

Select for Local Councils

Summary of cover



This document outlines the key features, benefits and limitations of the cover provided by the Zurich Municipal's Select for Local Councils policy. If you want to see the full terms, conditions, and exclusions, please refer to the policy document.

This summary of cover gives you an overview of the standard covers available as part of this policy. It's not personalised to you.

Please read this document alongside your quote/policy schedule and policy document to see what's covered and any limits or exclusions that apply. Please check your coverage to ensure it meets your needs.



Type of insurance and cover

The policy provides cover for your main insurance needs when relevant covers are purchased. This may include a combination of: Material Damage, Business Interruption, "All Risks", Money, Public Liability, Hirer's Liability, Employers' Liability, Libel and Slander, Motor (including Legal Expenses and Uninsured Loss Recovery), Plant Protection, Deterioration of Stock, Fidelity Guarantee, Personal Accident, Legal Expenses and Street Furniture (Impact Damage).

The standard duration of this non-investment insurance contract is 12 months.



Material Damage

This cover provides reinstatement, indemnity, or repair following damage for Buildings and Contents from the following events: fire, lightning, explosion, aircraft, riot and civil commotion, earthquake, subterranean fire, storm or flood, escape of water or beer, impact by vehicles or animals, breakage or collapse of TV, radio or mobile telephone signal receiving apparatus, falling trees or branches, leakage of oil and accidental damage to fixed glass, theft and accidental damage with the option to include subsidence cover.

Significant features and benefits	Significant and unusual exclusions or limitations
<p>Adaptation (energy performance and sustainable buildings) – Limit 5% or £100,000, whichever is the lesser</p> <p>Bequeathed property – Building Limit £500,000 (individual items £10,000)</p> <p>Capital additions – Limit 10% or £1,000,000, whichever is the lesser</p> <p>Damage to reputation – Limit £50,000 – should you suffer a loss in excess of £1,000,000</p> <p>Debris removal costs</p> <p>Drains and gutters</p> <p>Fire extinguishment expenses – Limit £25,000</p> <p>Groundkeepers' equipment – Limit £10,000</p> <p>Landscaped gardens – limit £15,000</p> <p>Loss Minimisation and Prevention Expenditure – Limit £100,000</p> <p>Metered utilities – Limit £15,000</p> <p>Temporary removal – Office records – Limit £10,000, Computer system records £2,000 and Contents 15% of sum insured for contents</p> <p>Trace and access – Limit £25,000</p> <p>Accidental damage to underground services – Limit £1,000</p>	<p>Excess: An excess applies each and every loss</p> <p>Communicable Diseases No indemnity will be provided arising directly or indirectly from a communicable disease or the fear or threat of a communicable disease</p> <p>Storm or Flood</p> <ul style="list-style-type: none"> • Damage to moveable property in the open, fences and gates • Damage caused by frost, subsidence ground heave or landslip • Due to change in the water table level <p>Unoccupied Buildings</p> <ul style="list-style-type: none"> • Damage caused by freezing, escape of water, malicious persons and fixed glass in respect of Buildings which are unoccupied <p>Subsidence, Ground Heave or Landslip and Normal Settlement*</p> <ul style="list-style-type: none"> • Damage caused by the settlement or movement of made up ground • Damage caused by fire, subterranean fire, explosion, earthquake or the escape of water from any tank, apparatus or pipe <p>Theft</p> <ul style="list-style-type: none"> • Not involving forcible or violent entry to or exit from any building • Where the Insured or any Employee are involved

Significant features and benefits	Significant and unusual exclusions or limitations
	<p>Accidental Damage</p> <ul style="list-style-type: none"> Defective Design or Workmanship Gradually Operating Causes Wear and Tear Inherent Vice or Latent Defect <p>Terrorism*</p> <p>Items above marked * have an optional 'buy-back' upon request</p>



Business Interruption

This cover provides financial compensation for additional expenditure, loss of revenue and/or loss of rent following a claim in respect of an insured event under the Material Damage section.

