

## Review of Inventory of Land and Other Assets

The Current inventory of land and other assets is attached as the Asset Register at Appendix A.

Confirmation of arrangements for insurance cover through Zurich Municipal in respect of all insurable risks is attached as Appendix B.

## WICKHAMBROOK PARISH COUNCIL

## Fixed Asset Register

Description	Date Acquired	Purchase Cost £ (incl VAT)	Financial Year	Asset Cost (excl VAT)	Location	
<b>TOTAL Excluding Buildings</b>		<b>as at</b>	<b>2021-22</b>	<b>£ 123,668.17</b>	<b>123,668.17</b>	-
Cemetery Chapel*	pre-1998	£ 181,930.00		£ 151,609.00	Chapel of Res Cemetery	£ 91,991.00
War Memorial**	pre-1998	£ 61,560.00		£ 51,300.00	War Memorial Cemetery	£ 23,693.00
			<b>£ 202,909.00</b>			<b>£ 115,684.00</b>
Village Sign	1998	£ 1,905.00		£ 1,905.00	Street Furnitur Thorn's Corner	
			<b>£ 1,905.00</b>			
Cemetery Gate	August 2001	£ 1,400.00		£ 1,191.00	Gates & Fenc Cemetery	
Hardwood Bench	September 2001	£ 341.00		£ 341.00	Street Furnitur Attleton Green	
Hardwood Bench	September 2001	£ 341.00		£ 341.00	Street Furnitur Coltsfoot Green	
	<b>2001-02</b>	<b>£ 2,082.00</b>	<b>£ 1,873.00</b>			
Half-pipe with hip	31/01/2013	£ 11,133.00		£ 9,277.50	Playground Ec Skate Park, Cemetery Road	
Quarter pipe	31/01/2013	£ 4,022.00		£ 3,351.67	Playground Ec Skate Park, Cemetery Road	
Funbox with curb	31/01/2013	£ 4,363.00		£ 3,635.83	Playground Ec Skate Park, Cemetery Road	
Grind rail	31/01/2013	£ 325.00		£ 270.83	Playground Ec Skate Park, Cemetery Road	
Curb	31/01/2013	£ 488.00		£ 406.67	Playground Ec Skate Park, Cemetery Road	
Slide rail	31/01/2013	£ 488.00		£ 406.67	Playground Ec Skate Park, Cemetery Road	
Youth shelter	31/01/2013	£ 3,886.00		£ 3,238.33	Playground Ec Skate Park, Cemetery Road	
Skatepark fencing	31/01/2013	£ 3,105.00		£ 2,587.50	Gates & Fenc Skate Park, Cemetery Road	
Playland fencing	31/01/2013	£ 7,965.00		£ 6,637.50	Gates & Fenc Skate Park, Cemetery Road	
Basketball system	31/01/2013	£ 733.00		£ 610.83	Sports Equipr Skate Park, Cemetery Road	
Litter bin	31/01/2013	£ 164.00		£ 136.67	Street Furnitur Skate Park, Cemetery Road	
Litter bin	31/01/2013	£ 164.00		£ 136.67	Street Furnitur Skate Park, Cemetery Road	
Baseworks	31/01/2013	£ 18,750.00		£ 15,625.00	Sports Grounc Skate Park, Cemetery Road	
	<b>2012-13</b>	<b>£ 55,586.00</b>	<b>£ 46,321.67</b>			
Toddler multi-unit	19/07/2013	£ 5,110.00		£ 4,258.33	Playground Ec Playground, Cemetery Road	
Junior multi-unit	19/07/2013	£ 14,615.00		£ 12,179.17	Playground Ec Playground, Cemetery Road	
Infinity web climber	19/07/2013	£ 8,048.00		£ 6,706.67	Playground Ec Playground, Cemetery Road	
Dish roundabout	19/07/2013	£ 1,344.00		£ 1,120.00	Playground Ec Playground, Cemetery Road	
Maypole	19/07/2013	£ 1,875.00		£ 1,562.50	Playground Ec Playground, Cemetery Road	
Bird's nest swing	19/07/2013	£ 2,688.00		£ 2,240.00	Playground Ec Playground, Cemetery Road	
360 degree dish	19/07/2013	£ 788.00		£ 640.00	Playground Ec Playground, Cemetery Road	
Litter Bin	19/07/2013	£ 344.00		£ 286.67	Street Furnitur Playground, Cemetery Road	
Bee Springer	19/07/2013	£ 841.00		£ 700.83	Playground Ec Playground, Cemetery Road	
Snail Springer	19/07/2013	£ 594.00		£ 495.00	Playground Ec Playground, Cemetery Road	
Supernova	19/07/2013	£ 4,241.00		£ 3,534.17	Playground Ec Playground, Cemetery Road	
Stand and Spin	19/07/2013	£ 532.00		£ 443.33	Playground Ec Playground, Cemetery Road	
Snake Weaver	19/07/2013	£ 365.00		£ 304.17	Playground Ec Playground, Cemetery Road	
Stepping Posts	19/07/2013	£ 143.00		£ 119.17	Playground Ec Playground, Cemetery Road	
