



Parish Protect Schedule

Welcome to RSA.

You should read this Schedule in conjunction with your Policy Wording.

These details are a record of the information provided to RSA. It is also essential that you read all of the clauses applying to your Policy as these contain important information that may affect your Policy cover.

Policy Number: RKL/176640

Your Details:

Policyholder: Kennington Community Council
Correspondence Address: PO Box 606 Ashford, Kent, TN23 9YF
Business Description: Parish Council

Your Intermediary's Details:

Intermediary Name: Business Services at CAS Ltd
Address: Brightspace, 160 Hadleigh Road, Ipswich, IP2 0HH

Your Policy Dates:

Period of Insurance: 29/05/2020 To: 28/05/2021
Effective Date : 29/05/2020
Renewal Date: 29/05/2021

Your Premium Information:

Quotation Premium: £250.00
Insurance Premium Tax: £30.00
Total Amount Due: £280.00

Long Term Agreement Expiry Date: N/A

Reason for Issue : New Policy

Royal & Sun Alliance Insurance plc (No. 93792).

Registered in England and Wales at St. Mark's Court, Chart Way, Horsham, West Sussex, RH12 1XL. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. For your protection, telephone calls will be recorded and may be monitored

If there are any additional Policy-level Clauses applicable, these are shown below

The Covers available for our Property Damage and Business Interruption Insurances are as follows:

- | | |
|--|----------------------------------|
| 1. Fire, Lightning, Aircraft and Explosion | 7. Sprinkler leakage |
| 2. Earthquake | 8. Theft |
| 3. Riot and malicious persons | 9. Subsidence |
| 4. Storm or flood | 10. Any other accident |
| 5. Escape of water | 11. Glass |
| 6. Impact | 12. Specified Items: 'All Risks' |

It is important to note that the actual Covers may vary for each Premises and the Covers excluded are specified on the following Premises pages of the Schedule.

For the full definition of the Policy coverage please refer to the Policy Wording.

In choosing this product and the level of cover you have not received any personal recommendations from RSA.

Property Damage Insurance

Property Insured

The Premises: Anywhere within The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

Premises	Occupation	Buildings Sum insured

Total Sum Insured

N/A

Covers not insured:

- 7. Sprinkler leakage

Policyholder's Contribution

Cover (if insured)

Policyholder's Contribution

Subsidence	£1,000
All other Covers	£250
Fire, Lightning, Aircraft & Explosion	Nil

If there are any additional Policy-level Clauses applicable, these are shown below

All Risks

Property Insured

Territorial Limits: The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands

Sum Insured: **Up to £5,000**

Policyholder Contribution: £100

Covers not insured:

1. Sprinkler leakage

If there are any additional Policy-level Clauses applicable, these are shown below

Business Interruption Insurance

Item

Gross Revenue
Maximum Indemnity period 12 Months
Additional Increased Cost of Working
Maximum Indemnity period 12 Months

Extensions

Additional Metered Utility charges
Notifiable Disease
Murder or Suicide
Vermin, Pest & Defective Sanitisation

The total sum insured for Business Interruption insurance

£20,000

If there are any additional Clauses applicable to Business Interruption Insurance, these are shown below

Terrorism Insurance

Not Insured

Money Insurance

Section 1 Money

Item No		Limit of Liability any one loss
1A	Money in the Policyholder's Premises during Working Hours or in transit	£ 2,000
1B)1	Money in the Policyholder's Premises out of Working Hours in the following locked safes or strongrooms	£ 2,000
1B)2	Money in all other locked safes or strongrooms at the Policyholder's Premises	£ 2,000
1C)1	Money in the residence of Employees or any of the Policyholders Officials or Council members in a locked safe or whilst adults in the residence	£ 500
1C)2	Money in the residence of Employees or any of the Policyholders Officials or Council members other than in a locked safe or adult in residence	£250
2	Non-negotiable Money	£ 250,000

Section 2 Personal Injury (Robbery)

Refer to policy section for appropriate benefits

If there are any additional Clauses applicable to Money Insurance, these are shown below

Liability Insurance

Section 1

Employers Liability	Limit of Indemnity
Any one Event (excluding liability arising directly or indirectly out of Terrorism)	£ 10,000,000
Any one Event arising directly or indirectly out of Terrorism	£ 5,000,000

If there are any additional Clauses applicable to Employers' Liability Insurance, these are shown below.