Significant features and benefits	Significant and unusual exclusions or limitations
<p>Alternative Trading</p> <p>Automatic Reinstatement of Sums Insured</p> <p>Computer Data – £5,000</p> <p>Named Diseases, Murder, Suicide or Rape – Limit £100,000</p> <p>Professional Accountants' Fees</p> <p>Public utilities and denial of access – Limit £1,000,000</p>	<p>Communicable Diseases – no indemnity will be provided arising directly or indirectly from a communicable disease or the fear or threat of a communicable disease</p> <p>Electronic Risks</p> <p>Losses outside of the Indemnity Period</p> <p>Material Damage Proviso (an event not covered by Material Damage cover)</p> <p>Deliberate act of a supplier in withholding water, gas, electricity, fuel or telecommunications services</p>



All Risks

This cover provides indemnity for specific items on a broader basis than that offered under Material Damage, for example whilst away from the usual premises.

Significant features and benefits	Significant and unusual exclusions or limitations
<p>Cover provided anywhere within the territorial limits</p> <p>Capital Additions and alterations – Limit £1,000,000</p> <p>Computer breakdown – up to £5,000</p>	<p>Communicable Diseases – no indemnity will be provided arising directly or indirectly from a communicable disease or the fear or threat of a communicable disease</p> <p>Defective design or Workmanship</p> <p>Property more specifically insured</p> <p>Theft from an unattended vehicle</p> <p>Inherent Vice or Latent Defect</p> <p>Wear and Tear</p> <p>Gradually operating causes</p> <p>Unexplained disappearance</p> <p>Mechanical or Electrical Breakdown</p> <p>Electronic risks</p>

This cover insures you against loss or damage to 'money'.

Significant features and benefits	Significant and unusual exclusions or limitations
<p>Personal Effects – Limit up to £500 per person</p> <p>Personal Injury:</p> <ul style="list-style-type: none"> • Death, Loss of Limb or Loss of Sight and Permanent total disablement – up to a maximum of £10,000 per person • Temporary total disablement – up to £150 per person per week <p>Replacement of safe/strongroom keys – £1,000</p> <p>Unattended vehicles – up to £100</p>	<p>Excess: An excess applies each and every loss</p> <p>Breakdown of machines and cash dispensers</p> <p>Error or omission arising from receipts, payments or accounting practice</p> <p>Fraud or dishonesty of your employees not discovered within 72 hrs</p>

Covers you and any volunteers helping you in respect of your legal liability for damages and claimants' costs and expenses arising from (a) accidental bodily injury including death, illness and disease and (b) accidental damage to third party Property as a result of a negligent act or accidental error or accidental omission.

Significant features and benefits	Significant and unusual exclusions or limitations
<p>Abuse – Limit £5,000,000 for claims made in any one period of insurance</p> <p>Court Attendance – Limit £500 per day</p> <p>Contingent Motor Liability</p> <p>Consumer Protection Act</p> <p>Corporate Manslaughter defence costs – Limit of Indemnity in schedule</p> <p>Damage to reputation – up to £50,000 – should you suffer a loss in excess of £1,000,000</p> <p>Data Protection – Limit £1,000,000 any one period of insurance</p> <p>Defective Premises Act</p> <p>Environmental clean up costs – Limit £1,000,000 any one period of insurance</p> <p>Financial Loss</p> <p>Food Safety Act defence costs</p> <p>Health & Safety at Work defence costs</p> <p>Indemnity to other persons</p> <p>Legionella – Limit of Indemnity in schedule any one period of insurance</p> <p>Personal Liability</p>	<p>Asbestos</p> <p>Claims brought in USA/Canada courts jurisdiction</p> <p>Cyber – no cover for liability arising out of any unauthorised acts which result in disruption/failure of any computer equipment which processes, stores, transmits or receives data</p> <p>Medical malpractice</p> <p>Motor</p> <p>Pollution and contamination – sudden and unforeseen only covered</p> <p>Professional liability for errors or omissions involving advice, design or specification</p> <p>Products liability under contract</p> <p>Property held in trust</p> <p>Replacing or rectifying products</p> <p>Vessels or craft</p>



Employers' Liability

Covers you in respect of your legal liability to Employees (including volunteers) for damages and claimants, costs and expenses arising from accidental bodily injury including death, illness and disease and Legal defence costs.