Tables and bench	19/07/2013	£ 2,026.00		£ 1,688.33	Street Furnitur Playground, Cemetery Road	
Playground Fence	2013	£ 5,315.00		£ 5,315.00	Gates & Fenc Playground, Cemetery Road	
	<b>2013-14</b>	<b>£ 48,849.00</b>	<b>£ 41,593.33</b>			
Benches (3)	28/09/2017	£ 1,197.00		£ 997.50	Street Furnitur Cemetery Garden	
Cableway (Zip Wire)	18/01/2018	£ 9,444.00		£ 7,870.00	Playground Ec Playground, Cemetery Road	
	<b>2017-18</b>	<b>£ 10,641.00</b>	<b>£ 8,867.50</b>			
Hydraulic Gate Closer	28/03/2019	£ 246.35		£ 205.29	Gates & Fenc Playground, Bury Road	
	<b>2018-19</b>	<b>£ 246.35</b>	<b>£ 205.29</b>			
Parish Laptop for Clerk	25/04/2019	£ 591.98		£ 532.99	Contents Clerk Office	
Westminster Flat Arm Garden Bench	27/06/2019	£ 274.00		£ 228.33	Street Furnitur Genesis Green	
Printer - Lexmark	26/09/2019	£ 395.94		£ 329.95	Contents Clerk Office	
Proster Emergency Warning Strobe Light	31/10/2019	£ 20.48		£ 15.99	Contents Cllr Highways Portfolio	
Re-instatement of Playfort	1/10/2019 & 28/02/20	£ 4,459.46		£ 3,716.22	Playground Eq Playground, Cemetery Road	
Parish Laptop for VAS Work	28/11/2019	£ 329.00		£ 274.17	Contents Cllr Highways Portfolio	
Lock for Double Gates & Cemetery Road Play Park	27/02/2020	£ 19.94		£ 19.94	Locks Playground, Cemetery Road	
	<b>2019-20</b>	<b>£ 6,090.80</b>	<b>£ 5,117.59</b>			
New Play Equipment (Bury Road)	01/09/2020	£ 7,353.60		£ 6,128.00	Playground Eq Playground, Bury Road	
New Gate (Bury Road)	01/09/2020	£ 936.00		£ 780.00	Gates & Fence Playground, Bury Road	
Commemorative WWII Bench	05/02/2021	£ 1,269.60		£ 1,058.00	Street Furnitur Cemetery	
	<b>2020-21</b>	<b>£ 9,559.20</b>	<b>£ 7,966.00</b>			
Sign for play area	09/04/2021	£ 97.58		£ 81.32	Playground Eq Playground, Cemetery Road	
Metal Fabricated Ornamental Heart	16/06/2021	£ 334.50		£ 334.50	Street Furnitur Thorn's Corner	
Ornamental Railings to Cemetery Gates	16/06/2021	£ 1,003.76		£ 1,006.76	Street Furnitur Cemetery Road	
Garden Bench - Coltsfoot Green	16/09/2021	£ 245.00		£ 204.17	Street Furnitur Coltsfoot Green	
Replacement Waterbutts	06/10/2021	£ 109.98		£ 91.65	Street Furnitur Cemetery	
Lockdown Bins (x 3)	22/06/2021	£ 1,661.95		£ 1,384.96	Street Furnitur Six Acres, Recreation Ground & Cemetery	
Bow Top Fencing	07/02/2022	£ 6,299.06		£ 5,249.22	Gates & Fence MUGA Space, Recreation Ground, Cemetery Road	
Gazebo (incl. Tie down kit, leg weights, rechargeable lig	03/02/2022	£ 903.85		£ 753.21	Contents Chapel of Rest	
NP Banners	16/02/2022	£ 74.40		£ 62.00	Contents Chapel of Rest	
Zodiac Airport Stainless Steel 3.0Ltr Thermos x 2	03/03/2022	£ 39.96		£ 33.30	Contents Chapel of Rest	
2 Pack Poster Stand Holder	02/03/2022	£ 38.99		£ 32.49	Contents Chapel of Rest	
Lifetime 6' fold in half bench x 2	02/03/2022	£ 91.98		£ 76.64	Contents Chapel of Rest	
Panana Waterproof Pavement Sign	04/03/2022	£ 101.49		£ 84.57	Contents Chapel of Rest	
Mini Table top folding display	02/03/2022	£ 138.00		£ 115.00	Contents Chapel of Rest	
7 panel folding display	02/03/2022	£ 370.80		£ 309.00	Contents Chapel of Rest	
	<b>2021/22</b>	<b>£ 10,809.03</b>	<b>£ 9,818.79</b>		Contents Chapel of Rest	
<b>Category</b>				<b>Total</b>		
Contents				£ 2,619.31		
Street Furniture				£ 10,141.20		
Gates & Fences				£ 21,965.51		
Playground Equipment				£ 72,686.37		
Sports Equipment				£ 610.83		
Sports Ground Surfaces				£ 15,625.00		
Mowers & Machinery				£ -		
Locks				£ 19.94		
				<b>£ 123,668.17</b>		
War Memorials (replacement value)				£ 51,300.00		
Chapel of Rest (replacement value)				£ 151,609.00		
			<b>£ 326,577.17</b>	<b>£ 326,577.17</b>		

