



Mrs Joanne Halsall
Sykehouse Parish Council
137 Harpenden Drive
Dunscroft, Doncaster
South Yorkshire
DN7 4HW

Date 8th June 2016

Policy Numbers: YLL-2720839143
Inception Date: 1st June 2016

Dear Joanne,

Zurich Town, Parish and Community
Council Team
PO Box 726
Chichester
PO19 9PS

I am pleased to enclose your 2016/17 Insurance Terms, new Policy Schedule for safekeeping and payment slips to send with your renewal premium to our cashiers office at the address shown on the invoice.

Direct Phone: 01243 832118
Direct Fax: 01243 210101
E-mail:
linda.allport@zurichtownandparish.co.uk

The enclosed invoice has been issued on the basis agreed by you and we would ask you to settle these within the stated payment terms. Failure to do so may result in cancellation of cover which could then affect the payment of any future claims. Should you need this period to be extended then please contact me prior to your renewal date in order to make alternative payment arrangements. Details for paying by BACS transfer are also detailed on the invoice.

Communications will be monitored regularly to improve our service and for security and regulatory purposes

Your new Employers' Liability certificate is enclosed for display at each of your premises if you wish (photocopies are acceptable), however, please note that it is no longer a legal obligation for you to actually display this document.

Zurich Insurance plc, a public limited company incorporated in Ireland.
Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.
UK Branch registered in England and Wales
Registration No. BR7985.
UK Branch Head Office:
The Zurich Centre,
3000 Parkway,
Whiteley, Fareham, Hampshire PO15 7JZ.

If your Policy contains Motor Cover, please be aware that it is a strict policy condition and legal obligation to ensure that all changes to your motor fleet are notified to us so that the Motor Insurance Database (MID) can be updated as appropriate. The legislation requires that the database is updated to show all deletions and additions within 14 days of the change taking place, and a breach of this statutory legislation can result in heavy penalties. This condition includes any temporary vehicles in your possession for more than 14 days.

Authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request

We have updated the values as agreed to the Material Damage and All Risks sections as detailed on the Policy Schedule. Please check the details and notify us immediately if any amendments are required – please ensure that you hold the adequate levels of insurance cover for your buildings and contents and are not left exposed in the event of a claim.

For your reference, we use your wages and salaries estimate to rate the following parts of your policy: Employers Liability, Public & Products Liability, Libel & Slander, Money, Fidelity Guarantee and Legal Expenses.



You may not already be aware, but Zurich can also provide insurance cover for risks that are not presently insured under your policy. Please refer to your policy wording for further information, or you can contact me with any questions or for assistance/guidance.

I have included a document of important information for your reference and ask that you read through this.

A general policy condition applies – non-disclosure of relevant material facts can make the policy invalid. Please therefore remember to let us know of any significant changes that have taken place or are planned at the organisation.

I trust this to be in order but if you have any queries or questions concerning your policy then please do not hesitate to contact me.

Yours sincerely,

Mrs Linda Allport
Business Development Executive
linda.allport@zurichtownandparish.co.uk
Tel: 01243 832118

Certificate of Employers' Liability Insurance(a)

(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).

Policy No. YLL-2720839143

1. Name of policyholder Sykehouse Parish Council

2. Date of commencement of insurance policy 01/06/2016

3. Date of expiry of insurance policy 31/05/2017

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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



Vibhu Sharma
CEO – Zurich UK General Insurance

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.

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To Whom It May Concern

Name of Insured: Sykehouse Parish Council

This is to confirm that Sykehouse Parish Council have in force with this Company until the policy expiry on 31st May 2017 Insurance incorporating the following essential features:

Policy Number:	YLL-2720839143
Renewal Date:	1st June 2017
Limits of Indemnity Public Liability:	£12 million any one event
Products Liability & Pollution:	£12 million for all claims in the aggregate during and one period of insurance
Employers' Liability:	£10 million any one event inclusive of costs
Official's Indemnity:	As below

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:	£100 each and every claim in respect of Third Party Property Damage
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Employers' Liability:	Nil any one claim
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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.

