

Property Damage Insurance

The Premises: **Doggetts Barn, 72A High Street, Edenbridge,
Kent, TN8 5AR**

Occupation: **Office**

Property Insured

Buildings - Buildings including Landlords Fixtures & Fittings (EXCLUDING VAT)	£709,028.00
General Contents	£35,929.00
Total sum insured:	<hr/> £744,957.00 <hr/>

Covers not insured:

7. Sprinkler leakage

If there are any additional Policy-level Clauses applicable, these are shown below

Floating Cover

It is noted that the General Contents are also held covered whilst at Rickards Hall, 72 High Street, Edenbridge, TN8 5AR subject to a maximum sum insured of £5,000.

The Premises: Depot, Church Street, Edenbridge, Kent, TN8 5BD

Occupation: Depot,
Solar Panels

Property Insured

Buildings - Buildings including Landlords Fixtures & Fittings (EXCLUDING VAT)	£209,144.00
Buildings - Solar Panels	£6,891.00
Total sum insured:	<hr/> £216,035.00 <hr/>

Covers not insured:

- 7. Sprinkler leakage

If there are any additional Policy-level Clauses applicable, these are shown below

The Premises: Store, Forge Croft, Edenbridge, Kent, TN8 5BW

Occupation: Storage Facility

Property Insured

Buildings - Buildings including Landlords Fixtures & Fittings (EXCLUDING VAT) £29,973.00

Total sum insured: £29,973.00

Covers not insured:

7. Sprinkler leakage

If there are any additional Policy-level Clauses applicable, these are shown below

The Premises: Sports Pavilion, Recreation Ground, Coomb Field,
Edenbridge, Kent, TN8 5HZ

Occupation: Sports Pavilion,
Solar Panels

Property Insured

Buildings - Buildings including Landlords Fixtures & Fittings (EXCLUDING VAT)	£1,133,241.00
Buildings - Solar Panels	£9,690.00
Total sum insured:	£1,142,931.00

Covers not insured:

7. Sprinkler leakage

If there are any additional Policy-level Clauses applicable, these are shown below

**The Premises: Public Toilet, Market Yard, Frant Field,
Edenbridge, Kent, TN8 5BD**

Occupation: Public Convenience

Property Insured

Buildings - Buildings including Landlords Fixtures & Fittings (EXCLUDING VAT) £146,304.00

Total sum insured: £146,304.00

Covers not insured:

7. Sprinkler leakage

If there are any additional Policy-level Clauses applicable, these are shown below

The Premises: Mowhurst Barn, Swan Lane, Edenbridge, Kent,
TN8 6AH

Occupation: Storage Facility

Property Insured

Buildings - Buildings including Landlords Fixtures & Fittings (EXCLUDING VAT) £125,069.00

Total sum insured: £125,069.00

Covers not insured:

7. Sprinkler leakage

If there are any additional Policy-level Clauses applicable, these are shown below

The Premises: Mowshurst Garage, Swan Lane, Edenbridge,
Kent, TN8 6AH

Occupation: Storage Facility

Property Insured

Buildings - Buildings including Landlords Fixtures & Fittings (EXCLUDING VAT) £29,973.00

Total sum insured: £29,973.00

Covers not insured:

7. Sprinkler leakage

If there are any additional Policy-level Clauses applicable, these are shown below

The Premises: Church House and Rickards Hall, 72 High Street,
Edenbridge, Kent, TN8 5AR

Occupation: Community Hall & Museum

Property Insured

Buildings - Buildings including Landlords Fixtures & Fittings (EXCLUDING VAT) £1,692,823.00

Total sum insured: £1,692,823.00

Covers not insured:

7. Sprinkler leakage

If there are any additional Policy-level Clauses applicable, these are shown below

The Premises: Store, Recreation Ground, Off Lingfield Road,
Edenbridge, Kent, TN8 5HZ

Occupation: Storage Facility

Property Insured

Buildings - Buildings including Landlords Fixtures & Fittings (EXCLUDING VAT) £24,826.00

Total sum insured: £24,826.00

Covers not insured:

7. Sprinkler leakage

If there are any additional Policy-level Clauses applicable, these are shown below

The Premises: Cricket Store, Recreation Ground, Off Lingfield Road, Edenbridge, Kent, TN8 5HZ

