

Select for Local Councils Parish Council Package

Summary of cover



This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Municipal Select for Local Council Parish Council Package policy. The full terms, conditions and exclusions are shown in the Select for Local Councils policy document. For full details of the cover, please refer to the policy document.

The standard duration of this non-investment insurance contract is 12 months.



Public Liability

Covers you and any volunteers helping you in respect of your legal liability for damages and claimants' costs and expenses arising from (a) accidental bodily injury including death, illness and disease and (b) accidental damage to third party Property as a result of a negligent act or accidental error or accidental omission.

Significant features and benefits	Significant and unusual exclusions or limitations
<p>Abuse – Limit of Indemnity in schedule for claims made in any one period of insurance</p> <p>Court Attendance – Limit £500 per day</p> <p>Contingent Motor Liability</p> <p>Consumer Protection Act</p> <p>Corporate Manslaughter defence costs – Limit of Indemnity in schedule</p> <p>Damage to reputation – up to £50,000 – should you suffer a loss in excess of £1,000,000</p> <p>Data Protection – Limit £1,000,000 any one period of insurance</p> <p>Defective Premises Act</p> <p>Environmental clean up costs – Limit £1,000,000 any one period of insurance</p> <p>Financial Loss</p> <p>Food Safety Act defence costs</p> <p>Health & Safety at Work defence costs</p> <p>Indemnity to other persons</p> <p>Legionella – Limit of Indemnity in schedule any one period of insurance</p> <p>Personal Liability</p>	<p>Asbestos</p> <p>Claims brought in USA/Canada courts jurisdiction</p> <p>Cyber – no cover for liability arising out of any unauthorised acts which result in disruption/failure of any computer equipment which processes, stores, transmits or receives data</p> <p>Medical malpractice</p> <p>Motor</p> <p>Pollution and contamination – sudden and unforeseen only covered</p> <p>Professional liability for errors or omissions involving advice, design or specification</p> <p>Products liability under contract</p> <p>Property held in trust</p> <p>Replacing or rectifying products</p> <p>Vessels or craft</p>



Employers' Liability

Covers you in respect of your legal liability to Employees (including volunteers) for damages and claimants, costs and expenses arising from accidental bodily injury including death, illness and disease and Legal defence costs.

Significant features and benefits	Significant and unusual exclusions or limitations
<ul style="list-style-type: none">Court attendance – £500 per dayCorporate Manslaughter defence costs – Limit of Indemnity in scheduleDamage to reputation – up to £50,000 – should you suffer a loss in excess of £1,000,000Health & Safety at Work defence costsIndemnity to other personsLegal defence costsUnsatisfied court judgmentsWork experience placements covered	<ul style="list-style-type: none">Offshore exposuresPassengers in motor vehicles



Libel and Slander

Provides cover in respect of libels or slanders committed by employees or members in the course of your business.

Significant features and benefits	Significant and unusual exclusions or limitations
<ul style="list-style-type: none">Cover is provided to members and employees – Limit of Indemnity in schedule for claims made in any one period of insurance	<ul style="list-style-type: none">An excess of 10% or £1,000, whichever is the lower, of each claimClaims in respect of exemplary or punitive damagesLosses arising from malicious falsehood or injurious falsehoodClaims reported more than 12 months after the cancellation of the policy



All Risks

This cover provides indemnity for specific items on a broader basis than that offered under Material Damage, for example, whilst away from the usual premises.

Significant features and benefits	Significant and unusual exclusions or limitations
<ul style="list-style-type: none">Cover provided anywhere within the territorial limitsCapital Additions and alterations – Limit £1,000,000Computer breakdown – up to £5,000	<ul style="list-style-type: none">Communicable Diseases no indemnity will be provided arising directly or indirectly from a communicable disease or the fear or threat of a communicable diseaseDefective design or WorkmanshipProperty more specifically insuredTheft from an unattended vehicleInherent Vice or Latent Defect

Significant features and benefits	Significant and unusual exclusions or limitations
	Wear and Tear Gradually operating causes Unexplained disappearance Single Article limits apply for: <ul style="list-style-type: none"> • Computer Equipment £2,000 • Fine Arts and Jewelry £2,500 • Civic Regalia £2,500 • Play equipment £10,000 (where cover is operative)

Money

This cover insures you against loss or damage to 'money'.

Significant features and benefits	Significant and unusual exclusions or limitations
Personal Effects – Limit up to £500 per person Personal Injury: <ul style="list-style-type: none"> • Death, Loss of Limb or Loss of Sight and Permanent total disablement – up to a maximum of £10,000 per person • Temporary total disablement – up to £150 per person per week Replacement of safe/strongroom keys – £1,000 Unattended vehicles – up to £100	Excess: An excess applies each and every loss Breakdown of machines and cash dispensers Error or omission arising from receipts, payments or accounting practice Fraud or dishonesty of your employees not discovered within 72 hrs

Fidelity Guarantee

Provides cover for loss of money or other property belonging to the insured occurring as a direct result of any act of fraud or dishonesty by an employee.

