

Pre-Renewal Review

# Torpoint Town Council

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Chartered

## Client Details and General Information

**Full Client Name:** Torpoint Town Council

**Address:** 1-3 Buller Road  
Torpoint  
Cornwall  
PL11 2LD  
United Kingdom

**Primary Contact Person:** Mrs Milly Southworth

**Contact Telephone Number:** 01752 814165

**Mobile Number:**

**Business Description:** Town Council

## Declarations

**(where any of the listed circumstances apply please place X against the appropriate section and provide full and complete details of the circumstances)**

The Policyholder or any partner or any director involved with the business must specifically disclose if they have;

Been the subject of a County Court Judgement, an Individual Voluntary Arrangement, a Company Voluntary Arrangement or a Sheriff Court Decree ☐

Been convicted of or charged with (but not yet tried for) or been given an Official Police Caution in respect of any criminal offence (other than a motoring offence) which is not spent under the Rehabilitation of Offenders Act. ☐

Been declared bankrupt or insolvent or have been or are currently the subject of any bankruptcy or insolvency proceedings. ☐

Been involved as owner partner or director of any business which has gone or is currently going into receivership, liquidation or administration ☐

Been disqualified from being a company director ☐

Been subject to an investigation by HM Revenue and Customs, which has resulted in a prosecution. ☐

Are aware of any incidents that may give rise to a claim, but have not

yet been notified to insurers.

Details.
None – completed Directors Declaration to follow from council

## Commercial Combined

**POLICYHOLDER** Torpoint Town Council

**INSURER** Aviva Insurance Limited

**POLICY NUMBER** 100756502CCI

**PERIOD OF INSURANCE** 01/04/2025 to 31/03/2026

### GENERAL CLAUSES/INFORMATION

**All employees (inc. LOSC, trainees, apprentices) paid below PAYE threshold:** No

**Employer PAYE No:** 470/TS1230

### Activities

**Business description:** Town Council

### Details

<b>Material facts regarding directors and/or partners:</b>		<b>Yes</b>
	None	<input checked="" type="checkbox"/>
	Convicted or charged but not tried for a criminal offence (non motoring)	<input type="checkbox"/>
	Declared bankrupt or the subject of bankruptcy proceedings	<input type="checkbox"/>

Involved in another company within 6 months before receivership/insolvency



## MATERIAL DAMAGE - 1-3 BULLER ROAD, TORPOINT, CORNWALL, PL11 2LD

### Details

		Revision Required (Please specify)
Specified or floating location:	Specified Location	
Primary building usage:	Office	
Occupancy:	Business Hours	

### Construction and Exposure

		Revision Required (Please specify)
Building of standard construction (i.e. brick/stone/concrete(floor & roof)/slates/tiles and pitched roof):	No	
Building wall material 1:	Brick	
Wall construction percentage 1:	50%	
Building wall material 2:	Metal	
Wall construction percentage 2:	25%	
Building wall material 3:	Glass	
Wall construction percentage 3:	25%	
Building roof material 1:	Concrete	

		Revision Required (Please specify)
Roof construction percentage 1:	100%	
Sandwich panels used in construction:	No	

#### Covers Requested

		Revision Required (Please specify)
Contingencies:	All Risks Subsidence Ground Heave Landslip Theft Or Attempted Theft	
Excess (subsidence) (GBP):	1,000	
Excess (GBP):	500	

#### Buildings

Building name/ description, Building item type	Cover basis	Contingencies	Method of adjustment, Day 1 percentage	Declared value (GBP)	Sum insured (GBP)	Revision Required (Please specify)
Town Hall, Building including landlords fixtures and fittings	Reinstatement	As per section	Day 1, 20%	2,922,877	3,507,451	

## Contents

### Contents Items

Item description, Contents item type	Cover basis	Contingencies	Day 1 percentage	Declared value (GBP)	Sum insured (GBP)	Revision Required (Please specify)
Contents - Other	Reinstatement	As per section	20%	133,389	160,066	
1 Proguard Grade 3 Safe size 150 with key locking including full ground floor installation	Reinstatement	As per section			4,505	

## Endorsements

### Minimum Security

Theft and Money Sections where insured by this policy

If in relation to any claim for Damage to the Property Insured caused by theft or attempted theft at The Premises, which occurs more than 30 days after the inception of this policy and You have failed to fulfil any of the following conditions, We will not pay that claim.

In respect of all those parts of The Premises occupied by You in connection with The Business You must ensure that all Perimeter doors and opening Accessible Perimeter windows are provided with an appropriate security measure, as described below and when The Premises are unattended, all such doors and windows to that part, or parts are closed and secured by such appropriate security measure being put into full and effective operation and any keys removed from the locks and stored away from such window or door.

(1) Hinged doors must be secured as follows

(a) single leaf doors and the final closing leaf of double doors

(i) timber framed doors –by a lock certified as meeting British Standard BS3621

(ii) aluminium or steel framed doors –by a five (or more) pin cylinder mortice swing lock

(iii) plastic framed doors –by a lock assembly certified as meeting Publically Available Specification PAS3621 or a multi-point lock having at least three moving fastening points operated from a handle which is secured by a five (or more) pin cylinder lock

- (iv) steel or composite construction (security) doors - by a security measure described in either (1)
  - (a) (i) or (1) (a) (iii) above or by a five (or more) pin cylinder mortice lock
  - (b) the first closing leaf of double doors
    - (i) by having, adjacent to the top and bottom corners of the door, a rebate bolt or an internal key operated mortice rack bolt or a lockable bolt
    - (ii) by a multi-point lock having at least two moving fastening points operated from a handle which is secured by a five (or more) pin cylinder lock
- (2) Rolling shutter and rolling panel doors must be secured as follows
  - (a) manually operated doors – by having the operating chain fastened to an internal chain stop, housing or wall bracket by means of a padlock having a hardened steel shackle
  - (b) electrically operated doors – by having an internal operating switch permitting power to be isolated and secured in the 'off' position by means of an integral lock or a padlock
  - (c) wicket gates/personnel doors within such doors – by a lock certified as meeting British Standard BS3621
- (3) Cellar trap doors must be secured as follows
  - (a) by having an internal steel padlock bar fastened by a padlock having a hardened steel shackle
  - (b) by having, adjacent to the top and bottom corners of the door(s), an internal key operated mortice rack bolt or a lockable bolt noting that, where one leaf of double doors when closed prevents the opening of the other, only that leaf needs securing as stated
- (4) Doors described in 1 (a) and 2 (c) above which are not final exit doors must be secured by a security measure described in 1 (a) or 2 (c) above or any type of door lock or lockable fastening which is supplemented by having, adjacent to the top and bottom corners of the door, an internal key operated mortice rack bolt or a lockable bolt
- (5) Windows must be secured as follows
  - (a) roof lights – by an internal fastening device designed and supplied as suitable for the task
  - (b) louvre windows – by internal or external fixed steel bars or grilles
  - (c) other windows – internally by means of a fastening device having an integral lock, by a window lock or by a key operated mortice rack bolt
- (6) Emergency fire exits must be secured so that any door or window described in (1) – (5) above which is formally designated as being solely for use as an emergency fire exit by the person(s) legally responsible under fire safety legislation for fire safety is excluded from the stated requirements and instead must be secured by a fastening device designed and supplied as suitable for the task.

The following definitions apply to this condition.

Perimeter

Doors and windows that provide access from those parts of The Premises occupied by You in connection with The Business to the open air, into any area of The Premises not occupied by You in connection with The Business or into any adjoining premises.