\*revised (rebuild cost) following valuation September 2

£ 59,618.00

\*\*revised (rebuild cost) following valuation September 2

£ 27,607.00



Ms Hilary Workman  
 Wickhambrook Parish Council  
 123 York Road  
 Bury St. Edmunds  
 Suffolk  
 IP33 3EG

## Select for Local Councils Policy Schedule

This insurance policy, which meets your demands and needs, has been based on the latest information obtained from you. The Policy, the Policy Schedule, any Certificates of Insurance and Endorsements form one document and should be read together. This Schedule replaces any previous Schedule.

Policy Number	YLL-2720869313
Insured	Wickhambrook Parish Council
Business	Parish / Town Council
Period of Insurance	
From	01 <sup>st</sup> April 2022
To	31 <sup>st</sup> March 2023
and any other period for which cover has been agreed.	
Adjustment Premium	£ 0.00

Premiums are inclusive of Insurance Premium Tax and/or VAT as appropriate.

Schedule Number	98391819
Long term agreement active until	01 <sup>st</sup> April 2025
Preparation Date	23 <sup>rd</sup> March 2022
Prepared by	Ms Briony Worth
Policy Form Reference	MLAACE06

### Policy Cover Declaration:

You, the Insured, are not aware of any known losses or events that could give rise to a claim, or circumstances that would be prejudicial to us, the Insurer, should the basis of cover on the below given insurance product (s) be changed.

This is important information, please read it carefully and check that the facts given about you are correct and that we have included all the covers that you require. We are unable to give you advice so it is your responsibility to check the cover is correct for your organisation.