Significant features and benefits	Significant and unusual exclusions or limitations
Court Attendance – Limit £500 per day Corporate Manslaughter defence costs – Limit of Indemnity in schedule Damage to reputation – up to £50,000 – should you suffer a loss in excess of £1,000,000 Health & Safety at Work defence costs Indemnity to other persons Legal defence costs Unsatisfied court judgments Work experience placements covered	Offshore exposures Passengers in motor vehicles



Hirer's Liability

Hirers of your premises legal liability for accidental bodily injury, illness or disease (including death), accidental damage to the premises or the contents and to other property not the responsibility of the hirers.

Features and benefits	Significant exclusions or limitations
Accidental Damage to Premises – Limit £1,000,000 Corporate Manslaughter defence costs – Limit of Indemnity in schedule Environmental clean up costs – Limit £1,000,000 any one period of insurance Legal Defence Costs	Excess: An excess applies each and every loss Claims brought in USA/Canada courts jurisdiction Contractual liquidated damaged or punitive damages Cyber Products Liability Use of premises for political, commercial or business use



Libel and Slander

Provides cover in respect of libels or slanders committed by employees or members in the course of your business.

Significant features and benefits	Significant and unusual exclusions or limitations
Cover is provided to members and employees – Limit of Indemnity in schedule for claims made in any one period of insurance	An excess of 10% or £1,000, whichever is the lower, of each claim Claims in respect of exemplary or punitive damages Losses arising from malicious falsehood or injurious falsehood Claims reported more than 12 months after the cancellation of the policy



Motor

Provides cover for vehicles owned, hired or leased for loss or damage to the vehicle including spares and accessories and legal liability to third parties. Cover operates in the United Kingdom and all member countries of the European Union, Iceland, Norway and Switzerland.

Significant features and benefits	Significant and unusual exclusions or limitations
<p>Corporate Manslaughter defence costs included with limit of £5,000,000 any one period of insurance</p> <p>Cost of fuel tank draining and cleaning after accidental filling of incorrect fuel – no excess applies</p> <p>Electric vehicles, including charging cables and batteries</p> <p>Hotel expenses if vehicle is immobilised – up to £250</p> <p>Limit for damage to third party property is £50,000,000 for cars and £5,000,000 for all other vehicles</p> <p>New for old basis of settlement for any car or goods carrying vehicle not exceeding 7.5 tonnes within one year of first registration if repairs will cost more than 50% of the new price including taxes</p> <p>No additional young/novice driver excess</p> <p>No excess to apply for repair of windscreens</p> <p>Personal Accident Benefit – up to £10,000</p> <p>Personal effects – as per schedule</p> <p>Medical expenses – up to £500</p> <p>Accidental loss or theft of keys</p> <p>Recovery and re-delivery following a damage claim with provision of courtesy car if repair is handled within our approved repairer network</p> <p>Cover for trailers whether attached or not</p> <p>Terrorism cover – Limit £5,000,000</p>	<p>Excesses apply as per schedule</p> <p>Loss of use of your vehicle</p> <p>Loss as a result of deception</p>



Motor Legal Expenses and Uninsured Loss Recovery

Cover for legal costs in pursuing a third party for uninsured losses or recovering damages for death or injury following a motor accident.

Underwritten by ARAG Legal Expenses Insurance Company Ltd.

Significant features and benefits	Significant and unusual exclusions or limitations
<p>Covers vehicle user and passengers in insured vehicle</p>	<p>Limit of indemnity £100,000 any one claim</p> <p>Costs incurred before a claim is accepted</p>



Plant Protection

This cover provides for physical loss or damage to plant items such as boilers and pressure plant, lifting and handling plant, electrical and mechanical plant.