Accessible



Perimeter windows located on

(1) basement and ground floors

(2) other floors where they can be reached by a person standing within any communal areas, areas of The Premises not occupied by You in connection with The Business or any areas of adjoining or adjacent premises

(3) other floors where they can be reached by a person standing on adjoining or adjacent land or any external structural feature of The Premises, or any adjoining or adjacent premises, which can readily be climbed onto including but not limited to stairways, fire escapes, lower storey roofs, porches, balconies.

#### Note of Interest

The interest of Xerox UK C/O Acquis Management Ltd is noted on the Xerox Photocopier under finance number 50068188

### MATERIAL DAMAGE - TORPOINT LIBRARY, FORE STREET, TORPOINT, CORNWALL, PL11 2AG

#### Details

		Revision Required (Please specify)
<b>Specified or floating location:</b>	Specified Location	
<b>Primary building usage:</b>	Club	
<b>Occupancy:</b>	Business Hours	

#### Construction and Exposure

		Revision Required (Please specify)
<b>Building of standard construction (i.e. brick/stone/concrete(floor &amp; roof)/slates/tiles and pitched roof):</b>	No	
<b>Building wall material 1:</b>	Free Format	

		Revision Required (Please specify)
Wall construction percentage 1:	100%	
Building roof material 1:	Concrete	
Roof construction percentage 1:	100%	
Sandwich panels used in construction:	No	

#### Covers Requested

		Revision Required (Please specify)
Contingencies:	All Risks Subsidence Ground Heave Landslip Terrorism - Additional	
Excess (subsidence) (GBP):	1,000	
Excess (GBP):	500	

#### Buildings

Building name/ description, Building item type	Cover basis	Contingencies	Method of adjustment	Sum insured (GBP)	Revision Required (Please specify)
Timber Play Shed, Building including landlords fixtures and fittings	Reinstatement	As per section	Index Linking	500	

## Contents

### Contents Items

Item description, Contents item type	Cover basis	Contingencies	Method of adjustment, Day 1 percentage	Declared value (GBP)	Sum insured (GBP)	Revision Required (Please specify)
All Other Contents, Contents - Other	Reinstatement	As per section	Day 1, 20%	20,950	25,141	
Computer Equipment, Computer Equipment	Reinstatement	As per section	Day 1, 20%	42,500	51,000	
Books, Contents - Other	Indemnity	As per section			89,088	
Pergola & enclosed outside space with planters, curtains & wall heaters, Machinery, Plant & All Other Contents	Reinstatement	As per section	Day 1, 20%	10,677	12,813	

### Endorsements

#### Minimum Security

Theft and Money Sections where insured by this policy

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which occurs more than 30 days after the inception of this policy and You have failed to fulfil any of the following conditions, We will not pay that claim.

In respect of all those parts of The Premises occupied by You in connection with The Business You must ensure that all Perimeter doors and opening Accessible Perimeter windows are provided with an appropriate security measure, as described below and when The Premises are unattended, all such doors and windows to that part, or parts are closed and secured by such appropriate security measure being put into full and effective operation and any keys removed from the locks and stored away from such window or door.

(1) Hinged doors must be secured as follows

(a) single leaf doors and the final closing leaf of double doors

(i) timber framed doors –by a lock certified as meeting British Standard BS3621

(ii) aluminium or steel framed doors –by a five (or more) pin cylinder mortice swing lock

(iii) plastic framed doors –by a lock assembly certified as meeting Publically Available Specification PAS3621 or a multi-point lock having at least three moving fastening points operated from a handle which is secured by a five (or more) pin cylinder lock

(iv) steel or composite construction (security) doors - by a security measure described in either (1)

(a) (i) or (1) (a) (iii) above or by a five (or more) pin cylinder mortice lock

(b) the first closing leaf of double doors

(i) by having, adjacent to the top and bottom corners of the door, a rebate bolt or an internal key operated mortice rack bolt or a lockable bolt

(ii) by a multi-point lock having at least two moving fastening points operated from a handle which is secured by a five (or more) pin cylinder lock

(2) Rolling shutter and rolling panel doors must be secured as follows

(a) manually operated doors – by having the operating chain fastened to an internal chain stop, housing or wall bracket by means of a padlock having a hardened steel shackle

(b) electrically operated doors – by having an internal operating switch permitting power to be isolated and secured in the ‘off’ position by means of an integral lock or a padlock

(c) wicket gates/personnel doors within such doors – by a lock certified as meeting British Standard BS3621

(3) Cellar trap doors must be secured as follows

(a) by having an internal steel padlock bar fastened by a padlock having a hardened steel shackle

(b) by having, adjacent to the top and bottom corners of the door(s), an internal key operated mortice rack bolt or a lockable bolt noting that, where one leaf of double doors when closed prevents the opening of the other, only that leaf needs securing as stated

(4) Doors described in 1 (a) and 2 (c) above which are not final exit doors must be secured by a security measure described in 1 (a) or 2 (c) above or any type of door lock or lockable fastening which is supplemented by having, adjacent to the top and bottom corners of the door, an internal key operated mortice rack bolt or a lockable bolt

(5) Windows must be secured as follows

(a) roof lights – by an internal fastening device designed and supplied as suitable for the task

- (b) louvre windows – by internal or external fixed steel bars or grilles
- (c) other windows – internally by means of a fastening device having an integral lock, by a window lock or by a key operated mortice rack bolt
- (6) Emergency fire exits must be secured so that any door or window described in (1) – (5) above which is formally designated as being solely for use as an emergency fire exit by the person(s) legally responsible under fire safety legislation for fire safety is excluded from the stated requirements and instead must be secured by a fastening device designed and supplied as suitable for the task.

The following definitions apply to this condition.

#### Perimeter

Doors and windows that provide access from those parts of The Premises occupied by You in connection with The Business to the open air, into any area of The Premises not occupied by You in connection with The Business or into any adjoining premises.

#### Accessible

Perimeter windows located on

- (1) basement and ground floors
- (2) other floors where they can be reached by a person standing within any communal areas, areas of The Premises not occupied by You in connection with The Business or any areas of adjoining or adjacent premises
- (3) other floors where they can be reached by a person standing on adjoining or adjacent land or any external structural feature of The Premises, or any adjoining or adjacent premises, which can readily be climbed onto including but not limited to stairways, fire escapes, lower storey roofs, porches, balconies.

## Additional Information

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### Property Construction

Walls Brick – 50%

Walls Steel Clad Glass – 50%

Roof Flat Concrete – 100%

## MATERIAL DAMAGE - BENEDOT PARK, 1 THANCKES DRIVE, TORPOINT, CORNWALL, PL11 2QX

### Details

		Revision Required (Please specify)
Specified or floating location:	Specified Location	

### Risk Management

		Revision Required (Please specify)
Risk management features:	<div>Yes</div> <div>None <input type="checkbox"/></div> <div>CCTV <input type="checkbox"/></div> <div>Extinguishers to LPC scale <input type="checkbox"/></div> <div>Fire Alarm <input type="checkbox"/></div> <div>Intruder Alarm <input checked="" type="checkbox"/></div> <div>Sprinklers <input type="checkbox"/></div>	
Accreditation of intruder alarm:	Not known	
Alarm type and police response:	Audible	

### Construction and Exposure

		Revision Required (Please specify)
Building of standard construction (i.e. brick/stone/concrete(floor & roof)/slates/tiles and	Yes	

		Revision Required (Please specify)
pitched roof):		
Sandwich panels used in construction:	No	

#### Covers Requested

		Revision Required (Please specify)
Contingencies:	All Risks Subsidence Ground Heave Landslip Theft Or Attempted Theft	
Excess (subsidence) (GBP):	1,000	
Excess (GBP):	500	

#### Buildings

Building name/ description	Cover basis	Contingencies	Day 1 percentage	Declared value (GBP)	Sum insured (GBP)	Revision Required (Please specify)
Storage Facility & Leased Tea Hut & Vehicle Charging Point	Reinstatement	As per section	20%	132,779	159,333	Increase to £145,000

