

LOSS OF INCOME SECTION
Sub Section A – Loss of Income

Insured - see Policy wording for further details

	Cover Causes	Maximum Indemnity Period	Sums Insured
Income	1,2,3,4,5	12 months	£15,000
Increase in Cost of Working	1,2,3,4,5	12 months	£0
Rent Receivable	1,2,3,4,5	12 months	£0

Loss of Income - for details please refer to the Extension wordings on page 32 and 33 of the policy wording

	Maximum Indemnity Period	Limit
Book Debts	12 months	£50,000
Denial of Access	12 months	£500,000
Public Utilities	12 months	£25,000
Suppliers	12 months	£25,000
Customers	12 months	£25,000
Property Stored Away from the premises	12 months	£25,000
Exhibition or Events	12 months	£25,000
Goods in Transit	12 months	£25,000
Diseases, Poisoning, Vermin, Defective Drains, Murder or Suicide	3 months	£100,000

Sub-Section B - Machinery & Computer Equipment Breakdown

Insured - see Policy wording for further details

	Limit
Computer Equipment Breakdown	£50,000
Breakdown of Insured Plant other than Computer Equipment	£100,000

Terrorism Extension

Not Operative

LIABILITY SECTION
Sub-Section A - Employers' Liability

Limit of Indemnity

£10,000,000

Clerical Wage roll	£4,500
Manual Wage roll	£0

Inner Limit of Indemnity - Terrorism	£5,000,000
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Sub-Section B - Public Liability

Limit of Indemnity

£10,000,000

Number of Playgrounds	1
Number of BMX or Skateboard Parks	0
Number of Firework Displays in each year	0

Publishers Indemnity	£250,000
Retroactive Date	01/06/2019

Inner Limit of Indemnity - Terrorism	£2,000,000
Inner Limit of Indemnity - Pollution or Contamination	£1,000,000

Norris & Fisher Local Council Insurance
 New Business Schedule

Policy Number CH/5312578E/10093
 Date of Issue 23rd May 2019

Sub-Section C - Products Liability **Limit of Indemnity** £10,000,000

Inner Limit of Indemnity - Terrorism	£2,000,000
Inner Limit of Indemnity - Pollution or Contamination	£1,000,000

Excesses applicable to Liability Section

Excess applicable to each and every Third Party Damage claim under Sub-Section B	£250
Excess applicable to each and every Third Party Damage claim under Sub-Section C unless specified below:	£250
Excess applicable to each and every Third Party Injury claim not applicable to Sub-Section A - Employer's Liability	£0

Any alteration to the above excesses are detailed in the attached endorsements.

OFFICERS LIABILITY SECTION

Officers Liability **Insured - see Policy wording for further details**

Retroactive Date	01/06/2019
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Limit of Indemnity	£250,000
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Excesses applicable to Officers Liability Section

Excess applicable to each and every claim	£250
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Any alteration to the above excesses are detailed in the attached endorsements.

PROPERTY IN TRANSIT SECTION

Sub Section A - Own Vehicles **Not Insured**

	Number of Vehicles	Limit per Vehicle
Own Vehicles	0	£0

Sub-Section B – Road Hauliers, Rail and Post **Not Insured**

	Limit per sending
Road Hauliers, Rail and Post	£0

Excesses applicable to Property in Transit Section

Excess applicable to each and every claim	£100
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Any alteration to the above excesses are detailed in the attached endorsements.