

Your Encompass Schedule

You should read this Schedule in conjunction with your Statement of Fact and Policy Wording.

These details are a record of the information provided to Keegan & Pennykid (Insurance Brokers) Limited. It is also essential that you read all of the clauses applying to your Policy as these contain important information that may affect your Policy cover.

In choosing this product and your level of cover, you have not received any personal recommendations from Royal & Sun Alliance Insurance plc

Basic Details:

Name: D & G Community Councils	Primary Contact: Hazel Kerr
Address: Dumfries & Galloway Council	Telephone: 0303 333 3000
Buccleuch St	Account Handler: Hazel Strachan
DG1 2AD	Email Address: hs@keegan-pennykid.com
Email: hazel.kerr@dumgal.gov.uk	Our Reference: DUMF27CS01

Activities: Community Councils day to day business, meetings, raising awareness events including hire of venues. Also, Liability cover for the Resilience groups

Insurer Details:

Insurer: Royal & Sun Alliance SCVO	Intermediary: Keegan & Pennykid (Insurance Brokers) Ltd
Policy Number: RKK958436	50 Queen Street, Edinburgh
	Scotland,
	EH2 3NS
Broker Ref: DUMF27CS01	Tel: 0131 225 6005
	Web: www.keegan-pennykid.com
Period of Cover: 01/05/2019 to 30/04/2020	Email: mail@keegan-pennykid.com

Risk Address Details:

Address: Various for 88 councils

Any additional excesses, terms, conditions or endorsements are shown at the end of this document.

Property Section:

	Declared Value	D/Value + VAT (*)	Sum Insured (**)
Fixtures, Fittings and all other Contents			Not Insured
Business Equipment:			
	<i>at the premises</i>		Not Insured
	<i>away from the premises</i>		Not Insured
Business Files			Not Insured
Stock			Not Insured
Buildings/Tenants Improvements			Not Insured
Money			Not Insured
Material Damage Excess	NIL		
Subsidence Excess	NIL		

Important Clauses:

(*) VAT Clause:

If you are unable to reclaim Value Added Tax (VAT), the insurers will pay the VAT element of any claim under the property or business interruption sections of the policy.

(**) Inflation Protection (Day One Basis of Cover):

Provides up to a 30% increase in the property and/or business interruption value you declare for insurance during the period.

It is important to note that the actual Covers may vary for each Premises and the Covers excluded are specified on the following Premises pages of the Schedule.

For the full definition of the Policy coverage please refer to the Policy Wording.

Liability Section:

Basis of Cover	Limit of Indemnity	
Employers' Liability - Insured		
Any one Event (excluding liability arising directly or indirectly out of Terrorism)	£	10,000,000
Any one Event arising directly or indirectly out of terrorism	£	5,000,000
Public/Products Liability - Insured		
Any one Event	£	5,000,000
All Events happening during the Period of Insurance in respect of products supplied	£	5,000,000
All incidents considered by the Company to have occurred during any one Period of Insurance in respect of Pollution or Contamination of buildings or other structures or of water or land or of the atmosphere	£	5,000,000
Legal Defence Costs - Insured		
Part A - The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any one Period of Insurance	£	250,000
Part B - The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any one Period of Insurance	£	250,000
Financial Loss - Not Insured		
Trustees Indemnity - Insured		
The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any one Period of Insurance	£	250,000
Retroactive Cover Date - 01/05/2012		
Trustees Indemnity - Policyholder's Contribution		
Any One Claim	£	250
Employment Practises Liability - Not Insured		

Personal Accident:

Volunteers:	Number	25
	Number of Units	1
Employees:	Number	0
	Number of Units	0

Benefits per Unit:

	Operative Times:	Occupational	
	Operative Scale:	Standard	
	Death by Accident	£	10,000 per unit
	Permanent Total Disablement	£	20,000 per unit
	Temporary Total Disablement	£	100 per unit up to 104 weeks
	Temporary Partial Disablement	£	50 per unit up to 104 weeks
	Loss of eye(s)/limb(s)	£	20,000 per unit

Temporary benefits for volunteers not engaged in employment are restricted to a maximum of one unit, with a limit of £50 and £25 per week in total, respectively.

Professional Indemnity:

Limit of Indemnity	£	250,000
Excess	£	250
Retroactive Cover Date		01/05/2012

Other Covers:

Fidelity	Not Insured
Legal Expenses	Not Insured
NCB & Excess Protection	Not Insured
Engineering	Not Insured
Loss of Registration Certificate	Not Insured
Loss of Liquor Licence Insurance	Not Insured
Business Interruption	Not Insured
Computer Cover	Not Insured
Terrorism	Not Insured
Counselling Care	Not Insured
Cyber Liability	Not Insured
Contract Works	Not Insured
Travel Insurance	Not Insured

Encompass policyholders have access to a 24 hour Legal Assistance Advice Line which offers confidential legal advice. Simply call 01455 251 500 and quote scheme number 33685. If counselling care is shown as INSURED, this service can be accessed by calling 0330 100 6481. Please refer to the policy wording for full details.

TRUSTEES INDEMNITY INSURANCE COVERS CLAIMS FIRST MADE AGAINST THE INSURED AND NOTIFIED TO THE INSURERS DURING THE PERIOD OF INSURANCE. PLEASE READ THE POLICY WORDING CAREFULLY.

The following endorsements apply to the Trustees Indemnity cover:

1. The policy is automatically extended to include the Trustee Fidelity Liability section of cover. Standard policy terms, conditions, exceptions and exclusions apply as per the current policy wording.

The following endorsements also apply to this policy:

endo - Memo 1 Extension of cover

Detail: It is hereby noted and agreed that the cover under the Liability Section is extended to include activities carried out as required under the Dumfries and Galloway Community Councils Resilience Plans and associated community resilience activities that the Community Councils would undertake to support an emergency.

Liability Section: Including Abuse

It is noted that Cover 2 Public / Products Liability exclusion 12 Abuse is deleted.

Law Applicable

Under the laws of the United Kingdom (England, Scotland, Wales and Northern Ireland) both parties may choose the law which applies to this contract, to the extent permitted by those laws. Unless the parties agree otherwise in writing, the Company has agreed with the Insured that the law which applies to this contract is the law which applies to the part of the United Kingdom in which the Insured is based, or, if based in the Channel Islands or the Isle of Man, the law of whichever of those two places in which the Insured is based.

The parties have agreed that any legal proceedings between them in connection with this contract will only take place in the courts of the part of the United Kingdom in which the Insured is based, or, if the Insured is based in either the Channel Islands or the Isle of Man, the courts of whichever of those two places in which the Insured is based.

Complaints Procedure

A copy of the complaints procedure is available on request.

Financial or Trade Sanctions

Please be aware that we cannot provide insurance in circumstances where to do so would be in breach of any financial or trade sanctions imposed by the United Nations or any government, governmental or judicial body or regulatory agency.

Compensation

Royal & Sun Alliance Insurance plc is a member of the Financial Services Compensation Scheme (FSCS). This provides compensation in case any member goes out of business or into liquidation and is unable to meet any valid claims against its policies. You may be entitled to compensation if we cannot meet our obligations, depending on the circumstances of the claim. Further information about the compensation scheme can be obtained from the FSCS.