Significant features and benefits	Significant and unusual exclusions or limitations
<p>Capital Additions clause</p> <p>Emergency Services – up to £15,000</p> <p>Debris removal following insured damage not exceeding £25,000 or 20% of the indemnifiable damage</p> <p>Expediting Expenses – up to £50,000</p> <p>Temporary Removal of plant – up to £100,000</p> <p>Loss minimisation and prevention expenditure – up to £25,000</p>	<p>Excess: An excess applies each and every loss</p> <p>Communicable Diseases – no indemnity will be provided arising directly or indirectly from a communicable disease or the fear or threat of a communicable disease</p> <p>Consequential losses</p> <p>Electronic Risks</p> <p>Losses arising from fire and other perils which should be covered under a Material Damage policy</p> <p>Wear and Tear</p>



Deterioration of Stock

Cover is given under this policy for loss of the contents of fridges or freezers due to the breakdown of those items.

Significant features and benefits	Significant and unusual exclusions or limitations
<p>Additional costs for obtaining a condemnation certificate, clean up or decontamination of the refrigeration plant and the disposal of goods up to £25,000 or 10% of the sum insured in any one period of insurance</p> <p>Automatic reinstatement – up to £1,000</p> <p>Mitigating costs – subject to these being reasonable</p>	<p>Excess: An excess applies to each and every loss</p> <p>Communicable Diseases – no indemnity will be provided arising directly or indirectly from a communicable disease or the fear or threat of a communicable disease</p> <p>Consequential losses</p> <p>Electronic Risks</p> <p>Losses arising from the deliberate withdrawal of the electricity supply by the supplier</p> <p>Losses arising from fire and other perils which should be covered under a Material Damage policy</p> <p>Wear and Tear</p>



Fidelity Guarantee

Provides cover for loss of money or other property belonging to the insured occurring as a direct result of any act of fraud or dishonesty by an employee.

Significant features and benefits	Significant and unusual exclusions or limitations
<p>Auditors' Fees – no more than 10% of claim</p> <p>Automatic reinstatement of Sum Guaranteed (additional premium may be due)</p> <p>Third party Computer Fraud (optional)</p>	<p>Excess: An excess applies each and every loss</p> <p>Loss must be reported within 24 months</p> <p>Any loss unless the insured within 6 weeks of engaging an employee obtains written references going back for a period of 3 years</p>



Personal Accident

This cover provides agreed benefits, payable to you, in respect of selected categories of Insured Persons should they suffer bodily injury resulting in death, serious disabling injuries or permanent total disablement during the Operative Time.

The Operative Time of cover normally chosen relates to the Insured Persons carrying out their official duties on your behalf. Insured Persons will usually be your employees, members of your governing body or people volunteering to work with you.

The cause of the bodily injury will be a sudden, unforeseen and identifiable occurrence which could include an assault or an accident in general.

Significant features and benefits	Significant and unusual exclusions or limitations
<p>For under 75 year olds, cover can be extended to include Temporary Disablement or Permanent Partial Disablement</p> <p>Disablement is measured against inability, due to injury, to engage in any occupation for the remainder of the Insured Person's life</p> <p>For your own employees over 16 and below state retirement age, cover is widened to refer to inability to engage in their usual occupation with you</p> <p>Cover automatically includes additional benefits for:</p> <p>Childcare and domestic staff costs – up to £500 per week for 26 weeks</p> <p>Coma benefit – up to £375 per week for 104 weeks</p> <p>Damage to personal effects following an occurrence insured – up to £500</p> <p>Dental injury expenses – up to £2,000</p> <p>Dependants' benefit – up to £50,000 (£5,000 per child)</p> <p>Disability assistance – up to £20,000</p> <p>Disappearance</p> <p>Domestic travel expenses – up to £5,000</p> <p>Exposure to the elements</p> <p>Facial scarring – up to £10,000</p>	<p>Persons over the age of 90</p> <p>Benefits are only paid where death or disablement occurs solely from the original occurrence insured and independently of any other cause, with a 24 month limitation</p> <p>Sickness, disease or degenerative condition, suicide or self-harm</p> <p>Additional benefits listed are subject to certain limitations in scope and amount as shown in the policy</p> <p>Claims arising from travel to any destination where the Foreign, Commonwealth & Development Office (FCDO) advises against travel</p> <p>War in the home country or a secondment destination</p> <p>The policy provides an overall maximum event limit of £5,000,000 regardless of the number of Insured</p> <p>Persons involved in an occurrence</p> <p>This limit is reduced to £1,000,000 for multi-engined aeroplane travel and £500,000 for all other air travel</p>