Section 2

Public/Products Liability	Limit of Indemnity
Any one event	£ 10,000,000
All Events happening during the Period of Insurance in respect of Products supplied	£ 10,000,000
All incidents considered by the Company to have occurred during the Period of Insurance in respect of all Sudden Pollution or Contamination Incidents	£ 10,000,000
Advertising Injury/Libel & Slander committed during the period of insurance	£ 250,000
Environmental Clean-up Costs	£ 1,000,000
Indemnity to Hirer	£ 2,000,000

If there are any additional Clauses applicable to Public/Products Liability Insurance, these are shown below

Policyholder's Contribution

The indemnity provided by Section 2 is subject to a Policyholder's Contribution of £250 any one Event in respect of loss of or damage to Property

Section 3

Legal Defence Costs	Limit of Indemnity
Part A The total amount payable by the Company in respect of all costs and expenses arising out of all claims during the Period of Insurance	£250,000
Part B The total amount payable by the Company in respect of all costs and expenses arising out of all claims during the Period of Insurance	£250,000

If there are any additional Clauses applicable to Legal Defence Costs Insurance, these are shown below

Fidelity Insurance

Fidelity	Limit of Indemnity
Limit of Indemnity for Any One Claim	£250,000
Aggregate Limit of Indemnity	£250,000
Policyholder's Contribution	£500

Name or category of Employee: All Council Members and Employees of the Policyholder

Geographical Limits: Great Britain Northern Ireland the Isle of Man or the Channel Islands

Legal Expenses Insurance

	Limit of Indemnity
Any One Event	£100,000
All claims and legal proceedings notified during any Period of Insurance	£1,000,000

If there are any additional Clauses applicable to Legal Expenses Insurance, these are shown Below

Third Party Provider

This clause applies to the Legal Expenses Insurance section of this Policy

For the purposes of Definition 14 We/Us/Our the third party provider approved by Royal & Sun Alliance Insurance plc is

Cigna Legal Protection which administers this insurance on the Company's behalf

24 Hour Helpline 0345 078 7543 – quoting code 70201

Claims

Any notification of a claim must be addressed to

Claims Department
Cigna Legal Protection
1st Floor, Chancery House,
St Nicholas Way,
Sutton,
Surrey
SM1 1JB.
Tel: 0330 100 9516
Fax: 0330 100 9514

Officials Liability Insurance

Limit of Indemnity

Officials Liability All events happening during any period of insurance

£1,000,000

Policyholder's Contribution

The indemnity provided by Officials Indemnity is subject to a Policyholder's Contribution of £0 any one Event

If there are any additional Clauses applicable to Officials Indemnity Insurance, these are shown below

Personal Accident

Category	Insured Person Description	Operative Time
A	Any Employee of the Insured resident in Britain	24 hour
B	Any council member of the Insured resident in Britain	24 hour
C	Any volunteer of the Insured resident in Britain	Occupational Incl Commuting

Personal Accident

Benefit	Category of Insured Person		
	Cat A	Cat B	Cat C
1 - 4	£50,000	£50,000	£50,000
5	£250	£250	£250
6	£250	£250	£250
7	30% of benefits 1-6	30% of benefits 1-6	30% of benefits 1-6

Payment Period

Benefits 5 and 6 are payable per week for a maximum of 104 weeks in all not necessarily consecutive

Deferment Period

Benefits 5 and 6 are not payable for the first nil days of any Period of Disablement

Subject otherwise to the Terms, Definitions, Conditions and Exclusions of the Policy.