Germoe Parish Council

18 GERMOE PARISH COUNCIL'S INSURANCE POLICY

Came and Company invites us to renew our insurance with Aviva Insurance Ltd in the sum of £276.49 which includes Insurance Premium Tax of 9.5%. The premium last year was £265.00 (for interest, in 2003/04 the premium was £375.04 and the precept was £4,600).

With a policy excess of £250, the items covered are:

Mandatory cover	
Public liability	£10,000,000
Employers Liability	£10,000,000
Legal Liabilities	
Money	
non-negotiable	£ 250,000
negotiable	£ 1,000
Fidelity guarantee	£ 150,000
Commercial legal protection	£ 100,000
Officials' indemnity	£ 500,000
Hirers' liability	£ 5,000,000
Optional cover	
Libel and slander	£ 250,000
Property damage (War Memorial)	£ 6,357.52
Property damage	
notice boards at Great Work, Nevada House, Balwest and Churchtown	£ 3,7,863.81

Also included in the cover at no extra charge on the premium are the following

Hirers' Liability	£ 5,000,000
Keyman Cover	400.00 per week (max 26 weeks)#
Personal accident (16-80)	
capital benefit	£ 50,000
temporary total disablement (per week)	£ 200.00

Additionally, when on Parish Council business, all volunteers are automatically covered

Other than the War Memorial, nothing else listed on the Asset Register is covered by insurance. Some while ago, the Audit Commission stated that we should minute a formal resolution to the effect that other than for the War Memorial and the notice boards at Great Work and Nevada House, Germoe Parish Council self insures all its other assets.

We are required to pay this cheque on or before June 1, 2016, the date of renewal