



## 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.

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**Policy Number:** RTT284462

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### Your Details:

Policyholder: Brandeston Parish Council

Correspondence Address: Rose Farm, Mutton Lane, Brandeston, Woodbridge, Suffolk IP13  
7AR

Business Description: Parish Council

### Your Intermediary's Details:

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Intermediary Name: Business Services at CAS Ltd

Address: Brightspace, 160 Hadleigh Road, Ipswich, IP2 0HH

### Your Policy Dates:

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Period of Insurance: 01/10/2019 To: 30/09/2020

Effective Date : 01/10/2019

**Renewal Date:** 01/10/2020

### Your Premium Information:

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Quotation Premium: £220.00

Insurance Premium Tax: £26.40

**Total Amount Due: £246.40**

**Long Term Agreement Expiry Date:** TBC

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

**Reason for Issue : Renewal**

**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.

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

## Property Damage Insurance

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### Property Insured

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**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**

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**£N/a**

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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

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

**Sum Insured:** **Up to £20,000**

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**

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### **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**

**£5,000**

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

**Terrorism Insurance**

**Not Insured**

## Money Insurance

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### 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

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<b>Employers Liability</b>	<b>Limit of Indemnity</b>
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

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<b>Public/Products Liability</b>	<b>Limit of Indemnity</b>
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

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<b>Legal Defence Costs</b>	<b>Limit of Indemnity</b>
<b>Part A</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
<b>Part B</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**

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<b>Fidelity</b>	<b>Limit of Indemnity</b>
Limit of Indemnity for Any One Claim	£25,000
Aggregate Limit of Indemnity	£25,000
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**

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	<b>Limit of Indemnity</b>
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**

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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**

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**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**

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### **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

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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

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Benefit	Category of Insured Person		
	Cat A	Cat B	Cat C
1 - 4	£25,000	£25,000	£25,000
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.**