## Contents

### Contents Items

Item description, Contents item type	Cover basis	Contingencies	Method of adjustment, Day 1 percentage	Declared value (GBP)	Sum insured (GBP)	Revision Required (Please specify)
Contents - Other	Reinstatement	As per section	20%	6,590	7,907	
Mammoth Shed, Contents - Other	Reinstatement	As per section	Day 1, 20%	3,023	3,628	
Add Tennis Club Hut in Thanckes Park – Same address but different part of the Park	Reinstatement	As per Section	20%	20,000	24,000	Timber Hut with pitched felt roof used for storage

## MATERIAL DAMAGE - ANYWHERE WITHIN THE BOUNDARIES OF TORPOINT

### Details

		Revision Required (Please specify)
Specified or floating location:	Floating Location	



## Covers Requested

		Revision Required (Please specify)
<b>Contingencies:</b>	Accidental Damage Standard Fire & Specified Perils Subsidence Ground Heave Landslip Theft Or Attempted Theft	

## Buildings

Building name/ description	Cover basis	Contingencies	Sum insured (GBP)	Revision Required (Please specify)
Infrastructure: Street Furniture, Benches, Bins, Shelters, Finger posts etc.	Reinstatement	As per section	111,352	
Ellis Memorial - Grade II Listed	Reinstatement	As per section	125,000	
Bandstand	Reinstatement	As per section	12,968	
Skate Park Equipment & Surfaces	Reinstatement	As per section	64,058	
Elliot Square Memorial	Reinstatement	As per section	19,000	
Infrastructure - Playgrounds, Equipment & Surfaces incl Gates & Fences	Reinstatement	As per section	267,035	Increase to £310,000
Tennis Court Surfaces, Fencing, Access Gates & Nets	Reinstatement	As per section	77,029	

Building name/ description	Cover basis	Contingencies	Sum insured (GBP)	Revision Required (Please specify)
Christmas Lights and Decorations	Reinstatement	As per section	5,586	
Defibrillators	Reinstatement	As per section	12,149	
CCTV	Reinstatement	As per section	8,170	

#### Additional Information

Street Furniture includes:  
Classic Solar Smart Bench at Library - £2,800.  
Classic Smart Bench at Benodet Park - £2,800.

### MATERIAL DAMAGE - SPECIFIED ALL RISKS (UK)

#### Details

		Revision Required (Please specify)
Specified or floating location:	Floating Location	

#### Covers Requested

		Revision Required (Please specify)
Contingencies:	Accidental Damage Standard Fire & Specified Perils Subsidence Ground Heave Landslip Theft Or Attempted Theft	

## Contents

### Contents Items

Item description	Cover basis	Contingencies	Excess (GBP)	Sum insured (GBP)	Revision Required (Please specify)
Regalia (Worldwide Cover)	Reinstatement	As per section	100	22,257	
Laptop Computers & Portable Electronic Equipment	Reinstatement	As per section	100	4,500	
Garden & Maintenance Machinery/tools & Associated equipment	Reinstatement	As per section	100	4,713	
PA System	Reinstatement	As per section	100	4,562	Delete
Event Equipment incl flooring & matting	Reinstatement	As per section	100	4,111	Increase to £5,000
Mobile Defibrillator & Resus Kit	Reinstatement	As per section		984	
Body Cameras (3) and Mounting clips	Reinstatement	As per section		433	
St Pirans Flag 3 yard	Reinstatement	As per section		117	
Mayoral Civic Chain	Reinstatement	As per section		198,000	

Item description	Cover basis	Contingencies	Excess (GBP)	Sum insured (GBP)	Revision Required (Please specify)
1 x YOUTH 14 inch and ADULT 17 inch (Roma Medical) Tennis Wheelchair	Reinstatement	As per section		1,800	
Mobile Hearing Loop	Reinstatement	As per section		125	
Mobile Generator & Cables	Reinstatement	As per section		865	
Mobile Lighting	Reinstatement	As per section		1,072	
Road Safety Signage	Reinstatement	As per section		792	
Mobile PA System	Reinstatement	As per section		323	
Add Mobile Radios & associated equipment	Reinstatement	As per section		7,500	

## Endorsements

### Portable Computer Equipment

If in relation to any claim for Damage by theft or attempted theft of Portable Computer Equipment You have failed to fulfil any of the following conditions, We will not pay that claim.

You must ensure that where Portable Computer Equipment is

(a) left in any Unattended Vehicle, it is concealed from view in a storage compartment, and the vehicle is securely locked and all security devices set in operation and, between the hours of 9.00pm and 6.00am, the vehicle is kept either in a locked building of substantial construction or guarded security park

(b) in transit by air it is carried as hand luggage unless instructed otherwise by airline staff

(c) in transit by ship or ferry it is stored in a securely locked cabin or road vehicle aboard such vessel or kept with You

(d) in transit by railway or underground it is carried as hand luggage and kept with You.

The maximum We will pay for any one or all claims arising out of one cause is

(a) £2,500 in respect of theft or attempted theft from an Unattended Vehicle

(b) £10,000 in respect of any other theft or attempted theft

(c) £50,000 in respect of any other Damage.

The following definition applies to this condition

Portable Computer Equipment

Personal computers, small microcomputers and similar equipment used by You for processing, communicating and storing electronic data and which are designed to be carried by hand.

### Additional Information

Single Article Limit £900 – IRO Wheel chairs – Is this needed? Can it be deleted? As sum insured will increase with IL – Also note SAL on Aviva schedule IRO Mobile Hearing Loop is that needed too?

## BUSINESS INTERRUPTION

### Covers Requested

Cover basis	Method of adjustment	Indemnity period (months)	Contingencies	Business interruption sum insured (GBP)	Excess (GBP)	Revision Required (Please specify)
Gross Revenue/Income	None	24	As Material Damage section	120,000	0	
Additional increased costs of working		24	As Material Damage section	58,244	0	

## MONEY & ASSAULT

### Money

#### Cover

			Revision Required (Please specify)
Money at home of authorised person	Limit (GBP):	500	
Money during hours	Limit (GBP):	5,000	
Money outside business hours, not in safe	Limit (GBP):	250	
Own Carryings	Estimated own annual carryings (GBP):	125,000	

#### Money in Safe Out of Business Hours

Description of safe	Limit of cash in locked safe (GBP)	Revision Required (Please specify)
Unspecified safes	2,500	

### Personal Accident Assault

#### Benefits

Benefits payable	Benefit amount (GBP)	Revision Required (Please specify)
Death and other capital benefits	50,000	
Temporary Total Disablement	500	
Permanent Total Disablement	50,000	

## Endorsements

### Medical Evidence

In respect of Assault, We will, at Our option, arrange for the Insured Person to undergo a medical examination or, in the event of death, a post mortem examination.

You, or Your personal representatives, will supply to Us, at Your expense, any certificates, information or evidence in the format We require to support a claim.

### Money In Transit

If in relation to any claim for loss of Money in transit (other than Money described in Item 1 of The Schedule), You have failed to fulfil any of the following conditions, We will not pay that claim.

You must ensure

(1) that Money in transit is accompanied by the number of persons stated below, who must be either You and/or any director, partner or Employee

(a) over £2,500 up to £5,000 by at least 2 persons

(b) over £5,000 up to £8,000 by at least 3 persons

(c) over £8,000 up to £12,000 by at least 4 persons

(d) over £12,000 by an approved Security Company

2) private transport is used for amounts of Money in transit greater than £2,500 where the distance exceeds half a mile.

The maximum We will pay for any one claim will not exceed the Limit Any One Loss stated in The Schedule.

