

Ms E MacRae
Cherry Cottage
Dores
Inverness
IV2 6TR

Contact Name:
Contact Number:
Contact Email Address:
Date:

Colin D Mackenzie
(01463) 702417
colin.mackenzie-ins@highland.gov.uk
15th March 2012

Dear Sir/Madam

HIGHLAND COUNCIL COMMUNITY SCHEMES – 2012/2013

I enclose the renewal documentation for your attention. Please note the premium of £133.94 will be deducted from your grant during the financial year 2012/2013.

Please ensure that the sums insured show attached are adequate for reinstatement purposes in the event of a claim.

Policy Cover

You should note in particular that the Public Liability Policy covers the normal activities expected to be undertaken by your organisation.

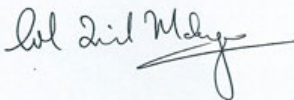
Your Responsibilities

- ◆ Disclose any facts that may effect policy cover
- ◆ Disclose any new material facts or any change in facts previously advised to us.
- ◆ If you are in any doubt about any fact being considered material then you should disclose it.

Please remember to let me know of any significant changes that have taken place or are planned as failure to do so could invalidate your insurance policy.

Please do not hesitate to contact me if you have any queries in connection with the above.

Yours faithfully



Colin D Mackenzie

You have the right to cancel your insurance policy up to 14 days from the date of this letter.
Please return all insurance documents to the address below



ZURICH MUNICIPAL

Certificate of Employers' Liability Insurance(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy)

Policy Number YLL 272017 0513

1. Name of policy holder. Dores & Essich
2. Date of commencement of insurance policy. 01 April 2012
3. Date of expiry of insurance policy. 31 March 2013

We hereby certify that subject to paragraph 2:-

1. the policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney **(b)**; and
2. (a) the minimum amount of cover provided by this policy is no less than £5 million**(c)**.

Signed on behalf of Zurich Insurance Company (Authorised Insurer)

Signature

Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.*
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.*
- (c) See Regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.*



ZURICH MUNICIPAL

SUMMARY OF INSURANCE COVER

Buildings Insurance Cover

The term buildings includes landlords fixtures and fittings, outbuildings, yards, forecourts, car parks, roads, pavements, walls, gates, fences, canopies and fixed signs, foundations, oil tanks, piping, ducting, cables and wires.

Our standard covers is for fire and specified perils. The specified perils are Fire, Lightning, Explosion, Aircraft, Malicious Persons, Earthquake, Subterranean Fire, Malicious Damage, Storm, Flood, Escape of Water, Impact, Breakage or Collapse of Television, Radio or Mobile Telephone Signal Receiving Apparatus, Leakage of Oil, Falling Trees, Glass, Subsidence, Theft and Accidental Damage.

Value of Buildings: £0

£250 excess applies to each and every claim

Contents Cover

The cover is on an 'All Risks' basis and provides cover for the perils detailed in the building cover. Additionally it provides protection for accidental damage and theft not involving forcible and violent entry. This cover is also available for statues, seats, street lamps and other items permanently in the open.

Value of Contents: £5822

£100 excess applies to each and every loss.

Public Liability

Limit of Indemnity £10,000,000

We will meet the compensation that you are legally liable to pay for personal injury or damage to property of third parties, including legal costs. The negligent act is covered whether committed by a Committee Member, Employee or Volunteer.

The policy provides cover for the following 'special events'

- Bonfire/firework events with up to 1,000 people attending including Hogmanay celebrations.
- Sports days/fun days/10k fun races

Any other 'special events' should be notified to Highland Council.

Employers Liability

Limit of Indemnity £10,000,000

This is a statutory requirement and all employers have to arrange this cover for anyone employed under a contract of service.

Fidelity Guarantee Cover

The policy provides a limit of £2500 in respect of fraudulent acts by Committee Members or Employees of the Community Council who may either misappropriate funds or Community Council property.

£100 excess applies to each and every claim.

Money Cover

The policy covers money insurance with the following limits:

- Money in private residence of any of the Insured's employees or official £250
- Money in transit in the custody of the Insured's employees or officials or in transit by registered post or in a bank night safe £1,000
- In the premises - in the custody or supervision of employee or official £1,000
- In the premises - in locked receptacles other than safe/strong room £200
- Non-Negotiable money i.e. crossed cheques, crossed postal orders, national savings certificates and credit card sales vouchers £250,000

We also automatically include a Personal Accident extension under the money cover in the event of assault only whilst entrusted with money. This gives a capital sum insured of £10,000 in the event of death or permanent injury and a sum of £100 per week payable in the event of temporary total disablement for a period up to 104 weeks. Cover also includes accidental damage to personal effects caused by any attempted robbery, to a limit of £500.

£50 excess applies to each and every claim.

Libel and Slander

This will cover your legal liability to pay damages arising from the activities of a Committee Member or Employee. Associated legal costs are covered as well. We do not cover individuals who take it upon themselves to issue defamatory statements representing their personal views, rather than those of the organisation they represent.

Sum insured: £100,000 10% of each and every claim or £1,000 which is the lowest.

Personal Accident

We will pay the agreed monetary benefit (capital £20,000, weekly £50) to you if a Committee Members, Employees or Volunteers sustains bodily injury by accident or assault whilst engaged on your behalf, including whilst commuting.

For and on behalf of Zurich Insurance Company



Steve Lewis
Chief Executive Officer of Zurich Insurance in the UK Examined