

12 Essentials Covers

Came & Company Parish Council Insurance

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| Does your current policy provide cover for Volunteers within the Employers' Liability section? | The Came & Company Parish Council Insurance policy provides cover for volunteers within the Employer's Liability and Personal Accident sections. |
| What is the limit of Indemnity for Public Liability? | The Came & Company Parish Council Insurance policy will provide a limit of indemnity of £10,000,000. |
| Does your Public Liability cover provide cover all property owned or leased by the Council including playgrounds, ponds and buildings? | The Came & Company Parish Council Insurance policy will provide cover for all of the Councils responsibilities |
| Do you own premises that are hired out? | The Came & Company Parish Council Insurance policy provides Hirers Indemnity cover with a limit of indemnity of £5,000,000 for ad hoc hirers (birthday parties etc) |
| Does your current policy provide cover for Officials Indemnity? | The Came & Company Parish Council Insurance policy automatically provides cover for a limit of indemnity is £500,000 |
| Does your current policy provide cover for Libel and Slander? | The Came & Company Parish Council Insurance policy automatically provides cover for a limit of indemnity is £250,000 |
| What is your Employee Dishonesty (Fidelity Guarantee) limit of indemnity? | The Came & Company Parish Council Insurance policy automatically provides a limit of indemnity is £150,000 but this can be increased dependent on the Council needs |
| Does your policy provide cover for Legal Expenses? | The Came & Company Parish Council Insurance policy provides the limit of indemnity is £100,000 but this can be increased dependent on the Council needs |
| Does your policy provide Personal Accident cover automatically and can it be extended to cover for people up to 85 years? | The Came & Company Parish Council Insurance policy provides cover for Officials, Employees and Volunteers. For no additional premium the policy can be extended from 80 years to 90 years (cover is limited to Death or Permanent Injury) |
| Does your current policy provide cover for Business Interruption (Increased Cost of Working) as standard? | The Came & Company Parish Council Insurance policy automatically provides a limit of Indemnity of £10,000 cover under the Business Interruption (Increased Cost of Working) section. |
| Does your current policy provide cover for Business Interruption (Loss of Revenue) as standard? | The Came & Company Parish Council Insurance policy automatically provides a limit of Indemnity of £10,000 cover under the Business Interruption (Loss of Revenue) section. |
| Does your current policy provide cover for Motor No Claims Discount and/or Loss of Excess if a Councilor or Clerk has a car accident? | The Came & Company Parish Council Insurance policy automatically provides cover for the Loss of No Claims discount upto £250 and/or Loss of Excess up to £250 of a Motor policy if there is a motor accident. |
| Is the cover for all Property on an All Risks basis? | The Came & Company Parish Council Insurance policy provides cover on an all risks basis (which includes accidental damage as standard but excludes subsidence cover). Property is covered anywhere in the European Union |
| In the event of a claim free year will you receive a discount? | Yes, if the Council does not make a claim within the insurance year, the Came & Company Parish Council Insurance policy will receive a No Claims Discount of 5%; up to a maximum of 20% over 4 years. |

