

## Community First / Zurich Municipal Parish Council Insurance Scheme

### FREQUENTLY ASKED QUESTIONS

*Please note that the answers given are abbreviated as it is not possible to detail all policy terms, conditions and exclusions. Please refer to the Policy for these.*

#### **Does the policy include legal costs?**

Yes, this policy will cover legal costs associated with defending public & employer's liability claims against you, up to the limit of indemnity. Protection against employment related matters, contract disputes, etc, are not included.

#### **Does the Parish Council need to take out additional employer's liability?**

If the Parish Council just employs 1 clerk then no, it does not need to take out the additional employer's liability as this is already included in the standard cover. However, if the Parish Council employs more than 1 clerk, or any other member of staff, then the additional employer's liability is required. Any self employed workers should have their own insurance.

#### **What does the public liability cover?**

It covers all claims from third parties for personal injury including death, illness and disease (except for employees – refer to employer's liability cover), property damage or loss, and financial loss (except products, contractual, libel and slander or professional negligence).

#### **Does the policy include Officials Indemnity?**

Yes, this is covered under the public liability section of the standard cover, and is referred to as 'errors and omissions'. It provides cover for the Parish Clerk and council members.

#### **Does the Parish Council need to take out the playground liability option?**

If the Parish Council is responsible for the maintenance and upkeep of a play area which has play equipment such as swings and slides on it then yes, it will need to take out playground liability cover. It is not necessary to take out this level of cover for sports fields or commons/greens that have no play equipment on them. Please note that any all risks cover for equipment will need to be covered separately under the street furniture category.

#### **How does the Parish Council insure its street furniture?**

Any street furniture, including play equipment, bus shelters, benches, notice boards, etc, should be totalled up and included in the street furniture category. There are 2 levels of cover; 'impact only' or 'all risks'. Values used should be 'new for old', i.e. the full cost to replace the item. Please note that it is the Parish Council's responsibility to keep an up to date register of its assets and their values.

#### **What does 'all risks' mean?**

If you take out 'all risks' cover you are provided with cover against loss or damage caused by fire, lightning, explosion, aircraft, earthquake, subterranean fire, riot and civil commotion, malicious damage, storm, flood, escape of water, impact, damage caused by breakage or collapse of radio or television aerials, leakage of oil, accidental damage, damage caused by falling trees or branches, theft.

#### **What does 'impact only' mean?**

'Impact only' cover will only provide cover against impact from any road vehicle or animal.

#### **Is our office equipment covered?**

The policy automatically provides cover for office equipment up to the value of £2,500. This cover is restricted to items kept in the Clerk's home. Any items of equipment that take you over the value of £2,500 will need to be insured separately.

**Are events such as fetes and fireworks automatically covered?**

No. The policy only covers all of the usual activities associated with the running of a local council. If the Parish Council is responsible for an event such as a fete or fireworks display, additional cover can be arranged at an extra premium, but a special events form will need to be completed. Please note that any separate organisation, i.e. village hall committee, will need to take out its own cover if it is organising any such event.

**Where do committees stand?**

The policy extends to all committees established by the Parish Council. Any bodies which are separate legal entities should have their own insurance.

**In what way are volunteers covered?**

If volunteers are acting under the instructions of the Parish Council they are covered under the public liability section of the policy. Appropriate health and safety guidelines should be issued, and your attention is drawn to the footnote in italics.

**Can the Parish Council insure the village hall on this policy?**

If the Parish Council is responsible for a village hall or community building then it can be included under this policy, but only if the Parish Council is the sole trustee and is fully responsible for the maintenance and upkeep of the building. If the building is the responsibility of a separate legal entity such as a village hall committee, then that committee needs to arrange its own insurance.

**What is the position with hirers?**

Any groups hiring the Parish Council's facilities, such as clubs, should have their own insurance.

**Can you include cover for anything other than what is listed?**

No. The policy that Community First offers in partnership with Zurich Municipal is a discounted group scheme and so we are unable to offer any cover above and beyond what is already offered. If this policy does not suit the needs of your Parish Council then we would recommend that you contact Zurich directly or another insurance provider for a quote.

**You say this is a policy for small parish councils. What is 'small'?**

We have not defined 'small' for the reason that all parish councils are different and have differing needs. The policy is mainly aimed at parish councils with little or no assets that are deemed to be 'low risk'. In some circumstances we will accept larger parish councils on to the scheme, but you may find that the cost savings may be lower.

**Our assets and/or circumstances have changed. What do we do?**

You need to notify us as soon as possible of any changes in the Parish Council's circumstances. Mid-term changes to the policy can be made, but in some cases an additional premium may be due.

**Should we put up notices saying that the Parish Council is not liable for any accidents?**

You can put up notices but they may impart a negative image, and do not absolve the Parish Council of any liability.

**How does the Parish Council make a claim?**

You will need to contact Zurich directly if you need to make a claim. Any other queries should be directed through Community First.

*If you have further queries regarding this insurance scheme, please visit the Parish Council Insurance page on the Community First website at [www.communityfirst.org.uk](http://www.communityfirst.org.uk) in the first instance, and then contact Penny Bell on 01380 722475 ext 239 or [pbell@communityfirst.org.uk](mailto:pbell@communityfirst.org.uk) if you need further clarification on any aspect of the scheme.*

**Please note that it is a condition of cover that the Parish Council takes all reasonable precautions to prevent or minimise any accident, injury, loss or damage.**