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Community Council Team
PO Box 726
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INVOICE

Invoice Date: 8th June 2016

Invoice No: 22262926

Client ref: 3706385

Policy	Policy Term	(£) Premium
YLL-2720839143	01/06/2016-31/05/2017	469.88
Inspection Contract (If Applicable)		0.00
Sub total		469.88
Inspection Contract VAT @ prevailing rate		0.00
Insurance Premium Tax (IPT) @ prevailing rate		44.66
TOTAL		£514.54

Payment should be received within 30 days of effective date.

Please make cheques payable to **Zurich Municipal**

If paying by BACS, please note our new bank details and amend your records accordingly.

Acc Name: Zurich (Ten) Client A/C

Acc Number: 23110249

Sort Code: 20 – 65 - 82

Bank: Barclays Bank PLC

Please quote your Policy Number on all BACS transactions

Invoice Queries

Phone: 0800 917 9426

Email: accounts@zurichtownandparish.co.uk

Zurich Municipal is a trading name of Zurich Insurance plc

A public limited company incorporated in Ireland. Registration office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985

UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire, PO15 7JZ

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Zurich Town, Parish and
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REMITTANCE ADVICE

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Important Information

Contract Certainty

For the purposes of Contract Certainty, it is agreed that where policy cover incepts but the basis of cover is not determined prior to the inception date, cover will commence on the inception date on the terms and conditions set out in the Zurich Municipal tender proposal for the lead premium quoted for each insurance product forming part of the tender proposal, unless otherwise agreed with Zurich Municipal in writing prior to the inception date.

Should you wish to alter the basis of policy cover post inception date; a policy cover declaration will need to be agreed with Zurich Municipal prior to the issue of policy documents.

It is stated that should a claim arise in the period from inception date to the issue of policy documents, it is the basis of cover as set out above that will be applied in the handling of any claim. The decision to allow a cover change following handling of any claim rests with the insurer.

Claims Information

In the event that you should need to make a claim, the following contact details are supplied for your assistance:

Property Claims

Address: Zurich Property Claims Unit, Zurich House, PO Box 108, 2 Gladiator Way, Farnborough, Hampshire, GU14 6GB

Tel: 0800 335 500 Fax: 0800 232 1917

Email: farnboroughpropertyclaims@uk.zurich.com

Liability Claims

Address: Zurich Municipal Casualty Claims, Zurich House, PO Box 314, 2 Gladiator Way, Farnborough, Hampshire, GU14 6GB

Tel: 0800 335 500 Fax: 0800 232 1917

Email: farnboroughnewliabilityclaims@uk.zurich.com

Motor Claims

Address: Zurich Municipal Motor Claims, PO Box 3322, Interface Business Park, Swindon, SN4 8XW

Tel: 0800 232 1931 Fax: 01489 559427

Email: zmnewmotorclaims@uk.zurich.com

Out of hours / Emergency Property Losses - 0800 028 0336

Financial Services Compensation Scheme (FSCS)

Zurich Insurance plc is covered by the FSCS. You may be entitled to compensation (subject to eligibility, as defined in COMP 4 of the FCA Handbook) should we be unable to meet our obligations. Further information is available on www.fscs.org.uk or you may contact the FSCS on 020 7892 7300.

Building Valuation Tool

We have launched an online building valuation tool; a free service to make sure you have the correct insurance levels. One of the major benefits of using the suggested sums insured from the valuation is that it negates the Average Clause for these buildings. This means you receive 100% of the claim (less excess) rather than a reduced amount if found to be underinsured. The tool can be found at: www.zurich.co.uk/municipal/tap/productsandservices/valuation-tool.htm



Helplines

Did you know.....our Select Policy includes free Helpline advice for the following areas:

- Commercial Legal Advice
- Business Assistance
- Tax Advice
- Claims Reporting
- Counselling Service

For the above services please ring DAS Legal Expenses on 0117 976 2030, and for our Counselling service please ring 0117 934 2121.