

Came & Company Local Council Insurance Core Cover Summary

With Came & Company Local Council Insurance you automatically receive the following core covers:

Public Liability - Any socially responsible Council should have this indemnity during times of increasing litigation. This will provide protection against your legal liability for bodily injury to third parties or property damage occurring on property for which the Council is legally responsible - as a direct result of the Council's negligence.

Other insurers will offer a higher limit of indemnity but our claims experience confirms our limit of indemnity is sufficient but if you are concerned please contact us.

Employers' Liability - This covers the legal liability of the Council for negligence following death or bodily injury or disease sustained by Employees, Councillors and Volunteers during and arising out of the course of their employment, including Corporate Manslaughter and Homicide. If the Council has employees then Employers' Liability is a legal requirement.

Hirers' Indemnity - If the Council insures a building this covers legal liability for hirers (small groups or individuals - non-commercial) of Council premises, should injury or damage to the property occur during the period of the hire.

Other insurers policies do not extend to provide cover for small groups but we feel this is important to support small groups in the community

Officials' Indemnity - This provides cover for legal liability claims arising from any negligent act, error or omission committed in good faith by any employee or official of the Council. The policy has a standard exclusion for member to member claims; this means that if an employee or councillor makes a claim naming another employee or councillor there is no cover within the policy.

Libel and Slander - This cover provides protection against a verbal or written comment, made by the Council, which a member of the public considers to be incorrect or damaging and as a result seeks financial compensation. The policy has a standard exclusion for member to member claims; this means that if an employee or councillor makes a claim naming another employee or councillor there is no cover within the policy.

Fidelity Guarantee - This provides cover against acts of fraud or dishonesty by any official of the Council, or a number of officials in collusion, and any subsequent loss of property.

To calculate the level of cover we use the precept and all of the financial reserves of the council ie the precept is paid twice a year which cover is half the precept and all of the financial reserves.



Came & Company Local Council Insurance is a trading style of Stackhouse Poland Ltd who are Authorised and Regulated by the Financial Conduct Authority to sell general insurance products. Our firm reference number is 309340. This information may be checked on the FCA's Register by visiting their website or contacting them on 0800 111 6768 (Freephone) or 0300 500 8082.

Personal Accident - The Personal Accident section covers Employees, Councillors and Volunteers from 16 years and up to the age of 90 as standard. To claim under this section a person needs have been injured whilst working on behalf of the council.

Please note; if a person is injured whilst carrying out the council's activities, cover is provided under the liability section **for all age** groups.

Money cover is included - Money cover provides for loss of money up to £1,000 to the Council when carried by Employees, for example to and from the bank, together with personal accident assault cover for persons aged between 16-90.

Property is covered on an all-risks basis. Theft and Accidental Damage is included as standard.

Increased Cost of Working - We automatically provide cover up to £10,000 for a period of 12 months, reducing the financial impact for the Council, should the Council incur additional expenditure as the result of an insured event.

Loss of Revenue - We automatically provide cover up to £10,000 a period of 12 months, reducing the financial impact for the Council, should the Council incur a Loss of Revenue as the result of an insured event.

Commercial Legal Expenses - This cover provides protection for the Councillors and Clerk acting in their capacity as officials for the Council, against the cost of potential commercial legal disputes, legal advice and representation; including employment, tax and contract disputes.

Key Person - If the Clerk, Deputy Clerk, Groundsman, Deputy Groundsman are unable to work due to **illness or injury** for 14 days or longer. The payment is made to the Council to contribute towards the cost of a locum or temporary person. The weekly amount can be increased for an additional premium.

Other insurers will offer Key personnel Liability - which **does not** provide cover for **illness** and the payment is forwarded to the person and not the council.

We will forward the payment to the council to assist with expenditure for the confirmed period. Few councils budget for this scenario and due to most councils now paying sick pay this additional cost can be a burden

Defibrillators & Cabinets - £5,000 has been included in the core covers for no additional premium to provide loss or damage cover for Defibrillators & Cabinets.



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