WENDRON PARISH COUNCIL

Insurance Policy.

The policy falls due for renewal on June 1, 2018. The quotation from AXA (at a cost of £988.17) is directly comparable to the premium of £910.16 paid for the current year and £872.34 for 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 AXA 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
Employers Liability £10,000,000 Limit of Indemnity
Hirers' Liability £5,000,000 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 £2,500
Employee dishonesty £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 £500,000 Limit of Indemnity
Office Equipment £5,000
Defibrillators and cabinets £5,000
Personal Accident (age 16-90)
Capital Benefits £100,000
Temporary Total Disablement £500 per week up to a max of 104 weeks
Keyman cover £250 per week up to a max of 100 weeks
Internet and e-mail £5,000
Increased cost of working £10,000

Sums Insured:

Street furniture £88,362.14 (4% rise)

Bus Shelters	
Carnkie East	7,587
Carnkie Village	7,587
Penmarth	7,587
Crelly	7,240
Trewennack	6,895
Wheal Dream	7,365
Wendron	7,365
Burras	3,448
Porkellis	3,448
Rame Cross	3,448
Edgcumbe	7,587
Celtic Cross	
Rame Cross	6,897
Wendron Cross	6,897
4 Boundary stones	3,860

Playground equipment £18,519.05 (6% rise)

1 slide	3,073
1 set swings	1,403
1 tower equipment	14,029

All claims are subject to a £250 policy excess