### Records and Key Security

If in relation to any claim for loss of Money You have failed to fulfil any of the following condition, You will lose Your right to payment for that claim.

You must

(1) keep a complete record of Money in a secure place other than in a safe or strongroom containing Money

(2) ensure that outside of Business Hours, all safes and/or strongrooms are kept locked and the keys removed from The Premises unless The Premises are occupied by You or any director, partner or authorised

Employee of Yours, in which case the keys must be kept in a secure place away from any safe or strongroom

(3) ensure that whenever The Premises are closed for business or left unattended, all security devices to protect The Premises are properly fitted and put into full operation.

## EMPLOYERS LIABILITY

### Details

		Revision Required (Please specify)
Any activity in one of these high risk locations:	<div>Yes</div> <div> <input checked="" type="checkbox"/> None           <input type="checkbox"/> Airports/Aircraft Operational Areas           <input type="checkbox"/> Blast Furnaces           <input type="checkbox"/> Boat Yard           <input type="checkbox"/> Bridges           <input type="checkbox"/> Chimney Shafts           <input type="checkbox"/> Collieries           <input type="checkbox"/> Computer Rooms           <input type="checkbox"/> Docks           <input type="checkbox"/> Fences on Motorways           <input type="checkbox"/> Gas Exploration           <input type="checkbox"/> Hangars           <input type="checkbox"/> Harbours           <input type="checkbox"/> Marine Industry or Watercraft and / or Hovercraft           <input type="checkbox"/> Mines           <input type="checkbox"/> Motor Industry or Motor Vehicles and Motor         </div>	



		Revision Required (Please specify)
	<p>Cycles</p> <p>Nuclear Installations Or Establishments <input type="checkbox"/></p> <p>Offshore Structures <input type="checkbox"/></p> <p>Oil, Gas Or Chemical Industry Bulk Storage <input type="checkbox"/></p> <p>Oil, Gas Or Chemical Industry Production Premises <input type="checkbox"/></p> <p>Petrochemical Works <input type="checkbox"/></p> <p>Pharmaceuticals <input type="checkbox"/></p> <p>Piers <input type="checkbox"/></p> <p>Power Stations <input type="checkbox"/></p> <p>Quarries <input type="checkbox"/></p> <p>Railways <input type="checkbox"/></p> <p>Refineries <input type="checkbox"/></p> <p>Steel Structures <input type="checkbox"/></p> <p>Steeple <input type="checkbox"/></p> <p>Support/Accommodation Vessels Or Platforms <input type="checkbox"/></p> <p>Tanks <input type="checkbox"/></p> <p>Towers <input type="checkbox"/></p> <p>Underground <input type="checkbox"/></p>	

		Revision Required (Please specify)
	Underwater <input type="checkbox"/>	
	Vessels Or Containers For Flammable Substances <input type="checkbox"/>	
	Viaducts <input type="checkbox"/>	
	Watercraft <input type="checkbox"/>	
	Within Or Behind Dams <input type="checkbox"/>	
<b>Any processing, handling, storage or discharge of any of the following hazardous substances:</b>	<b>Yes</b>	
	None <input checked="" type="checkbox"/>	
	Asbestos or Materials Containing Asbestos <input type="checkbox"/>	
	Carcinogens <input type="checkbox"/>	
	Chemicals - Corrosive <input type="checkbox"/>	
	Chemicals - Hazardous <input type="checkbox"/>	
	Chemicals - Industrial <input type="checkbox"/>	
	Chemicals - Toxic <input type="checkbox"/>	
	Dangerous/ Radioactive / Noxious / Polluting Liquids <input type="checkbox"/>	
	Dioxins <input type="checkbox"/>	
	Explosive Substances <input type="checkbox"/>	
	Explosives <input type="checkbox"/>	
	Isocyanates <input type="checkbox"/>	

		Revision Required (Please specify)
	<div>Known Hazardous Dusty Materials <input type="checkbox"/></div> <div>Material Giving Rise to Dust, Fumes or Vapours <input type="checkbox"/></div> <div>Noxious Fumes or Vapours <input type="checkbox"/></div> <div>Radio Isotopes <input type="checkbox"/></div> <div>Radioactive Liquids <input type="checkbox"/></div> <div>Radioactive Substances <input type="checkbox"/></div> <div>Radioactive Waste <input type="checkbox"/></div> <div>Silica or Materials containing Silica <input type="checkbox"/></div> <div>Sources of Ionising Radiation <input type="checkbox"/></div> <div>Toxic, Dangerous or Waste Substances <input type="checkbox"/></div>	

### Risk Management

		Revision Required (Please specify)
<b>Risk management features:</b>	<div>Yes</div> <div>Formalised Accident Investigation Plan <input type="checkbox"/></div> <div>Machinery and plant all installed and used in accordance with statutory requirements <input type="checkbox"/></div> <div>Members of Trade Association <input type="checkbox"/></div> <div>Occupational Health Plan in Place <input type="checkbox"/></div>	

		Revision Required (Please specify)
	Personal Protective Equipment issued, worn and signed for <input type="checkbox"/> Pre Employment Questionnaire Completed <input type="checkbox"/> RIDDOR Reporting <input type="checkbox"/> Regime in place for training staff about health and safety risks in business <input type="checkbox"/> Risk assessments completed (as required by H&S legislation) <input checked="" type="checkbox"/> Written Health & Safety Policy in place <input checked="" type="checkbox"/>	

#### Covers Requested

		Revision Required (Please specify)
Indemnity limit (GBP):	10,000,000	

#### Annual Wage Estimates

Activities	Description of activity	Number of employees	Wageroll employees only (next 12 months) (GBP)	Revision Required (Please specify)
Clerical Or Non Manual Work	Clerical	8	256,000	Increase to £280,000
	Manual	6	100,000	Leave at £100,000
Clerical Or Non Manual Work	Council Members	16		

Activities	Description of activity	Number of employees	Wageroll employees only (next 12 months) (GBP)	Revision Required (Please specify)
	Volunteers (Library including café at Library)	20		Increase to 35

## PUBLIC LIABILITY

### Covers Requested

		Revision Required (Please specify)
Indemnity limit (GBP):	10,000,000	

### Annual Turnover Estimates

Description of activity	Turnover (next 12 months) (GBP)	Revision Required (Please specify)
Total Income/Revenue including Precept (Income includes £27,000 from Cafe)	582,000	Increase to £617,023

### Main Exclusions

#### Playgrounds and Amusement Devices Condition and Exception

If in relation to any claim You have failed to fulfil any of the following conditions, The Insurers will not pay that claim.

You must ensure that in connection with playground and amusement devices

(1) all equipment, devices and facilities, including sand pits and paddling pools

(a) are manufactured and installed to the appropriate standard and maintained in good condition

(b) are inspected, by a competent person, at least weekly and all defects or risks to health or safety

immediately rectified or the equipment, device or facility taken out of use

(2) suitable signs are clearly displayed to customers stating any information, restrictions or limitations for the safe use of the equipment device or facility

(3) they are risk assessed to determine where supervision is necessary and ensure that it is provided whenever

the play equipment device or facility is in use.

We will not provide cover for the operation of mechanically powered passenger carrying amusement devices, skateboard parks or inflatable devices.

### **ACTIONS YOU MUST TAKE**

The following Condition applies in addition to any Conditions stated in Your policy wording.

#### **Inflatable Devices Condition**

If in relation to any claim You have failed to fulfil any of the following conditions, We will not pay that claim.