Occupation: Storage Facility

Property Insured

Buildings - Buildings including Landlords Fixtures & Fittings (EXCLUDING VAT) £5,669.00

Total sum insured: £5,669.00

Covers not insured:

7. Sprinkler leakage

If there are any additional Policy-level Clauses applicable, these are shown below

The Premises: **Anywhere within the boundaries of Edenbridge**

Occupation: **Not Applicable**

Property Insured

Buildings - Flagpole £930.00

Buildings - Infrastructure: Gates, Fences, Walls £1,685.00

Buildings - Infrastructure: Street Furniture, Benches, Bins, Shelters, Finger posts
etc. £4,273.00

Total sum insured:

£6,888.00

Covers not insured:

- 7. Sprinkler leakage

If there are any additional Policy-level Clauses applicable, these are shown below

**Specified Items All Risks
Property Insured**

Item	Territorial Limits	Sum Insured	Policyholder Contribution
Regalia	U.K Including up to 90 days Worldwide	£3,553.00	£50
Garden & Maintenance Machinery/tools & Associated equipment	U.K.	£68,138.00	£50
Emergency Planning Equipment	U.K.	£9,083.00	£50
Memorial Clock at 55 High Street, TN8 5AN	U.K.	£3,273.00	£50
Flashing Speed Sign	U.K.	£3,218.00	£50
Laptop Computers & Portable Electronic Equipment	U.K.	£2,622.00	£50

Property Damage Insurance

Policyholder's Contribution

Cover (if insured)	Policyholder's Contribution
Subsidence	£1,000
All other Covers	£250
Fire, Lightning, Aircraft & Explosion	NIL

If there are any additional Policy-level Clauses applicable, these are shown below

Business Interruption Insurance

Item	Sum Insured
Additional Increased Cost of Working	£50,000.00
Maximum Indemnity Period	24 months
Extensions	
Alternative Trading	£25,000
Savings	£25,000
Professional Accountants Charges	£25,000
Accumulated stocks	£25,000
Payments on Account	£25,000
Additional Metered Utility Charges	£25,000
Automatic Reinstatement after a loss	£25,000
Branded Goods	£25,000
Action by Police, Government or other Competent Authority	£25,000
Failure of Electricity supply	£25,000
Failure of Gas supply	£25,000
Failure of Water supply	£25,000
Failure of Telecommunications	£25,000
Essential Personnel	£25,000
Prevention of Access	£25,000
Specified Disease, Food Poisoning, Vermin Pests & Defective Sanitation, Murder or Suicide	£25,000
Loss of Attraction - Unspecified	£25,000
Property stored	£25,000

The total sum insured for Business Interruption insurance is deemed to be the total of the Sums Insured stated above.

If there are any additional Clauses applicable to Business Interruption Insurance, these are shown below

Terrorism Insurance

Not Insured

Money Insurance

Section 1 Money

Item No		Limit of Liability any one loss
1A	Money in the Policyholder's Premises during Working Hours or in transit	£2,000
1B)1	Money in the Policyholder's Premises out of Working Hours in the following locked safes or strongrooms - Not Applicable	£0
1B)2	Money in all other locked safes or strongrooms at the Policyholder's Premises	£2,000
1B)3	Money in the policyholder's premises out of Working Hours not in a safe	£250
1C)1	Money in the residence of Employees or any of the Policyholders Officials or Council members in a locked safe or whilst adults in the residence	£500
1C)2	Money in the residence of Employees or any of the Policyholders Officials or Council members other than in a locked safe or adult in residence	£250

Section 2 Personal Injury (Robbery)

Refer to policy section for appropriate benefits

If there are any additional Clauses applicable to Money Insurance, these are shown below

Liability Insurance

Section 1

Employers' Liability	Limit of Indemnity
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

If there are any additional Clauses applicable to Employers' Liability Insurance, these are shown below

Section 2

Public / Products Liability	Limit of Indemnity
Any one Event	£15,000,000
All Events happening during the Period of Insurance in respect of products supplied	£15,000,000
All incidents considered by the Company to have occurred during the Period of Insurance in respect of all Sudden Pollution or Contamination Incidents	£15,000,000
Advertising Injury/Libel & Slander committed during the period of insurance	£250,000
Environmental Clean-up Costs	£1,000,000
Indemnity to Hirer	£2,000,000

