

Policy number	2388649	Organisation Name	Ringshall Parish Council
Policy start date	01/10/2023		Municipal Infrastructure
Amendment date	01/10/2023		In the Parish of Ringshall
			Stowmarket
			IP14 2JF
Annual income	£9,822	Correspondence	Broad View Farm, Lower Farm Ro
Total wage roll	£3,056	Address	Ringshall
Volunteers	4		Stowmarket
			IP14 2JF

DESCRIPTION OF THE ORGANISATION:  
 Council (town, parish or community)

**CHARITABLE ACTIVITIES OF THE INSURED:**

We cover the following activities:

- \* Allotments
- \* Clean-ups and litter picks
- \* Clerical and other non-manual work
- \* Committee activities
- \* Conferences, trade shows and exhibitions
- \* Delivery and/or collection of goods
- \* Domestic duties
- \* Fire safety or theft prevention advice
- \* Fireworks display or bonfire event up to 100 attendees
- \* Fundraising events (ex. fireworks & bonfires) up to 1000 people
- \* Gardening (domestic)
- \* Gritting of pavements and paths
- \* Meetings, coaching and mentoring
- \* Operation of community traffic calming or speed watch
- \* Provision and maintenance of municipal infrastructure
- \* Provision and maintenance of parks, open spaces and playgrounds
- \* Talks, presentations and seminars

Provided any activity above is not otherwise more specifically excluded in any section of this policy or by any endorsement forming part of this schedule or otherwise by us in writing.

**COVER IS SUBJECT TO:**

- \* Our terms accepted within 30 days of the 'date of issue' specified on this quotation
  - \* The information on the Statement of Facts form being correct (if it is incorrect or has changed, then advise your agent/us and we will issue a revised quotation and Statement of Facts)
  - \* We may want to survey your premises and any risk improvements needed by us must be completed within the timescales we say.
- Please see General Condition 18 of the policy wording

	Essentials	Excess
<b>General covers</b>		
Public and Products Liability	£10,000,000	£100
Employers' Liability	£10,000,000	
Trustees' and Directors' Indemnity	£1,000,000	£250
All Risks	£1,000	£75
Unspecified items sum insured	£1,000	
Unspecified single item limit	£500	
Unspecified items geographical limit	United Kingdom	
Personal Accident (sum insured/per week)		
Employees and volunteers		
aged 16-65 years	£25,000/£250	
aged 66-75 years	£10,000/£50	
aged 76-80 years	£5,000/£25	
Fidelity Guarantee	£25,000	£250
Reputational Risks		£250
PR Crisis - any incident cover	£5,000	
Libel and Slander	£100,000	
Legal Expenses	£250,000	
<b>Location 1: Municipal Infrastructure, In the Parish of Ringshall, Stowmarket, IP14 2JF</b>		
Property Damage	£68,431	£100
Including Accidental Damage		
Buildings	£78,696	
Declared value	£68,431	
Excesses applying to Property Damage		
Malicious people		£250
Premium	£343.92	
Insurance Premium Tax (IPT)	£41.27	
<b>Total Premium</b>	<b>£385.19</b>	

**Endorsements applicable**

- 049 Day One Non-Adjustable (Property Damage)
- 215 Activities
- 330 Infectious Disease, Cyber and Data Protection
- 333 Parish Council Scheme Endorsement
- 340 Territorial Exclusion (Property)General Exclusions