## Important information

### **Taking reasonable care**

We require that you take reasonable care in managing your activities. Where appropriate this requires you to do the following:

- Keep written risk assessments for your key activities
- Keep written records of your staff and volunteer training. For example, manual handling training, or for use of tools and machinery
- Abide by any rules, guidelines or advice that is given to you by any relevant authority, such as a Local Authority, or the Health and Safety Executive

We want you to be confident about your insurance and understand what is required of you. Please contact us if you have any questions relating to the above.

## Lines of Cover applying

### Part A – Material Damage

#### Table Headings

Contents (a)	Furniture, fixtures, fittings and tenants improvements
Contents (b)	Other contents and consumable stock not specified below including printed books and unused stationery
Contents (c)	Computer equipment, other office equipment and sports equipment
Contents (d)	Televisions, audio-visual and photographic equipment (excluding videos), beer, wine, spirits, tools and gardening equipment
Contents (e)	Tobacco
Contents (f)	Camcorders, videos and gaming machines
Contents (g)	Civic Regalia

#### Sums Insured

Premises Address	Buildings Sum Insured	Loss of Rent	Contents (a)	Contents (b)	Contents (c)	Contents (d)	Contents (e)	Contents (f)	Contents (g)
1. Cemetery Chapel, Chapel, Cemetery Road, Wickhambrook, Newmarket, Suffolk, CB8 8XR	£166,012.00	N/A	£0.00	£1,153.00	£0.00	£0.00	£0.00	£0.00	£0.00

#### For Premises: 1

**Insured Perils applicable to Material Damage : 1-13, 15 & 16**

#### Excesses Applicable to Premises

The following Excesses apply to each and every loss arising in respect of each and every separate premises:

Accidental Damage	£250
Theft	£250
Riot civil commotion and Malicious Persons	£250
Storm or Flood	£250
Escape of Water	£250
Falling Trees or Branches	£250

Variable contents excess active:

Premises	Contents	Excess
Premises 1: Chapel, Cemetery Road, Wickhambrook, Newmarket, Suffolk, CB8 8XR	Stock & Other Unspecified Contents	£250

**Operative Endorsements:** 1, 2, 3, 5, 6, 7, 8 & 9 (please refer to the Endorsement section of the policy wording)

**Part C – All Risks**
**Table Headings**

Contents (a)	Furniture, fixtures, fittings and tenants improvements
Contents (b)	Other Contents and consumable stock not specified below including printed books and unused stationery
Contents (c)	Computer Equipment, other office equipment and sports equipment
Contents (d)	Televisions, audio-visual and photographic equipment (excluding videos), beer, wine, spirits, tools and gardening equipment
Contents (e)	Tobacco
Contents (f)	Camcorders, videos and gaming machines
Contents (g)	Civic Regalia

**Additional Items:**

Where no premises address is shown, the item is not based at one location and cover is provided anywhere within the **territorial limits**.

Item Description	Sum Insured	Excess
Street Furniture	£7,373.33	£250
Gates & Fences Including Bow Top Fencing	£22,920.05	£250
Playground Equipment	£72,605.05	£250
Sports Equipment	£610.10	£250
Sports Surfaces	£15,625.00	£250
Memorial	£61,560.00	£250
Outdoor Event Equipment	£1,663.87	£250
Outdoor Equipment	£1,466.21	£250

The excess stated applies to each and every loss.

**Operative Endorsements:** 1, 2, 3 & 7 (please refer to the Endorsement section of the policy wording)

**Part D – Money**

	<b>Limit any one loss</b>
1. Loss of Non-Negotiable Money in the situations specified in items 2(a), 2(b), 2(c)(i) and 2(c)(ii):	£250,000
2. Loss of other Money:	
(a) in transit in the custody of any <b>Member</b> or <b>Employee</b> or in transit by registered post (limit £250), or in a Bank Night Safe	£5,000
(b) in the private residence of any <b>Member</b> or <b>Employee</b>	£500
(c) in the <b>premises</b>	
(i) in the custody of or under the actual supervision of any <b>Member</b> or <b>Employee</b>	£5,000
(ii) in locked safes or strongrooms	£5,000
(iii) in locked receptacles other than safes or strongrooms	£500

**Excess:** £50 each and every loss

**Personal Accident Assault Limits:** Stated in Section 3(c) of the policy wording

Operative Endorsements:

1. In respect of **Section 1 – Special Definitions**, the definition of Person Insured is extended to include any person between the ages of 16 and 90.

