

# HEADCORN PARISH COUNCIL



## Headcorn Parish Council insured risks

Broker	AON
Insurer	Mavern Local Councils Scheme
Policy No	LC/M/003028
Period of Insurance	25 <sup>th</sup> July 2015 to 25 <sup>th</sup> July 2016
Premium	£413.06 inc IPT

### Covered Risks:-

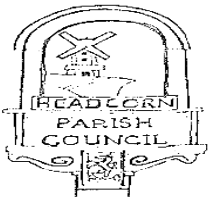
Buildings	£127,308
Contents	£33,000
Street Furniture	£72,000
Gates and Fences	£36,000
Playground equipment	£90,000
CCTV Equipment	Added 25th April 2016 £3,500
War Memorials	£48,000
Ground Surfaces	Not Insured
Mowers and Machinery	£6,000
Sports Equipment	£18,000

Excess £125

Money	
Crossed cheques & other non-negotiables	£250,000
In Transit, on premises during business hours or in bank night safe	£2,500
In a locked safe on premises	£2,500
Out of safe out of hours on premises	£300
In a private dwelling of a Councillor or Clerk	£350
Whilst at exhibitions or fetes	£350

Personal Accident Assault – payable if any employees injured as a direct result of theft or attempted theft of money involving assault or violence or the threat of assault or violence

Death	£25,000
Loss of Limb(s), Loss of Hearing, Loss Of Speech or Loss or Sight	£25,000
Permanent Total Disablement	£25,000



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Temporary Total Disablement	£100 per week
Temporary Partial Disablement	£50 per week
The cost of professional counselling	£30 per hour
	£1,000 per person
	£5,000 in the aggregate during the Period of Insurance
Clothing and personal effects	£250

Employers Liability	Limit of Indemnity	£10,000,000
Public Liability	Limit of Indemnity	£10,000,000
Product Liability	Limit of Indemnity	£10,000,000
Excess £250		

Fidelity Guarantee	Any one Loss	£250,000
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Libel & Slander	Limit of Indemnity	£250,000
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Officials Indemnity	Limit of Indemnity	£500,000
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## Personal Accident whilst carrying out official duties

### Scale of Compensation Age 16 – 75

Death	£100,000
Loss of Limb(s), Loss of Hearing, Loss Of Speech or Loss or Sight	£100,000
Permanent Total Disablement	£100,000
Temporary Total Disablement	£200 per week
Temporary Partial Disablement	£100 per week
Excess period Temporary Disablement	14 days
Maximum Benefit Period TD	104 weeks