You must ensure that, in connection with inflatable devices that

a) You have in place a system of check to ensure that the supplier(s) of the inflatable device(s) has Public and Products Liability insurance and that You keep a written record of their insurer and policy number, and

b) the limit of indemnity under such policy is at least equivalent to the limit of indemnity under the Public and Products Liability Section of this policy.

the supplier must have sufficient training and knowledge to understand the procedures and rules regarding the safe use and operation of such devices.

the maximum number of persons allowed in or on such devices at any time will not exceed the number outlined in the manufacturers' guidelines or recommendations and such devices are supervised at all times by the supplier

all outdoor devices have adequate anchorage points which must be used at all times.

all devices are inspected:

daily prior to use, and

at least annually by a competent person and the records of such inspections checked by You and any defects or risks to health & safety have been rectified

### **Endorsements**

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#### **Skateboard Parks**

If in relation to any claim You have failed to fulfil any of the following conditions, We will not pay that claim.

You must ensure that, in connection with skateboard parks

(1) all structures including the skating surfaces

(a) are manufactured and installed to the appropriate standard and maintained in good condition

(b) are inspected by a competent person at least weekly and

(i) all defects or risks to health or safety immediately rectified or

(ii) the structure taken out of use

(2) You will erect where necessary suitable signs detailing any information that is necessary for the safe use of the facility and clearly stating any restrictions on its use

(3) You will determine where supervision is necessary and ensure that it is provided whenever the facilities are in use.

We will not provide cover for Bodily Injury to persons taking part in activities in the skateboard park unless caused by defects in the structure.

### Additional Information

Number of BMX Tracks/ Skate Parks - 1

Number of play areas you are responsible for - 4

Freedom of Torpoint Event – Held in 2025 next one 2027.

## PRODUCTS LIABILITY

### Covers Requested

		Revision Required (Please specify)
Indemnity limit (GBP):	10,000,000	

### Main Exclusions

#### Activities and Events Exceptions

The Insurers will not provide cover for:

- (1) sponsored walks, rides, marathons or similar events
- (2) fireworks displays or bonfires
- (3) bouncy castles and other inflatable devices
- (4) Bodily Injury arising from
  - (a) go-karting, quad biking or motor sports
  - (b) parachute jumping, paragliding or parascending
  - (c) bungee jumping or abseiling
  - (d) ballooning or other flying activities
- (5) events involving
  - (a) weapons
  - (b) passenger carrying amusement devices
  - (c) remote controlled model aircraft
  - (d) animal rides
  - (e) pyrotechnics.

#### Tree Felling Exception

The Insurers will not provide cover for the felling, lopping, sawing, moving or haulage of trees.

## Endorsements

### Products Supplied - Restriction

The Insurers will not provide cover for Products Supplied other than the sale or supply of food and drink intended to be consumed on Your premises, the supply of office requisites or the disposal of furniture and office equipment previously used in the course of The Business.

## FIDELITY GUARANTEE

### Covers Requested

		Revision Required (Please specify)
Geographical limit:	UK	

### Additional Covers

	Employee category	Limit of indemnity (GBP)	Excess (GBP)	Revision Required (Please specify)
Cover limit for any one loss	All Council Members & Employees of the Policyholder	750,000	10,000	

## Endorsements

### Inadvertent non-compliance with the Obligations stated in The Schedule

The Insurers will not be liable to pay any claim if You have not complied with and operated any one or more of the Obligations which is material to any part of that claim unless You can conclusively demonstrate that this non-compliance was an Inadvertent Breach of the Obligations. This Endorsement does not apply for the References Obligation.

For the purposes of this Endorsement an Inadvertent Breach of the Obligations means any failure by any Employee to comply with any part of the Obligations stated in The Schedule which was without the knowledge or consent of any director, partner, Member, trustee, officer, department director, senior manager or equivalent of Yours, but only if You can conclusively demonstrate that You  
(1) had communicated the relevant Obligation(s) in writing to all Employees with responsibility for Money, stock



and/or accounts

(2) instructed all Employees of their duty to comply with and ensure compliance with the Obligations.

If We pay or agree to pay any claim or part of any claim where You did not comply with or operate the obligations the amount of The Excess will be increased by £5,000.

### **Retroactive Date**

The Insurers will not provide cover for loss resulting from any act, event or matter committed prior to

(1) the date this Section was first inceptioned, or

(2) where equivalent cover to that provided under this Section has been continuously maintained in full force and effect prior to inception of this Section, the date which first applied to such equivalent cover.

### **Audit**

If in relation to any claim You have failed to fulfil the following condition, which is material to that claim, We will not pay that claim.

Independent professional accountants or auditors will examine Your accounts at least every 12 months.

### **Bank Account Reconciliation**

If in relation to any claim You have failed to fulfil the following condition, which is material to that claim, We will not pay that claim.

All cash book entries will be checked by someone other than the Employees responsible at least once in every 30 days against bank statements, receipts and other supporting documentation and the balance tested against cash and un-presented cheques.

### **Cash Balances, Floats and Petty Cash**

If in relation to any claim You have failed to fulfil the following condition, which is material to that claim, We will not pay that claim.

The amount of cash balances, floats and petty cash will be laid down and will be subject to a physical check against supporting documents by someone other than the Employees responsible at least every 30 days.

### **Cheque Issue**

If in relation to any claim You have failed to fulfil the following condition, which is material to that claim, We will not pay that claim.

(1) Cheques will only be signed after they have been fully completed.

(2) All manually prepared cheques with a value over £5,000 will be signed by at least two authorised signatories.

(3) If cheques are prepared and signed by computer or machine

(a) dual control will be exercised over the operation

(b) at least one further manual signature will be applied where the value of the cheque exceeds £15,000

(c) supporting documentation will be examined and authorised prior to signing by computer or machine

(4) All signatories, will examine the supporting documentation against the cheque prior to signing.

### **Computer Security**

If in relation to any claim You have failed to fulfil the following condition, which is material to that claim, We will not pay that claim.

(1) All update and amendment access to computer systems and programs containing accounting, stock and other valuable records will be protected by passwords. Passwords will be chosen by and confidential to the user and will be changed at least every 90 days

(2) If You allow dial-up, internet or other external access to Your computer systems You will protect them with firewalls and anti-virus software which You will update regularly.

### **Debtors**

If in relation to any claim You have failed to fulfil the following condition, which is material to that claim, We will not pay that claim.

(1) Where You allow credit, statements of account will be issued at least once in every 30 days. If the issue of statements involves any Employees who receive payments then all accounts including all suppressed and suspense accounts will be reviewed by someone other than the Employees responsible at least once in every 90 days

(2) Management action will be taken before an account becomes 90 days overdue.

### **Funds Transfer Controls**

If in relation to any claim You have failed to fulfil the following condition, which is material to that claim, We will not pay that claim.

(1) In respect of funds transfers involving electronic instructions

(a) at least dual control will be imposed to ensure that no one Employee can complete a funds transfer payment from beginning to end

(b) all Employees involved will require unique passwords to access the terminal, computer or system.

Passwords will be confidential to the user

(2) In respect of all telephone and facsimile instructions the bank or financial institution will be instructed to telephone an Employee other than the person who sent, issued, gave or transmitted, or purported to send, issue, give or transmit, the instructions to check that they are valid prior to transferring the funds

(3) You will comply with all process and security controls agreed with the bank or other financial institution, through which Your transfers are made.

### **Investments, Funds Management, Dealing and Trading**

If in relation to any claim You have failed to fulfil the following condition, which is material to that claim, We will not pay that claim.

(1) You will exercise dual control over

(a) all investments and investment documents

(b) the management of funds including but not limited to pension funds, unit trusts, investment trusts and private client portfolios

(c) all dealing and trading operations including but not limited to securities, commodities, currency

involving deals, trades, swaps, options, futures and other derivative deals and trades

to ensure that no one Employee can complete a transaction from beginning to end

(2) A detailed list of all dealing and trading transactions will be prepared daily and submitted to the Treasurer or equivalent. You will entirely separate the back office administration and settlements from any Employee involved in any dealing or trading

(3) All deals, trades, investment and other instructions will be confirmed in writing to the other party within 24 hours of the agreement independently of the investment manager, dealer or trader.