## Part E – Public Liability

**Limit of Indemnity:** £12,000,000

**Excess:** £100 each and every claim in respect of Section 2(d)(ii)

### Operative Endorsements:

1. Environmental Clean Up Costs. The following Special Definitions are added to Section 1:

#### Clean Up Costs

- a) Testing for or monitoring of Pollution or Contamination
- b) the costs of Remediation required by any Enforcing Authority to a standard reasonably achievable by the methods available at the time that such Remediation commences.

#### Remediation

Remedying the effects of Pollution or Contamination including primary, complementary and compensatory actions as specified in the Environmental Damage (Prevention and Remediation) Regulations 2009.

#### Enforcing Authority

Any government or statutory authority or body implementing or enforcing environmental protection legislation within the territorial limits.

#### Cover

With effect from 01 July 2009 or the inception of the policy if later, the **insurer** will indemnify the **insured** in respect of all sums including statutory debts that the **insured** is legally liable to pay in respect of Clean Up Costs arising from environmental damage caused by Pollution or Contamination where such liability arises under an environmental directive, statute or statutory instrument.

Provided always that:

- a) liability arises from Pollution or Contamination caused by a sudden, identifiable, unintended and unexpected incident which takes place in its entirety at a specific time and place during the Period of Insurance. All Pollution or Contamination which arises out of one incident shall be deemed to have occurred at the same time such incident takes place
- b) the **insurer's** liability under this Extension shall not exceed £1,000,000 for any one occurrence and in the aggregate in any one Period of Insurance and will be the maximum the insurer will pay inclusive all costs and expenses. This limit will form part of and not be in addition to the Limit of Indemnity stated in the Schedule
- c) immediate loss prevention or salvage action is taken and the appropriate authorities are notified



## Exclusions

The **insurer** shall be under no liability:

1. in respect of Clean up Costs for **damage** to the **Insured's** land, premises, watercourse or body of water whether owned, leased, hired, tenanted or otherwise in the **insured's** care, custody or control
2. for **damage** connected with pre-existing contaminated property
3. for **damage** caused by a succession of several events where such individual event would not warrant immediate action
4. in respect of removal of any risk of an adverse effect on human health on the Insured's land, premises, watercourse or body of water whether owned, leased, hired, tenanted or otherwise in the **insured's** care, custody or control
5. in respect of costs in achieving an improvement or alteration in the condition of the land, atmosphere or any watercourse or body of water beyond that required under any relevant and applicable law or statutory enactment at the time Remediation commences
6. in respect of costs for prevention of imminent threat of environmental damage where such costs are incurred without there being Pollution or Contamination caused by a sudden, identifiable, unintended and unexpected incident
7. for **damage** resulting from an alteration to subterranean stores of groundwater or to flow patterns
8. in respect of costs for the reinstatement or reintroduction of flora or fauna
9. for **damage** caused deliberately or intentionally by the **insured** or where they have knowingly deviated from environmental protection rulings or where the **insured** has knowingly omitted to inspect, maintain or perform necessary repairs to plant or machinery for which they are responsible
10. in respect of fines or penalties of any kind
11. for **damage** caused by the ownership or operation on behalf of the **insured** of any mining operations or storage, treatment or disposal of waste or waste products other than caused by composting, purification or pre-treatment of waste water
12. for **damage** which is covered by a more specific insurance policy
13. for **damage** caused by persons aware of the defectiveness or harmfulness of products they have placed on the market or works or other services they have performed
14. for **damage** caused by disease in animals belonging to or kept or sold by the **insured**.

