endorsement

It is agreed that Section 2 and Section 3 will be extended to a 24hr basis for Key Personnel.

and

Section 4 - Exclusions is amended to read;

Section 4 - Exclusions

The **insurer** will not be liable to pay compensation in respect of death or disablement or provide indemnity for **damage** caused directly or indirectly by:

- a) intoxication of, or the illegal use of drugs by any Person Insured, or through sexually transmitted disease
- b) deliberate exposure to unnecessary danger (except in an attempt to save human life)
- c) racing of any kind other than on foot
- d) air travel other than as a passenger in a licensed passenger carrying aircraft
- e) with effect from the 2004 renewal date the **insurer** will not be liable for any actual loss directly or indirectly arising out of, contributed to by, or resulting from actual, threatened, feared or perceived use of biological, chemical, radioactive or nuclear agent, material, device or weapon.
- f) motor cycling, winter sports other than skiing or snowboarding in the United Kingdom or on a dry ski slope or within a snow dome, skating or curling, aerial pursuits including but not limited to ballooning, bungee jumping, gliding, hang-gliding, micro lighting, parachuting, paragliding or parascending, jet skiing or white water rafting, mountaineering or rock climbing using guides or ropes, hiking, trekking or mountaineering above 3,000 metres, caving, and diving using external breathing apparatus

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.

General Notes

1. Fair presentation of the risk

You must make a fair presentation of the risk to us at inception, renewal and variation of your policy. This means that we must be told about all facts and circumstances which may be material to the risks covered by the policy and that you must not make a misrepresentation to us about any material facts. As part of your duty of fair presentation, you must ensure that the information detailed within the schedule is correct and complete. A material fact is one which would influence the acceptance or assessment of the risk. If you have any doubt about facts considered material, it is in your interests to disclose them to us.

Failure to make a fair presentation of the risk could result in the policy either being avoided, written on different terms or a higher premium being charged, depending on the circumstances surrounding the failure to present the risk fairly.

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which has the aim to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Insurance Act 2015. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

2. Cancellation

All insurance policies run for a fixed period of time. The Insured can terminate an insurance contract verbally or in writing at any time by calling 0800 917 9531 or emailing Customers.team@uk.zurich.com. Zurich 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.

If you cancel your policy before the start date, you will be entitled to a full refund of premium. If you cancel within 14 days of the start date, you will be entitled to a full refund of premium, providing no claim has been made. After 14 days, if no claim has been made, we may offer a full or partial refund, depending on the time the policy was on risk and the circumstances at the time of the cancellation request. Please note, a cancellation charge of £50 may be applied.

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.

Claims contact information

Although we'd all like to control the future, sometimes accidents are unavoidable. That's why we've made it as easy as possible to make a claim. More information can be found [here](#). Ready to make a claim? Please use the contact details below to ensure you're connected to the right team:

Type of Claim	Claims team	Claims contact details
Buildings, contents including 'All Risks' items	Property Claims	Online: https://propertyclaims.zurich.co.uk/index.html Tel: 0800 028 0336 Email: farnboroughpropertyclaims@uk.zurich.com Address: Zurich Municipal Property Claims, PO Box 3303, Interface Business Park, Swindon, SN4 8WF
Business interruption		
Money		
Works in progress		
Public liability	Liability Claims	Online: https://liabilityclaims.zurich.co.uk/index.html Tel: 0800 783 0692 Email: fnlc@uk.zurich.com Address: Zurich Municipal Casualty Claims, Zurich House, 1 Gladiator Way, Farnborough, Hampshire, GU14 6GB
Employers liability		
Personal assault under Money		
Personal accident		
Financial and administrative liability		
Motor Claims	Motor Claims	Online: https://motorclaims.zurich.co.uk/index.html Tel: 0800 916 8872 Email: zmnewmotorclaims@uk.zurich.com Address: Zurich Municipal Motor Claims, PO Box 3322, Interface Business Park, Swindon, SN4 8XW
Legal Expenses	DAS Legal Claims	Tel: 0117 934 2116

How to make a claim:

1. You can make a claim using the online portal, by email or phone using the contact details above.
2. A claim form may be sent for you to complete, or you may be asked to send details in writing.
3. If you have any questions, please call the relevant office for guidance.
4. For out of hours help/emergency property losses - please contact 0800 028 0336

DAS Head and Registered Office:

DAS Legal Expenses Insurance Company Limited | DAS House | Quay Side | Temple Back | Bristol | BS1 6NH
Registered in England and Wales | Company Number 103274 Website: www.das.co.uk
DAS Legal Expenses Insurance Company Limited is authorised by the Prudential Regulation Authority
and regulated by the Financial Conduct Authority (FRN202106) and the Prudential Regulation Authority.

DAS Law Limited Head and Registered Office:

DAS Law Limited | North Quay | Temple Back | Bristol | BS1 6FL
Registered in England and Wales | Company Number 5417859 Website: www.daslaw.co.uk
DAS Law Limited is authorised and regulated by the Solicitors Regulation Authority (registered number 423113).

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