Significant features and benefits	Significant and unusual exclusions or limitations
Funeral expenses – up to £10,000 Hijack or kidnap Hospitalisation benefit – up to £375 per week for 52 weeks Medical expenses – up to £20,000 Moving costs – up to £20,000 Physiotherapy – up to £500 Rehabilitation support Retraining expenses – up to £15,000	

Legal Expenses

Provides you with cover for legal costs and expenses should you experience one of the legal problems covered by this policy in relation to your business activities.

Underwritten by ARAG Legal Expenses Insurance Company Ltd.

Significant features and benefits	Significant and unusual exclusions or limitations
<p>‘Standard’ cover includes Employment Disputes, Compensation Awards, Service Occupancy, Legal Defence, Statutory license appeal, Property Protection and Bodily Injury and Tax Protection</p> <p>We provide Employment Practices Liability as standard, removing the requirement of a “more reasonable than not” chance of success</p> <p>Extensions are available for Contract Disputes including the total limit for all compensation awards, damages and Debt Recovery</p>	<p>Compensation awards maximum is £1,000,000 in any one period of insurance</p> <p>Any involvement in any joint venture, consortium or other profit sharing scheme</p> <p>In respect of employment disputes any redundancy within the first 180 days of inception of the cover</p> <p>In respect of contracts any dispute concerning an amount under £500</p> <p>Compensation awards relating to trade union activities</p> <p>Claims arising from a parking offence</p> <p>Employment disputes which arise within the first 90 days of inception</p>

Impact Damage (Street Furniture)

This cover indemnifies the insured for impact damage to their property from any road vehicle or animal.

Significant features and benefits	Significant and unusual exclusions or limitations
Subject to average clause	<p>Excess applies to each and every loss</p> <p>Terrorism*</p> <p>Items above marked * have an optional ‘buy-back’ upon request</p>



General exclusions

Loss or damage caused by:

- Date Related Incidents
- Northern Ireland Civil Commotion
- Nuclear and War Risks, Government or Public Authority Order
- Sonic Bangs
- Terrorism
- Radiation.



Insurance Act 2015

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which aims to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Act. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy.

Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.



Our complaints procedure

We are committed to providing a high level of customer service. If you do not feel we have delivered this, we would welcome the opportunity to put things right for you.

Many concerns can be resolved straight away. Therefore in the first instance, please get in touch with your usual contact at Zurich as they will generally be able to provide you with a prompt response to your satisfaction. Contact details will be provided on correspondence that we or our representatives have sent you.

If we can resolve your complaint to your satisfaction within the first few days of receipt, we will do so. Otherwise, we will keep you updated with progress and will provide you with our decision as quickly as possible.

If you are not happy with the outcome of your complaint, you may be able to ask the Financial Ombudsman Service to review your case.

We will let you know if we believe the ombudsman service can consider your complaint when we provide you with our decision. The service they provide is free and impartial, but you would need to contact them within 6 months of the date of our decision.

More information about the ombudsman and the type of complaints they can review is available via their website www.financial-ombudsman.org.uk.

You can also contact them as follows:

Post: Financial Ombudsman Service, Exchange Tower, London, E14 9SR

Telephone: 08000 234567 (free on mobile phones and landlines)

Email: complaint.info@financial-ombudsman.org.uk

If the Financial Ombudsman Service is unable to consider your complaint, you may wish to obtain advice from the Citizens Advice Bureau or seek legal advice.



The Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation should we be unable to meet our obligations.

You may contact the FSCS on 0800 678 1100 or further information is available at www.fscs.org.uk.



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