**Part G – Employers Liability**

**Limit of Indemnity:** £10,000,000

**Operative Endorsements:**

None

**Part H – Libel and Slander**

**Sum Insured**

£250,000

**Excess:** 10% each and every claim or £1,000 whichever is the lower

**Operative Endorsements**

None

## Part N – Fidelity Guarantee

<b>Persons Guaranteed:</b>	<b>Sum Guaranteed</b>
All members and employees	£250,000

**Excess:** £100 each and every loss

## Part O – Personal Accident

Cover is limited to £500,000 any one person and £2,000,000 any one incident.

### Persons Insured:

#### Employees

Capital Sum	£50,000.00
Weekly Sum	£250.00
Cover	Sections 2 and 3 - Accident and Assault Cover

#### Volunteers

Capital Sum	£50,000.00
Weekly Sum	£250.00
Cover	Sections 2 and 3 - Accident and Assault Cover

#### Directors/Councillors

Capital Sum	£50,000.00
Weekly Sum	£250.00
Cover	Sections 2 and 3 - Accident and Assault Cover

#### Key Personnel

Key Personnel	Clerk	
Capital Sum		£100,000.00
Weekly Sum		£500 for up to 10 weeks and £100 per week thereafter
Cover	Sections 2 and 3 - Accident and Assault Cover	

### Operative Endorsements:

1) Special Condition 4 of Section 5 is inoperative provided always that the **insurer** will not make any payment of any benefit or in respect of any expense or loss arising from any Person Insured who has attained the age of 90 years unless such expense or loss arises during the period of insurance during which the Person Insured attains the age of 90

### 2) Key Personnel endorsement

It is agreed that Section 2 and Section 3 will be extended to a 24hr basis for Key Personnel.  
and

Section 4 - Exclusions is amended to read;

Section 4 - Exclusions

The **insurer** will not be liable to pay compensation in respect of death or disablement or provide indemnity for **damage** caused directly or indirectly by:

- a) intoxication of, or the illegal use of drugs by any Person Insured, or through sexually transmitted disease
- b) deliberate exposure to unnecessary danger (except in an attempt to save human life)
- c) racing of any kind other than on foot
- d) air travel other than as a passenger in a licensed passenger carrying aircraft
- e) with effect from the 2004 renewal date the **insurer** will not be liable for any actual loss directly or indirectly arising out of, contributed to by, or resulting from actual, threatened, feared or perceived use of biological, chemical, radioactive or nuclear agent, material, device or weapon.
- f) motor cycling, winter sports other than skiing or snowboarding in the United Kingdom or on a dry ski slope or within a snow dome, skating or curling, aerial pursuits including but not limited to ballooning, bungee jumping, gliding, hang-gliding, micro lighting, parachuting, paragliding or parascending, jet skiing or white water rafting, mountaineering or rock climbing using guides or ropes, hiking, trekking or mountaineering above 3,000 metres, caving, and diving using external breathing apparatus

## Part P – Legal Expenses

### Section:

3. Employment Disputes and Compensation Awards	Operative
4. Legal Defence	Operative
5. Property Protection and Bodily Injury	Operative
6. Tax Protection	Operative
7. Contract Disputes - £5,000 Limit	Operative
8. Statutory Licence Protection	Operative
<b>Limit of Indemnity:</b>	£200,000

### Operative Endorsements

The following is also operative: Debt Recovery

#### Insured Incident

The **insurer** will negotiate for the **insured's** legal rights including enforcement of judgment to recover money and interest due from the sale or provision of goods or of services, provided always that:

- the amount of the debt exceeds £250 (incl VAT)
- the claim under this Part is made within 90 days of the money becoming due and payable
- the **insurer** has the right to select the method of enforcement, or to forego enforcing judgment if the **insurer** is not satisfied that there are, or will be, sufficient assets available to satisfy judgment.

#### Exceptions

We will not provide indemnity in respect of or arising from or relating to:

- any debt arising from an agreement entered into prior to the inception date of the indemnity provided by this section if the debt is due within the first 90 days of the indemnity provided by this section
- the recovery of money and interest due from another party where the other party intimates that a defence exists
- any claim relating to:
  - any settlement payable under an insurance policy
  - any lease, licence or tenancy of land or buildings
  - any motor vehicle owned by, or hired or leased to you other than agreements relating to the sale of motor vehicles where you are engaged in the business of selling motor vehicles
- any dispute which arises out of the purchase, hire, sale or provision of computer hardware, software, systems or services.

