

# WENDRON PARISH COUNCIL

## Insurance Policy.

### Quotations:

Ecclesiastical	£ 1,531.51
Aviva	£ 962.35
Hiscox	£ 872.34

The policy falls due for renewal on June 1, 2015. The quotation from Hiscox (at a cost of £872.34) compares favourably to the premium of £889.83 paid for the current year and £909.38 for the previous year.

We are insured for the following contingencies (the core section is common to all the above Parish Council policies and the premium remains the same whether or not we have a requirement for the cover).

### Core Sections:

Public Liability	£10,000,000	Limit of Indemnity
Hirers' Liability	£5,000,000	Limit of Indemnity
Employers Liability	£10,000,000	Limit of Indemnity
Officials Indemnity	£500,000	Limit of Indemnity
Libel and Slander	£500,000	Limit of Indemnity
Money	Non-negotiable £250,000	
	Negotiable Money – Any Other Loss	£1,000
Fidelity Guarantee	£150,000	Limit of Indemnity
Increased cost of working	£10,000	Limit of Indemnity
Loss of Revenue	£10,000	Limit of Indemnity
Commercial Legal Protection	£100,000	Limit of Indemnity
Office Equipment	£5,000	
Personal Accident (age 16-90)		
	Capital Benefits	£100,000
	Temporary Total Disablement	£500pw
Keyman cover	£400 per week	up to a max of 26 weeks

### Sums Insured:

Street furniture	£82,472.91	
Bus Shelters		
Carnkie East		7,081
Carnkie Village		7,081
Penmarth		7,081
Crelly		6,758
Trewennack		6,436
Wheal Dream		6,875
Wendron		6,875
Burras		3,218
Porkellis		3,218
Rame Cross		3,218
Edgcumbe		7,081
Celtic Cross		
Rame Cross		6,438
Wendron Cross		6,438
4 Boundary stones		3,604
Playground equipment	£17,284.78	
1 slide		2,870
1 set swings		1,310
1 tower equipment		13,104

**All claims are subject to a £250 policy excess**