

Summary of Insurance Cover for Community Councils

Policy Details

Insurer: Zurich Municipal **Policy Number:** YLL-272016-3513

Policy Period: 1 April 2024 – 31 March 2025

Insured: Fife Council on Behalf of Specified Community Councils

The policy provides the following insurance cover:

1. Public Liability

This section of the policy provides Community Councils with cover for claims from any third party for bodily injury or loss or damage to property occurring as a result of the activities of the Community Council. For a claim to be successful it must be shown that the Community Council, or its representatives have been negligent in some way. This section of the policy will include volunteers.

Limit of Indemnity		
Public Liability	£5,000,000	any one event
Pollution/Products Liability	£5,000,000	for all claims in the aggregate during any one period of insurance any one event inclusive of costs
Excess		
Public Liability/Products Liability/ Pollution	£100	any one event
Indemnity to Principals		Covers include a standard Indemnity to Principals Clause in respect of contractual obligations.
Full Policy		The policy documents should be referred to for details of full cover

Public Liability Insurance for Events

The policy automatically provides cover for events such as Galas, Fetes, Dances organised by a Community Council, provided there will be no more than 500 expected attendees, and it does not involve Bonfires, Fireworks, Play Inflatables.

It is possible to apply for cover to be extended to cover events with attendance exceeding 500 and/or that involve Bonfires, Fireworks, or Play Inflatables.

The provision of First Aid facilities will be essential and where the event involves the use of Bonfires, Fireworks or Play Inflatables, the Community Council must ensure that risk assessments are completed and comply with all relevant industry and Health and Safety Executive guidance.

Events cover applications must be made at least 4 weeks in advance of the event. The Special Event Enquiry Template in Appendix 1 should be used to apply for cover to be extended to include your event. This should be sent to Risk Management Team by email, Risk.Management@fife.gov.uk

Insurers may charge an additional premium to extend cover for your event.

Public Liability Insurance for Emergency Resilience Activities

The policy provides cover for Emergency Resilience (including Covid-19) activities notified to insurers. If your Community Council undertakes Emergency Resilience activities, you must notify Risk Management Team so that they can advise insurers and ensure the cover is in place.

Significant features and benefits	Significant and unusual exclusions or limitations
Abuse – Limit £5,000,000 for claims made in any one period of insurance	Asbestos
Court Attendance – Limit £250 for a director and £100 for an employee per day	Claims brought in USA/Canada courts jurisdiction
Contingent Motor Liability	Cyber
Consumer Protection Act	Medical malpractice
Corporate Manslaughter defence costs – Limit of Indemnity in schedule	Motor
Data Protection – Limit £1,000,000 any one period of insurance	Pollution and contamination – sudden and unforeseen only covered
Defective Premises Act	Professional liability for errors or omissions involving advice, design or specification
Environmental clean up costs – Limit £1,000,000 any one period of insurance	Products liability under contract
Financial Loss	Property held in trust
Health & Safety at Work defence costs	Replacing or rectifying products
Indemnity to other persons	Vessels or craft
Legionella – Limit of Indemnity in schedule any one period of insurance	
Overseas Personal Liability	

2. Libel and Slander

This section provides cover for claims from any third party against the Community Council for any libels appearing in any Community Council publications or Minutes of Community Council meetings or any slanders in oral utterances made in the discharge of official Community Council duties by any member or employee. The sum insured is £100,000 with an excess of £1,000 or 10% of each and every claim whichever is the lowest.

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

3. Fidelity Guarantee

The policy provides cover for loss of money or property belonging to the Community Council, or in its trust or custody and for which it is responsible, caused as a result of fraud or dishonesty committed by a member of the Community Council. The limit of cover under this section of the Policy is £2,500 with £100 excess on each and every claim.

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

4. Money

This section of the policy provides cover for loss of money by theft in various circumstances. The limit of cover is £1,000 whilst money is in transit in the custody of a Community Council member or employee, or in transit by registered post (limit £250), or in a Bank Night Safe. For money that is on Community Council premises either in the custody of or under the actual supervision of any member or employee or held within a safe or strong room is £1,000.