## General Notes

### 1. Fair presentation of the risk

You must make a fair presentation of the risk to us at inception, renewal and variation of your policy. This means that we must be told about all facts and circumstances which may be material to the risks covered by the policy and that you must not make a misrepresentation to us about any material facts. As part of your duty of fair presentation, you must ensure that the information detailed within the schedule is correct and complete. A material fact is one which would influence the acceptance or assessment of the risk. If you have any doubt about facts considered material, it is in your interests to disclose them to us.

Failure to make a fair presentation of the risk could result in the policy either being avoided, written on different terms or a higher premium being charged, depending on the circumstances surrounding the failure to present the risk fairly.

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which has the aim to promote good customer outcomes. We have opted-out of the 'proportionate reduction of claim remedy' available to insurers under the Insurance Act 2015. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our 'additional premium approach' should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

### 2. Cancellation

All insurance policies run for a fixed period of time. The Insured can terminate an insurance contract verbally or in writing at any time. No refund will legally be due for any unused period of cover outside of the 'cooling off period' for consumer customers or following initiation for organisations and businesses. The Insurer may cancel the policy by giving 30 days' notice in writing. In such an event the insured will be entitled to a return of premium in respect of the unexpired portion of the period of insurance.

### 3. Bonus and fee structure

Employees and businesses who work for ZIP UK are remunerated in various different ways for selling insurance contracts. Employees receive a basic salary and also receive a bonus based on a number of factors, including the achievement of sales and quality targets. Businesses which work for the insurer on an outsourced basis receive a fee and also additional payments based on a number of factors, including the achievement of sales and quality targets.

## 7. Claims contact information

If you need advice on a claim, it is important that you speak to the appropriate specialist. Claims specialists are available to discuss your cover and advise you on how to make a claim. Their contact details are:

Type of Claim	Claims team	Claims contact details	
Buildings, contents including "All Risks" Items	Property Claims	Tel:	0800 028 0336
Business interruption		Email:	<a href="mailto:farnboroughpropertyclaims@uk.zurich.com">farnboroughpropertyclaims@uk.zurich.com</a>
Money		Address:	Zurich Municipal Property Claims, Zurich Financial Services, PO Box 3303, Interface Business Park, Swindon, SN4 8WF
Works in progress			
Public liability	Liability Claims	Tel:	0800 876 6984
Employers liability		Email:	<a href="mailto:fnlc@uk.zurich.com">fnlc@uk.zurich.com</a> (new claims) <a href="mailto:zmflc@uk.zurich.com">zmflc@uk.zurich.com</a> (subsequent correspondence)
Personal assault under Money			
Personal accident		Address:	Zurich Municipal Casualty Claims, Zurich House, 1 Gladiator Way, Farnborough, Hampshire, GU14 6GB (DX 140850, Farnborough 4)
Financial and administrative liability			
Professional negligence			
Hirers liability			
Fidelity guarantee			
Libel and slander			
Engineering insurance			
Engineering – Deterioration of stock			
Business travel			
Motor			
		Email:	<a href="mailto:zmmotorclaimsoffice@uk.zurich.com">zmmotorclaimsoffice@uk.zurich.com</a>
		Address:	Zurich Municipal Motor Claims, PO Box 3322, Interface Business Park, Swindon, SN4 8XW
Legal Expenses	DAS Legal Claims	Tel:	0117 934 2116 (Switchboard)

### General claims procedure

This is a description of the general claims procedure you will need to follow:

1. Contact the relevant claims office, to notify the claim
2. If necessary, a claim form will be sent out to you for completion, or you will be asked to send details in writing
3. In the event of uncertainty, please call the relevant office for guidance.
4. Out of hours/Emergency Property losses - please contact 0800 028 0336
5. Track open claims on-line at: <https://www.zurich.co.uk/municipal/existing-customers>



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