



**ZURICH
MUNICIPAL**

SUFFOLK ACRE COMBINED INSURANCE SCHEME

POLICY NUMBER VVH 122002 584300

SUMMARY OF INSURANCE COVER

Buildings Insurance Cover

This section applies to all buildings and outbuildings.

Insured Perils : 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 and damage by falling trees.

Subsidence or ground heave of any part of the site on which the property stands is not covered by the Policy.

Loss or damage caused by Terrorism is not covered by the Policy. A separate quote may be obtained from Suffolk ACRE if this is required.

A £250.00 excess applies to storm, flood, escape of water, accidental damage and malicious damage claims.

Contents Cover

This section of cover follows the insured perils as per the Buildings Section above but also includes breakage or collapse of radio or television aerials, theft involving forcible and violent entry into or exit from the premises or any outbuildings, leakage of beer and breakage of any fixed glass internally or externally (including double glazing and sanitary ware) to an unlimited amount during the period of cover.

A £250.00 excess would apply in relation to claims involving storm, flood, escape of water, accidental damage and malicious damage claims.



A £100.00 excess applies in respect of claims involving Theft.

Loss of Revenue Cover

In the event of an insured peril as above becoming operative, which means that the Village Hall cannot be used for a period of time pending rebuilding or repair, we shall pay for loss of revenue incurred during the period of interruption.

The sum insured should represent the estimated loss of revenue during the maximum likely period of interruption i.e. 12 months, 24 months, or other period as selected. The insured perils are as per the Buildings and Contents Sections above.

Public and Employers Liability Cover

Employers Liability Limit of Indemnity	£10,000,000
any one incident	
Public Liability Limit of Indemnity	
£5,000,000 any one incident	

Where you have Employees such as Cleaners or Caretakers it is a statutory requirement that you have Employers Liability Insurance.

In relation to the Liability covers there must be some degree of fault on the part of the Village Hall Committee before a claim will be met. Usually claims will arise through either bodily injury to Employees or Third Parties, or damage to Third Party property.

Money Cover

The Policy covers Money Insurance with the following limits:

- (a) Money in the private residence of any of the Insured's employees or officials **£250**
- (b) Money in transit in the custody of the Insured's employees or officials in transit by registered post or in a bank night safe **£1,000**
- (c) In the premises
 - (i) in the custody or under the actual supervision of the Insured's employees or officials **£1,000**
 - (ii) in a locked safe or strongroom **£500**
 - (iii) in locked receptacles other than safes or strongrooms **£200**

(d) 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 sum of £150.00 per week payable in the event of temporary total disablement for up to a period of 104 weeks. Cover also includes accidental damage to personal effected caused by any attempted robbery, to a limit of £500.

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.

A £50.00 excess applies to each and every claim.

Fidelity Guarantee Cover

The Policy provides a limit of £25,000 in respect of fraudulent acts by Committee Members, Officers of Employees of the Hall who may misappropriate funds or Village Hall property.

A £100.00 excess applies to each and every claim.

