WENDRON PARISH COUNCIL

Insurance Policy.

The policy falls due for renewal on June 1, 2016. The quotation from Hiscox (at a cost of £910.16) is directly comparable to the premium of £872.34 paid for the current year and £889.83 or the previous year when one considers that the Insurance Premium Tax has risen to 9.5% this year from 5% in previous years

We are insured for the following contingencies (the core section is common to all Hiscox 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
Defibrillators and cabinets £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
Internet and e-mail £50,000
Crisis Management £10,000
Contract works £75,000

Sums Insured:

Street furniture £83,297.64 (1% rise)

Bus Shelters	
Carnkie East	7,152
Carnkie Village	7,152
Penmarth	7,152
Crelly	6,826
Trewennack	6,500
Wheal Dream	6,944
Wendron	6,944
Burras	3.250
Porkellis	3.250
Rame Cross	3.250
Edgcumbe	7,152
Celtic Cross	
Rame Cross	6,502
Wendron Cross	6,502
4 Boundary stones	3,640

Playground equipment £17.457.63 (1% rise)

1 slide	2,899
1 set swings	1,323
1 tower equipment	13,235

All claims are subject to a £250 policy excess