### **Money Received and Banking**

If in relation to any claim You have failed to fulfil the following condition, which is material to that claim, We will not pay that claim.

(1) Any Employee who receives or collects money and/or cheques in the course of their duties away from The Premises will be required to remit them to You at least 1 time(s) per week

(2) All money and cheques received by Employees at The Premises, including that remitted in (1) above, will be banked at least 2 time(s) per week.

### **Payroll**

If in relation to any claim You have failed to fulfil the following condition, which is material to that claim, We will not pay that claim.

The cast of the payroll will be examined at least once in every 90 days by someone other than the Employees responsible to check that the total amount drawn is correct and that there are no past or fictitious Employees included.

### **References**

If in relation to any claim You have failed to fulfil the following condition, which is material to that claim, We will not pay that claim.

For all Employees engaged in any role

(1) that involves handling Money, payments, orders, statements of account, stock

(2) that involves having update and amendment access to accounting and stock recording systems

(3) in Your accounts, information technology, information systems or computer departments

(4) with a supervisory, management or directorial content

on or after the date this Section was first incepted, satisfactory written or fully documented verbal references will be obtained directly from former employers.

Such references must cover the preceding 2 year(s) of employment and must be provided in the event of a claim.

Any gaps in the preceding 2 year(s) of employment must be accounted for.

References need not be obtained in respect of Employees who have satisfactorily and continuously been employed by You for at least 12 months in any capacity other than stated in (1) to (4) above. In respect of Employees joining directly from school or Government sponsored youth training schemes at least one character reference will be obtained.

## LEGAL EXPENSES

### Standard Cover

#### Covers Requested

		Revision Required (Please specify)
Limit of indemnity (GBP):	250,000	

### Main Exclusions

#### Abuse and Molestation Exception

The insurers will not provide indemnity in respect of bodily injury including death, illness, disease or nervous shock, wrongful arrest, detention, imprisonment, eviction and accusation of shoplifting arising out of

(1) the alleged, actual or threatened abuse or molestation of any person

(a) in the care of

(b) under the protection of

You or anyone working for or on behalf of You

(2) the negligent

(a) employment

(b) investigation

(c) supervision

(d) reporting to the proper authorities or the failure to report

(e) retention

of any person for whom You are or ever were legally responsible and whose conduct is excluded by (a) above.

## OFFICIAL INDEMNITY

		Revision Required (Please specify)
Cover type:	Other	

				Revision Required (Please specify)
Other cover if not listed:		Official Indemnity		
Description of insured risk/property	Geographical limit	Excess (GBP)	Sum insured/limit of indemnity (GBP)	Revision Required (Please specify)
Officials Liability	As per section	0	500,000	
Corporate Liability	As per section	5,000	500,000	

### Main Exclusions

#### Absolute Breach of Contract Exception

The following is added to the Exceptions to Corporate Legal Liability Cover any Claim arising directly or indirectly from or in consequence of or in any way relating to any actual or alleged breach of contractual obligation.

#### Absolute Bodily Injury Exception

The following is added to the Exceptions to Directors & Officers Cover any Claim arising directly or indirectly from or in consequence of or in any way relating to Bodily Injury.

#### Bribery and Commissions Exception

The following is added to the Exceptions to Directors & Officers Cover any Claim arising directly or indirectly from or in consequence of or in any way relating to any payment, gift, fee, reward, advantage, donation, contribution or other consideration provided to

(1) any person in return for

(a) their undertaking or not undertaking any action or

(b) their showing of any favour or disfavour

on behalf of such person or on behalf of any principal for whom such person acts as an agent or

(2) any employee, member, officer, servant or agent of any public body in return for such public body undertaking or not undertaking any action or showing any favour or disfavour or

(3) any charitable, political or governmental organisation anywhere in the world.

### Endorsements

#### Retroactive Date

01/04/2022

## GENERAL CLAUSES

### Excess

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Property Damage Section - GBP500.00

Property Damage Section - Subsidence Damage - GBP1,000.00

Business All Risks Section - GBP100.00

Public/ Products Liability Section - GBP500.00

Commercial Crime Section - GBP15,000.00

Directors & Officers Section - GBP5,000.00

### Endorsements

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#### Claims Procedure

If in relation to any claim You have failed to fulfil any of the following conditions, You will lose Your right to indemnity or payment for that claim.

You must

- (1) tell Us immediately of any event or occurrence which may result in a claim
- (2) notify the police immediately of loss, destruction or damage caused by malicious persons or thieves
- (3) at Your expense, provide Us with a written claim containing as much information as possible of the loss, liability, destruction, damage, accident or injury, including the amount of the claim within
  - (a) 30 days, or
  - (b) seven days in the case of loss, destruction or damage caused by riot, civil commotion, strikers, locked-out workers, persons taking part in labour disturbances or malicious persons of You becoming aware of the event or occurrence, or such further time that We may allow
- (4) provide Us with all information and help We require in respect of the claim
- (5) pass to Us unanswered, immediately, all communications from third parties in relation to any event which may result in a claim under this policy
- (6) not admit or repudiate liability, nor offer to settle, compromise, make payment which may result in a claim or pay any claim under this policy without Our written agreement
- (7) allow Us to take over and conduct in Your name the defence or settlement of any claim. You will also allow

Us to prosecute at Our own expense and for Our own benefit, any claim for indemnity or compensation against any other person and You must give Us all information and assistance required.

### **Subjectivity Condition**

The insurance cover provided by Aviva may be subject to You or Us carrying out certain actions. We will clearly state below if the insurance provided by Us is subject to You

- (1) providing Us with any additional information requested by the required date(s)
- (2) allowing Us access to The Premises, Your Contract Sites, and/or The Business to carry out surveys
- (3) completing any actions agreed between You and Us by the required date(s)
- (4) allowing Us to complete any actions agreed between You and Us.

Upon completion of these requirements (or if they are not completed by the required dates), We may, at our option

- (1) modify the premium
- (2) make amendments to the terms and conditions of the insurance cover
- (3) require You to make alterations to The Premises for which We have provided an insurance cover by the required date(s)
- (4) withdraw any insurance cover provided
- (5) leave the terms and conditions of the insurance cover and the premium, unaltered.

We will contact You with our decision and where applicable, specify the date(s) by which any action(s) agreed need to be completed by You and/or any decision by Us will take effect.

Our requirements and decisions will take effect from the date(s) specified unless and until We agree otherwise in writing. If You disagree with Our requirements and/or decisions, We will consider Your comments and where We consider appropriate, will continue to negotiate with You to resolve the matter to Your and Our satisfaction. In the event that the matter cannot be resolved We will withdraw the insurance cover.

The above conditions do not affect Our right to withdraw any insurance cover if We discover information material to Our acceptance of the risk that was not disclosed when requesting the original quotation.

The provision of this Aviva cover is subject to the following:

(a) You must provide Us with Your ERN prior to commencement of cover.

(b) You must allow Us access to any of Your Premises, contract sites and/or The Business to carry out survey(s). You must complete any actions identified by Us by the required date(s).

### **Reasonable Precautions and Maintenance of Property**

You must

- (1) maintain all premises and equipment, including fire extinguishing and security equipment, in a continuous satisfactory state of repair and in full working order in accordance with the manufacturers instructions and servicing requirements.

- (2) take all reasonable precautions to prevent loss, destruction or damage to the property insured and accident or injury to any person or loss, destruction or damage to their property.
- (3) conduct The Business in a lawful manner, complying with all legal requirements and safety regulations.
- (4) keep a record of purchases and sales

### **Change of Occupancy**

You must tell Us immediately if

- (a) any building at The Premises becomes Unoccupied
- (b) if the buildings are to be occupied by contractors for renovation, alteration or conversion purposes
- (c) any Unoccupied building at The Premises becomes occupied or used.

