

## To Whom It May Concern

**Name of Insured:** Luddesdown Parish Council

This is to confirm that Luddesdown Parish Council have in force with this Company until the policy expiry on 31st May 2021 insurance incorporating the following essential features:

**Policy Number:** YLL-2720838953

**Renewal Date:** 1st June 2021

**Limits of Indemnity:**

Public Liability:	£10,000,000 any one event
Products Liability:	£10,000,000 for all claims in the aggregate during and one period of insurance
Pollution Liability:	As per Products Liability
Employers' Liability:	£10,000,000 any one event inclusive of costs
Official's Indemnity:	As below

Zurich's Public Liability cover includes financial loss for your councillors. We indemnify them in respect of all sums which you may become legally liable to pay as damages and claimants costs and expenses for financial loss arising as a result of a negligent act or accidental error or omission, alleged or committed.

Whilst other insurers will offer separate officials indemnity; we feel our Public Liability cover offers a bespoke solution for the needs of Parish and Town Councils

### **Excess:**

Public Liability/Products Liability/Pollution Liability: £100 each and every claim in respect of Third Party Property Damage

Employers' Liability: Nil any one claim

### **Indemnity to Principals**

Covers include a standard Indemnity to Principals Clause in respect of contractual obligations.

### **Full Policy**

The policy documents should be referred to for details of full cover.

Zurich Insurance plc  
A public limited company  
incorporated in Ireland.  
Registration No. 13460.  
Registered Office:  
Zurich House  
Ballsbridge Park,  
Dublin 4, Ireland.  
UK Branch registered in  
England and Wales  
Registration No. BR7985.  
UK Branch Head Office:  
The Zurich Centre,  
3000 Parkway,  
Whiteley, Fareham,  
Hampshire PO15 7JZ.

Zurich Insurance plc  
is authorised by the Central  
Bank of Ireland and subject  
to limited regulation by the  
Financial Conduct  
Authority.  
Details about the extent of  
our  
regulation by the Financial  
Conduct Authority are  
available  
from us on request.  
These details can be  
checked  
on the FCA's Financial  
Services  
Register via their website  
[www.fca.org.uk](http://www.fca.org.uk) or by  
contacting  
them on 0800 111 6768.  
Our FCA Firm Reference  
Number is 203093.

Communications may be  
monitored or recorded  
to improve our service  
and for security and  
regulatory purposes

Certificate of Employers' Liability Insurance(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 2008 (the Regulations), a copy of this certificate must be displayed at all places where you employ persons covered by the policy or an electronic copy of the certificate must be retained and be reasonably accessible to each employee to whom it relates)

Policy No.	YLL-2720838953
1. Name of policyholder	Luddesdown Parish Council
2. Date of commencement of insurance policy	01/06/2020
3. Date of expiry of insurance policy	31/05/2021

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Registration No. BR7985.  
UK Branch Head Office:  
The Zurich Centre,  
3000 Parkway,  
Whiteley, Fareham, Hampshire  
PO15 7JZ.

We hereby certify that subject to paragraph 2:

1. The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney (b)
2. (a) the minimum amount of cover provided by this policy is no less than £5 million (c)

Signed on behalf of Zurich Insurance plc (Authorised Insurer).

Signature



Vibhu Sharma  
CEO – Zurich UK General Insurance

Authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request

**Notes**

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.