

Select for Local Councils

Summary of cover for Community First



This leaflet provides a summary of the significant features, benefits and limitations of the cover provided by the Zurich Municipal's Select for Local Councils policy available through Community First. The full terms, conditions and exclusions are shown in the policy document. If you want to see full details of the cover, please refer to the policy document.

The policy provides cover for your main insurance needs when relevant covers are purchased. This may include a combination of: Material Damage, Business Interruption, "All Risks", Money, Public Liability, Hirers' Liability, Employers' Liability, Libel and Slander, Fidelity Guarantee, Personal Accident, Legal Expenses and Street Furniture (Impact Damage).

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

Material Damage

This cover provides reinstatement, indemnity, or repair following damage for Buildings and Contents from the following events: fire, lightning, explosion, aircraft, riot and civil commotion, earthquake, subterranean fire, storm or flood, escape of water or beer, impact by vehicles or animals, breakage or collapse of TV, radio or mobile telephone signal receiving apparatus, falling trees or branches, leakage of oil and accidental damage to fixed glass, theft and accidental damage with the option to include subsidence cover.

Significant features and benefits	Significant and unusual exclusions or limitations
<p>Accidental damage to underground services - Limit £1,000</p> <p>Automatic Reinstatement of Sums Insured</p> <p>Capital Additions and alterations - Limit £1,000,000</p> <p>Debris Removal Costs</p> <p>Drains and Gutters</p> <p>Inadvertent omissions</p> <p>Metered Water - Limit £15,000</p> <p>Professional Fees</p> <p>Temporary removal - Limit £10,000</p> <p>Trace and Access - Limit £25,000</p>	<p>Excess: An excess applies each and every loss in respect of Malicious Persons, Storm or Flood, Escape of Water or Beer, Falling Trees, Subsidence, Ground Heave or Landslip, Theft and Accidental Damage</p> <p>Communicable Diseases</p> <p>Storm or Flood</p> <ul style="list-style-type: none"> • Damage to moveable property in the open, fences and gates • Damage caused by frost, subsidence ground heave or landslip • Due to change in the water table level <p>Unoccupied Buildings</p> <ul style="list-style-type: none"> • Damage caused by freezing, escape of water, malicious persons and fixed glass in respect of Buildings which are unoccupied <p>Subsidence, Ground Heave or Landslip and Normal Settlement*</p> <ul style="list-style-type: none"> • Damage caused by the settlement or movement of made up ground • Damage caused by fire, subterranean fire, explosion, earthquake or the escape of water from any tank, apparatus or pipe <p>Theft</p> <ul style="list-style-type: none"> • Not involving forcible or violent entry to or exit from any building • Where the Insured or any Employee are involved <p>Accidental Damage</p> <ul style="list-style-type: none"> • Wear and Tear • Inherent Vice or Latent Defect <p>Terrorism*</p> <p>Items above marked * have an optional 'buy-back' upon request</p>

Business Interruption

This cover provides financial compensation for additional expenditure, loss of revenue and/or loss of rent following a claim in respect of an insured event under the Material Damage section.

Significant features and benefits	Significant and unusual exclusions or limitations
Alternative Trading Automatic Reinstatement of Sums Insured Computer Data – £500 Named Diseases, Murder, Suicide or Rape – Limit £100,000 Professional Accountants' Fees Public utilities and denial of access – Limit £1,000,000	Communicable Diseases Losses outside of the Indemnity Period Material Damage Proviso (an event not covered by Material Damage cover) Deliberate act of a supplier in withholding water, gas, electricity, fuel or telecommunications services

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
Cover provided anywhere within the territorial limits Capital Additions and alterations – Limit £1,000,000 Computer breakdown – up to £5,000	Communicable Diseases Defective design or Workmanship Property more specifically insured Theft from an unattended vehicle Inherent Vice or Latent Defect Wear and Tear Gradually operating causes Sudden and unforeseen Damage to Plant Unexplained disappearance

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: £50 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

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
Compensation for Court Attendance	Asbestos
Contingent Motor Liability	Claims brought in USA/Canada courts jurisdiction
Consumer Protection Act	Cyber
Corporate Manslaughter defence costs – up to limit within the schedule	Medical malpractice
Data Protection Regulation - Limit £1,000,000	Motor
Defective Premises Act	Pollution and contamination – sudden and unforeseen only covered
Environmental Clean Up Costs – Limit £1,000,000	Professional liability for errors or omissions involving advice, design or specification
Financial Loss	Products liability under contract
Health & Safety at Work Act	Property held in trust
Indemnity to Other Persons	Replacing or rectifying products
Legionella	Vessels or craft
Overseas Personal Liability	

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
Corporate Manslaughter defence costs – up to Limit of Indemnity in schedule	Offshore exposures
Health & Safety at Work defence costs	Passengers in motor vehicles
Indemnity to other persons	
Legal defence costs	
Unsatisfied court judgments	
Work experience placements covered	

Hirers' Liability

Hirers of your premises legal liability for accidental bodily injury, illness or disease (including death), accidental damage to the premises or the contents and to other property not the responsibility of the hirers.

Features and benefits	Significant exclusions or limitations
Accidental Damage to Premises - Limit £1,000,000	Excess: £100 each and every loss
Legal Defence Costs	Contractual liquidated damages or punitive damages
	Cyber
	Products Liability
	Use of premises for political, commercial or business use

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
Cover is provided to members and employees	An excess of 10% or £1,000, whichever is the lower, of each claim Claims in respect of exemplary or punitive damages Losses arising from malicious falsehood or injurious falsehood Claims reported more than 12 months after the cancellation of the policy

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
Comprehensive (Continental) scale of compensation Wider 'usual' occupation rather than 'any' occupation cover for your own employees over 16 and below state retirement age Damage to personal effects following an occurrence insured – Limit £5,000 per person Dental injury expenses – Limit 2.5% of capital sum	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 Certain hazardous sports and listed pursuits The policy provides an overall maximum benefit of £2,000,000 regardless of the number of Insured Persons involved in an occurrence. Maximum £500,000 per person Scale of compensation is reduced for persons over 75 years of age Sickness, disease or degenerative condition, suicide or self-harm

Legal Expenses

Significant features and benefits	Significant and unusual exclusions or limitations
<p>'Standard' cover includes Employment Disputes, Compensation Awards, Service Occupancy, Legal Defence, Tax Protection, Bodily/Personal Injury and Property Protection</p> <p>We provide Employment Practices Liability as standard, removing the requirement of a "more reasonable than not" chance of success</p> <p>Extensions are available for Contract Disputes including the total limit for all compensation awards and Statutory Licence protection</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>

Impact Damage (Street Furniture)

This cover indemnifies the insured for impact damage to their property from any road vehicle or animal.

Significant features and benefits	Significant and unusual exclusions or limitations
<p>Subject to average clause</p>	<p>Excess applies to each and every loss</p> <p>Terrorism*</p> <p>Items above marked * have an optional 'buy-back' upon request</p>

General exclusions applicable to the Policy:

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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