Significant features and benefits	Significant and unusual exclusions or limitations
Auditors' Fees – no more than 10% of claim Automatic reinstatement of Sum Guaranteed (additional premium may be due)	Excess: An excess applies each and every loss Loss must be reported within 24 months Any loss unless the insured within 6 weeks of engaging an employee obtains written references going back for a period of 3 years



Personal Accident

This cover provides agreed benefits, payable to you, in respect of selected categories of Insured Persons should they suffer bodily injury resulting in death, serious disabling injuries or permanent total disablement during the Operative Time.

The Operative Time of cover normally chosen relates to the Insured Persons carrying out their official duties on your behalf. Insured Persons will usually be your employees, members of your governing body or people volunteering to work with you.

The cause of the bodily injury will be a sudden, unforeseen and identifiable occurrence which could include an assault or an accident in general.

Significant features and benefits	Significant and unusual exclusions or limitations
<p>For under 75 year olds, cover can be extended to include Temporary Disablement or Permanent Partial Disablement</p> <p>Disablement is measured against inability, due to injury, to engage in any occupation for the remainder of the Insured Person's life</p> <p>For your own employees over 16 and below state retirement age, cover is widened to refer to inability to engage in their usual occupation with you</p> <p>Cover automatically includes additional benefits for:</p> <p>Childcare and domestic staff costs – up to £500 per week for 26 weeks</p> <p>Coma benefit – up to £375 per week for 104 weeks</p> <p>Damage to personal effects following an occurrence insured – up to £500</p> <p>Dental injury expenses – up to £2,000</p> <p>Dependants' benefit – up to £50,000 (£5,000 per child)</p> <p>Disability assistance – up to £20,000</p> <p>Disappearance</p> <p>Domestic travel expenses – up to £5,000</p> <p>Exposure to the elements</p> <p>Facial scarring – up to £10,000</p> <p>Funeral expenses – up to £10,000</p> <p>Hijack or kidnap</p> <p>Hospitalisation benefit – up to £375 per week for 52 weeks</p> <p>Medical expenses – up to £20,000</p> <p>Moving costs – up to £20,000</p> <p>Physiotherapy – up to £500</p> <p>Rehabilitation support</p> <p>Retraining expenses – up to £15,000</p>	<p>Persons over the age of 90</p> <p>Benefits are only paid where death or disablement occurs solely from the original occurrence insured and independently of any other cause, with a 24 month limitation</p> <p>Sickness, disease or degenerative condition, suicide or self-harm</p> <p>Additional benefits listed are subject to certain limitations in scope and amount as shown in the policy</p> <p>Claims arising from travel to any destination where the Foreign, Commonwealth & Development Office advises against travel</p> <p>War in the home country or a secondment destination</p> <p>The policy provides an overall maximum event limit of £5,000,000 regardless of the number of Insured</p> <p>Persons involved in an occurrence</p> <p>This limit is reduced to £1,000,000 for multi-engined aeroplane travel and £500,000 for all other air travel</p>



Significant features and benefits	Significant and unusual exclusions or limitations
<p>'Standard' cover includes Employment Disputes, Compensation Awards, Service Occupancy, Legal Defence, Statutory licence appeal and Tax Protection</p> <p>Property Protection and Bodily Injury, Contract Disputes, Debt Recovery</p> <p>We provide Employment Practices Liability as standard, removing the requirement of a "more reasonable than not" chance of success</p>	<p>Compensation awards maximum is £1,000,000 in any one period of insurance</p> <p>Any involvement in any joint venture, consortium or other profit sharing scheme</p> <p>In respect of employment disputes any redundancy within the first 180 days of inception of the cover</p> <p>In respect of contracts any dispute concerning an amount under £500</p> <p>Compensation awards relating to trade union activities</p> <p>Claims arising from a parking offence</p> <p>Employment disputes which arise within the first 90 days of inception</p>



General exclusions

Loss or damage caused by:

- Date Related Incidents
- Northern Ireland Civil Commotion
- Nuclear and War Risks, Government or Public Authority Order
- Sonic Bangs
- Terrorism
- Radiation.



Insurance Act 2015

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which aims to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Act. 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.



Our complaints procedure

We are committed to providing a high level of customer service. If you do not feel we have delivered this, we would welcome the opportunity to put things right for you.

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your usual contact at Zurich as they will generally be able to provide you with a prompt response to your satisfaction. Contact details will be provided on correspondence that we or our representatives have sent you.

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk.

You can also contact them as follows:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 08000 234567 (free on mobile phones and landlines)

Email: complaint.info@financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from the Citizens Advice Bureau or seek legal advice.



The Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations.

You may contact the FSCS on 0800 678 1100 or further information is available at www.fscs.org.uk.

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