

12 Essential Covers

	Came & Company Parish Council Insurance		
Does your current policy provide cover for Volunteers within the Employers' Liability section?	Yes, Volunteers are covered within the Employer's Liability and Personal Accident sections of our policy		
What is the limit of Indemnity for Public Liability?	As standard the Came & Company Parish Council Insurance will provide a limit of indemnity of £10,000,000.		
Does your Public Liability provide cover for all property owned or leased by the Parish Council including playgrounds, ponds and buildings?	Yes, the policy will provide cover for all of the Parish Council's responsibilities		
Do you own premises that are hired out?	The policy provides Hirers Indemnity cover with a limit of indemnity of £2,000,000 for ad hoc hirers (birthday parties etc)		
Does your current policy provide cover for Officials Indemnity?	Yes, cover is automatically provided within the policy and the limit of indemnity is £250,000		
Does your current policy provide cover for Libel and Slander?	Yes, cover is automatically provided within the policy and the limit of indemnity is £250,000		
What is your Fidelity Guarantee limit of indemnity?	The limit of indemnity is £100,000 but this can be increased dependent on the Parish Council needs		
Does your policy provide cover for Legal Expenses?	Yes, the limit of indemnity is £50,000 but this can be increased dependent on the Parish Council needs		
Does your policy provide Personal Accident cover automatically and can it be extended to cover people up to 85 years?	Yes, for Officials, Employees and Volunteers for no additional premium the policy can be extended to provide Personal Accident cover up to 85 years		
Is the cover for all Property on an All Risks basis?	Yes, we provide cover on an all risks basis (which includes accidental damage as standard but excludes subsidence cover)		
In the event of a claim free year will you receive a discount?	Yes, if the Parish Council does not make a claim within the insurance year, they will receive a No Claims Discount of 5%; up to a maximum of 20% over 4 years.		
Do you need to complete a Proposal Form?	No, just sign a New Business Declaration		