### **Protections**

If in relation to any claim for Damage caused by theft or attempted theft, You have failed to fulfil the following condition, We will not pay that claim.

Whenever The Premises are closed for business or left unattended, You must ensure that all security devices provided to protect The Premises are properly fitted and put into full operation.

### **Unoccupied Premises**

If in relation to any claim for Damage while The Premises are Unoccupied, You have failed to fulfil any of the following conditions, We will not pay that claim.

You must

- (1) carry out internal and external inspections of the buildings at least every 7 day(s) days, maintaining a log of such inspections and, as soon as possible, repair, or arrange to repair, any damage or defects found including the removal of graffiti
- (2) remove all waste, unfixed combustible materials and gas bottles, either within or outside the buildings, from The Premises
- (3) securely lock and close all external doors, and windows, and secure and seal all letter boxes and openings
- (4) wherever possible, turn off all sources of power, fuel and water at the mains, chain and padlock the isolation valves, drain all water and fuel supply tanks, apparatus and pipes

However, where the buildings are protected by an

- (a) Intruder Alarm, CCTV or Fire Detection System or sprinkler installation, You must provide sufficient power, heat or water supplies for their effective operation.
- (b) security patrols, You must provide sufficient power for safe and effective internal inspection
- (5) tell Us immediately if any building at The Premises becomes Unoccupied, if the buildings are to be occupied by contractors for renovation, alteration or conversion purposes or if the buildings are to become occupied or used.

Where The Premises are empty, vacant or disused but are tenanted, (1), (2), (3) and (4) above apply to the extent that they may be reasonably and practically implemented without frustrating or invalidating the lease, unless We agree otherwise in writing.





## Aviva GPA/Sickness/Business Travel

**POLICYHOLDER** Torpoint Town Council

**INSURER** Aviva Insurance Limited

**POLICY NUMBER** 86420475ECA

**PERIOD OF INSURANCE** 01/04/2025 to 31/03/2026

### GENERAL CLAUSES/INFORMATION

**Current insurer:** Royal & Sun Alliance

**Are you the holding broker:** Yes

**Assumptions:**

None

Claims have been made in the last 3 years

Employees are undertaking these trades: Charities or Aid Relief Workers, Construction - Roofing, Scaffolding, Steeplejacks, Entertainment - Actors, Musicians, Singers, Emergency Services - Ambulance, Fire, Search & Rescue, Professional/Semi

If Sickness cover is required, cover would be for manual workers only.

If Sickness cover is required, this is the first time a Sickness policy has been taken out.

If Travel cover is required, it is expected that cover will be required for travel to areas where war or major disturbances are in progress or reported to be imminent.

**Yes**



- In the last ten years, the insured has been declared bankrupt or insolvent or been the subject of bankruptcy proceedings or insolvency proceedings ☐
- In the last ten years, the insured has been disqualified from being a company director ☐
- In the last ten years, the insured has been subject to an investigation by HM Revenue and Customs which resulted in a prosecution ☐
- In the last ten years, the insured has been the subject of a County Court Judgement, an Individual Voluntary Arrangement or a Sheriff Court Decree ☐
- The insured has been convicted of or charged (but not yet tried) or been given an Official Police Caution in respect of any criminal offence other than a motoring offence which are not spent under the Rehabilitation of Offenders Act. ☐
- The insured has had a business insurance proposal declined, renewal refused, insurance cancelled or special terms applied. ☐
- The maximum duration of Travel exceeds 60 days in any one trip. ☐
- There are subsidiary companies residing outside the UK ☐
- Work is undertaken offshore e.g. ships not docked and offshore installations such as oil rigs. ☐

## Activities

**Business description:** Town Council

**Trade:** Local Government Authority

## GROUP PERSONAL ACCIDENT & SICKNESS

### Accidental Death/PTD/Capital Benefit

		Revision Required (Please specify)
<b>Benefit Required:</b>	Fixed	

		Revision Required (Please specify)
Insured Persons:	Committee	
Total number of insured persons within this category:	16	
Operative Time:	24 hour	
Detailed Benefit Breakdown:	Grouped Benefits	
Accidental Death/PTD/Capital Benefit Required:	£25,000	

#### Temporary Total Disablement Cover

		Revision Required (Please specify)
Benefit Required:	Fixed	
Total Number of Employees:	16	
Fixed Weekly Benefit:	£500	
Deferment Period:	0 days	
Benefit Period:	104 weeks	

#### Accidental Death/PTD/Capital Benefit

		Revision Required (Please specify)
Benefit Required:	Fixed	
Insured Persons:	Employees (excl. Directors)	

		Revision Required (Please specify)
Total number of insured persons within this category:	12	14
Operative Time:	24 hour	
Detailed Benefit Breakdown:	Grouped Benefits	
Accidental Death/PTD/Capital Benefit Required:	£25,000	

#### Temporary Total Disablement Cover

		Revision Required (Please specify)
Benefit Required:	Fixed	
Total Number of Employees:	12	14
Fixed Weekly Benefit:	£500	
Deferment Period:	0 days	
Benefit Period:	104 weeks	

#### Accidental Death/PTD/Capital Benefit

		Revision Required (Please specify)
Benefit Required:	Fixed	
Insured Persons:	Voluntary	
Total number of insured persons within this category:	20	35

		Revision Required (Please specify)
Operative Time:	Volunteer	
Detailed Benefit Breakdown:	Grouped Benefits	
Accidental Death/PTD/Capital Benefit Required:	£25,000	

#### Temporary Total Disablement Cover

		Revision Required (Please specify)
Benefit Required:	Fixed	
Total Number of Employees:	20	35
Fixed Weekly Benefit:	£100	
Deferment Period:	0 days	
Benefit Period:	104 weeks	

#### MAXIMUM BENEFITS

		Revision Required (Please specify)
Maximum Benefit, any one insured person: Death & Capital Benefit (GBP):	500,000	
Maximum Benefit, any one insured person: Temporary Total Disablement (GBP):	1,000	
Maximum Benefit, any one insured person:	500	

		<b>Revision Required</b> (Please specify)
<b>Temporary Partial Disablement (GBP):</b>		
<b>Maximum Accumulation Limit: Any one accident (GBP):</b>	15,000,000	
<b>Maximum Accumulation Limit: Multi-engine aircraft (GBP):</b>	10,000,000	
<b>Maximum Accumulation Limit: Single-engine aircraft (GBP):</b>	3,000,000	

## Fleet Rated Commercial Motor

<b>POLICYHOLDER</b>	Torpoint Town Council
<b>INSURER</b>	Equity Red Star Motor
<b>POLICY NUMBER</b>	50661502
<b>PERIOD OF INSURANCE</b>	08/03/2025 to 07/03/2026

### GENERAL CLAUSES/INFORMATION

#### Company Details

<b>Status of entity</b>	Private Unlimited Company
<b>Correspondence address</b>	1 - 3 Buller Road Torpoint Cornwall PL11 2LD
<b>Business operating address</b>	1 - 3 Buller Road Torpoint Cornwall PL11 2LD
<b>Business description</b>	Town Council

#### Legal Information

<b>Convictions</b>	No
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Based on the knowledge of any senior management and anyone involved in arranging the insurance after making a reasonable search, has any proposer (as a company or individual including any decision makers involved in how the business's activities are to be managed or organised), director or partner of the business (or of its subsidiary companies not otherwise excluded), either personally or in any business capacity, ever been charged with (but not yet tried) or convicted of any criminal offences excluding motoring offences or offences that are spent under the Rehabilitation of Offenders Act 1974 and subsequent amendments to that Act?