Policyholder's Contribution

The indemnity provided by Section 2 is subject to a Policyholder's Contribution of £250 any one Event in respect of loss of or damage to Property

If there are any additional Clauses applicable to Public/Products Liability Insurance, these are shown below

Bona Fide Sub-Contractors (firework displays, inflatable devices & passenger carrying amusement devices)

This endorsement applies to Liability Insurance Section 2 Public/Products Liability section
It is a condition precedent to any liability of the Company arising from firework displays and inflatable devices and passenger carrying amusement devices that bona fide sub-contractors have Public Liability insurance in respect of their legal liability at law for injury or loss or damage to property arising in connection with the Business and that

A) the Limit of Indemnity of the Public Liability insurance is not less than £10,000,000 in respect of any one claim or number of claims arising out of any one Event.

B) such insurance have been extended to indemnify the Policyholder as principal against all liability for such injury or loss of or damage to property

Section 3

Legal Defence Costs	Limit of Indemnity
Part A The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any 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 Period of Insurance

£250,000

If there are any additional Clauses applicable to Legal Defence Costs Insurance, these are shown below

Fidelity Insurance

Fidelity	Limit of Indemnity
Limit of Indemnity for Any One Claim	£950,000
Aggregate Limit of Indemnity	£950,000
Policyholder's Contribution	£1,000

Name or category of Employee: All Council Members and Employees of the Policyholder

Geographical Limits: Great Britain Northern Ireland the Isle of Man or the Channel Islands

Legal Expenses Insurance

	Limit of Indemnity
Any One Event	£100,000
All claims and legal proceedings notified during any Period of Insurance	£1,000,000

If there are any additional Clauses applicable to Legal Expenses Insurance, these are shown Below

Third Party Provider

This clause applies to the Legal Expenses Insurance section of this Policy

For the purposes of Definition 14 We/Us/Our the third party provider approved by Royal & Sun Alliance Insurance plc is

Arc Legal Assistance which administers this insurance on the Company's behalf

24 Hour Helpline 0345 078 7543 – quoting code 70201

Claims

Any notification of a claim must be addressed to

Arc Legal Assistance
Lodge Lane
Langham
Colchester
CO4 5NE
Tel: 0344 770 9000
claims@arclegal.co.uk
<https://claims.arclegal.co.uk/home>

Officials Liability Insurance

Limit of Indemnity

Officials Liability All events happening during any period of insurance	£250,000
Employment Practice Insurance	Not Insured

Policyholder's Contribution

The indemnity provided by Officials Indemnity is subject to a Policyholder's Contribution of £0 any one Event

If there are any additional Clauses applicable to Officials Liability Insurance, these are shown below

Personal Accident & Travel

Category	Insured Person(s)		Operative Time	
	Description	PA Insurance	Travel	
A	Any Employee of the insured resident in Britain	24 Hour	Internal Journey & External Journey	
B	Any Council Member or Employee of the Insured resident in Britain and their accompanying Spouse	24 Hour	Internal Journey & External Journey	
C	Any council member of the Insured resident in Britain	24 Hour	Internal Journey & External Journey	
D	Any volunteer of the Insured resident in Britain	Occupational Including Commuting	Internal Journey & External Journey	

Personal Accident

Category of Insured Person				
Benefit	Cat A	Cat B	Cat C	Cat D
1-4	£40,000	Nil	£20,000	£20,000
5	£400	Nil	£400	£200
6	£200	Nil	£200	£100
7	30% of benefits 1-6	Nil	30% of benefits 1-6	30% of benefits 1-6

Payment Period

Benefit 5 and 6 are payable per week for a maximum of 104 weeks in all not necessarily consecutive

Deferment Period

Benefits 5 and 6 are not payable for the first nil days of any Period of Disablement

Subject otherwise to the Terms, Definitions, Conditions and Exclusions of the Policy.

Travel Insurance

Insured Journey	External Journey	Included
	Internal Journey	Included

Maximum Journey Length

The Maximum Journey length must not exceed 31 days duration.

Endorsements attaching to and forming part of Travel Insurance Policy No.

Subject otherwise to the Terms, Definitions, Conditions and Exclusions of the Policy.