The limit of cover for money that is in the private residence of a member or employee or, in the Community Council premises locked in a receptacle other than a safe or strong room is £250. The policy excess is £50 on each and every claim.

Significant features and benefits	Significant and unusual exclusions or limitations
Machines up to £250 Personal Effects – Limit up to £500 per person Personal Injury: <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 Replacement of safe/strongroom keys – £1,000 Unattended vehicles – up to £100	Excess: An excess applies each and every loss Breakdown of machines and cash dispensers Error or omission arising from receipts, payments or accounting practice Fraud or dishonesty of your employees not discovered within 72 hrs

5. All Risks

This provides cover for damage to or theft of, property owned by the Community Council to a limit of £270. Property would include record books, stationery etc. There is an excess of £100. Any additional specific item(s) can be covered for the value of the item subject to the excess. If you wish to enquire about insuring any additional item(s), please email Risk Management Team, Risk.Management@fife.gov.uk

Significant features and benefits	Significant and unusual exclusions or limitations
Cover provided anywhere within the territorial limits	Communicable Diseases
Capital Additions and alterations – Limit £1,000,000	Defective design or Workmanship
Computer breakdown – up to £5,000	Property more specifically insured
	Theft from an unattended vehicle
	Inherent Vice or Latent Defect
	Wear and Tear
	Gradually operating causes
	Sudden and unforeseen Damage to Plant
	Unexplained disappearance

6. Personal Accident

This section provides benefits to members of the Community Council or volunteers who are accident or assault victims whilst on official Community Council business. There is a capital sum payable in case of death or permanent total disablement up to a maximum of £10,000. There is also a weekly benefit payable in the event of temporary total disablement of £25 per week for a maximum of 104 weeks.

In the event of an incident occurring under any of the above insured sections, you should contact Risk Management Team by emailing Risk.Management@fife.gov.uk

Significant features and benefits	Significant and unusual exclusions or limitations
Comprehensive (Continental) scale of compensation	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
Wider 'usual' occupation rather than 'any' occupation cover for your own employees over 16 and below state retirement age	Certain hazardous sports and listed pursuits
Damage to personal effects following an occurrence insured – Limit £5,000 per person	The policy provides an overall maximum benefit of £2,000,000 regardless of the number of Insured Persons involved in an occurrence. Maximum £500,000 per person
Dental injury expenses – Limit 2.5% of capital sum	Scale of compensation is reduced for persons over 75 years of age
	Sickness, disease or degenerative condition, suicide or self-harm

NB All insurance policies have various exclusions and conditions to be applied and obviously, it is not possible to outline all of these. If you require more specific information in a particular section of the policy, please do not hesitate to contact the Risk Management Team.

Appendix 1

Special Event Enquiry Template

Policy Number: YLL-272016-3513

- 1. Name of Organisation:**

- 2. Date of Event:**

- 3. Type of event, e.g., fete, bonfire, fireworks event, street party:**

- 4. Premises/location of event:**

- 5. Estimated attendance at the event, at any one time (not throughout the day):**

- 6. What limit of indemnity do you require? £5 million or Other? If other, please specify:**

- 7. Please supply what first aid facilities will be provided:**

- 8. How many Marshall's will be provided and what will their duties be?**

- 9. Will the police be in attendance?**

- 10. Please specify which stalls, attractions, and catering facilities etc you will be managing yourselves e.g., tug of war, provision of non-alcoholic refreshments, tombola, bouncy castle, bonfire only, bonfire and fireworks etc. If you are responsible for erecting and dismantling equipment e.g., marquees, staging:**

- 11. Please specify what voluntary organisations or commercial operators will be attending the event and what they will be planning on doing:**

12. Will the event include fireworks? If yes, are you letting them off yourselves or will an external company with their own insurance be doing this?

13. Please advise of any additional information that you wish to inform us of:

Please email completed Special Event Enquiry Template to Risk.Management@fife.gov.uk at least 4 weeks prior to the event