### **Bankruptcy**

No

Based on the knowledge of any senior management and anyone involved in arranging the insurance after making a reasonable search, has any proposer (as a company or individual including any decision makers involved in how the business's activities are to be managed or organised), director or partner of the business (or of its subsidiary companies not otherwise excluded), either personally or in any business capacity, in the last 5 years been declared bankrupt or been the subject of bankruptcy proceedings, an Administrative Receivership, a Company or Partnership or Individual Voluntary Arrangement, a Debt Relief Order, an Administration Order, a Compulsory Liquidation, a Creditors' Voluntary Liquidation, a Winding Up Order or any equivalents in Scotland or Northern Ireland?

### **Disqualification**

No

Based on the knowledge of any senior management and anyone involved in arranging the insurance after making a reasonable search, has any proposer (as a company or individual including any decision makers involved in how the business's activities are to be managed or organised), director or partner of the business (or of its subsidiary companies not otherwise excluded), for any period in the last 5 years been the subject of a disqualification order under the Company Directors Disqualification Act 1986 and subsequent amendments or under a Charity Commission Order or barred from membership of a Limited Liability Partnership or any equivalents in Scotland or Northern Ireland?

### **Insurance Declined**

No

Based on the knowledge of any senior management and anyone involved in arranging the insurance after making a reasonable search, has any proposer (as a company or individual including any decision makers involved in how the business's activities are to be managed or organised), director or partner of the business (or of its subsidiary companies not otherwise excluded), either personally or in any business capacity, in the last 5 years had a policy voided, renewal declined, cancelled where a cancellation clause has been invoked or had special terms imposed by an insurer?

### **Health and Safety**

No

Based on the knowledge of any senior management and anyone involved in arranging the insurance after making a reasonable search, has any proposer (as a company or individual including any decision makers involved in how the business's activities are to be managed or organised), director or partner of the business (or of its subsidiary companies not otherwise excluded), in any business capacity, in the last

5 years been served with a prohibition or improvement notice, convicted of, charged with (but not yet tried) or officially cautioned for a breach of any Health and Safety, Welfare or Environmental Protection legislation?

**HM Revenue & Customs Action**

No

Based on the knowledge of any senior management and anyone involved in arranging the insurance after making a reasonable search, has any proposer (as a company or individual including any decision makers involved in how the business's activities are to be managed or organised), director or partner of the business (or of its subsidiary companies not otherwise excluded), either personally or in any business capacity, in the last 5 years been the subject of a recovery action by HM Revenue and Customs?

**County Court Judgement**

No

Based on the knowledge of any senior management and anyone involved in arranging the insurance after making a reasonable search, has any proposer (as a company or individual including any decision makers involved in how the business's activities are to be managed or organised), director or partner of the business (or of its subsidiary companies not otherwise excluded), either personally or in any business capacity, in the last 5 years had a county court judgment or Scottish equivalent awarded against them?

**Group Cover Details**

**Was there previous insurance in place**

No

**VEHICLE GROUP - COMMERCIAL VEHICLES**

		<b>Revision Required</b> (Please specify)
<b>Cover basis</b>	Comprehensive	
<b>Class of use</b>	Carriage Of Own Goods	
<b>Permitted drivers</b>	Any Driver - Excluding Drivers Under 25	
<b>Accidental damage excess (GBP)</b>	250	
<b>Fire &amp; theft excess (GBP)</b>	250	
<b>Windscreen excess (GBP)</b>	125	

## Vehicles

### Main Details

Registration / serial / chassis number	Registration status	Vehicle type	Make / model	Body type	Year of manufacture	Gross plated weight (kg)	Fuel type	Transmission type	Current value (£)	Revision Required (Please specify)
WF24YJX	UK Road Registered	Commercial Vehicle	FORD E-TRANSIT 350 LEADER L2H2 68KWH	Van	2024	3,500	Unknown	Automatic	63,337	

### Additional Details

Registration / serial / chassis number	Temporary vehicle	Revision Required (Please specify)
WF24YJX	No	

### Cover Details

Registration / serial / chassis number	Storage location	Cover and excess defined at group level	Cover basis	Class of use	Permitted drivers	Accidental damage excess (£)	Fire & theft excess (£)	Windscreen excess (£)	Revision Required (Please specify)
WF24YJX	PL11 2LD	No	Comprehensive	Business Use Of The Insured,	Any Driver - Excluding Drivers	100	100	75	

Registration / serial / chassis number	Storage location	Cover and excess defined at group level	Cover basis	Class of use	Permitted drivers	Accidental damage excess (£)	Fire & theft excess (£)	Windscreen excess (£)	Revision Required (Please specify)
				Carriage Of Own Goods	Under 25				

### Excess

Windscreen Excess reduced from £125 to £75 when using an ERS approved repairer

## VEHICLE GROUP - AGRICULTURAL VEHICLES

		Revision Required (Please specify)
Accidental damage excess (GBP)	250	
Fire & theft excess (GBP)	250	
Windscreen excess (GBP)	50	

### Vehicles

#### Main Details

Registration status	Vehicle type	Make / model	Body type	Fuel type	Current value (£)	Revision Required (Please specify)
UK Road Registered	Agricultural Vehicle	GRILLO CLIMBER 10 AWD 27	Lawn Mower	Unknown	14,500	

### Additional Details

Temporary vehicle	Revision Required (Please specify)
No	

### Cover Details

Storage location	Cover and excess defined at group level	Cover basis	Class of use	Permitted drivers	Accidental damage excess (£)	Fire & theft excess (£)	Windscreen excess (£)	Revision Required (Please specify)
PL11 2LD	No	Comprehensive	Business Use Of The Insured	Any Authorised Licensed Driver	250	250	50	

## GENERAL CLAUSES

### Specified Cover

#### 530 - Legal expenses insurance

This insurance is extended to cover legal costs and expenses incurred in the recovery of uninsured losses or compensation for death or personal injuries, arising from an occurrence covered under this insurance.

### Excess

#### Additional excesses for young or inexperienced drivers

If your vehicle is damaged while a young or inexperienced person (including yourself) is driving, you will have to pay the first amount of any claim as shown below. This is on top of any other excess that you may have to pay.

Drivers Amount

Under 21 £300

Aged 21 to 24 £200

25 or over who has a provisional driving licence or has not held, for 12 months or more, a full driving licence issued by any country which is a member of the European Union £200

These amounts do not apply if the loss or damage is caused by fire or theft.

#### **001 - Damage, fire and theft excess**

We will not pay the first amount shown in the schedule for any claim under section 2 of your policy document.

This endorsement will not apply to claims made for windscreen damage only, and the amount shown is on top of any other amount which you may have to pay under this insurance.

### **Main Exclusions**

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#### **012 - Driving exclusion - 25 Years of Age**

We will not provide any cover while your vehicle is being driven by, or is in the charge of, any person under the age stated against this endorsement number.

### **Comments**

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#### **D77 - Trailer cover attached or detached**

Sections 1 and 2 of your policy document (Liability to others and Loss of or damage to your vehicle) are extended to apply to any trailer which is attached to or detached from your vehicle, provided that the value of the trailer does not exceed £5,000.

If the trailer is detached from your vehicle, cover will only apply if,

- ☐ the trailer is fitted with a security device which is in operation when the trailer is not in use; and
- ☐ the trailer is securely parked with the brakes on.

We are not liable for the loss of or damage to any contents in or on the trailer.



Spargo House  
10 Budshead Way  
Plymouth  
Devon  
PL6 5FE

Tel: 01752 670440

**[www.jameshallam.co.uk](http://www.jameshallam.co.uk)**

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Registered office: 156 South Street, Dorking, Surrey, RH4 2HF