

Summary of Insurance Cover for Community Councils

Policy Details

Insurer: Zurich Municipal **Policy Number:** YLL-272016-3513

Policy Period: 1 April 2022 – 31 March 2023

Insured: Fife Council on Behalf of Specified Community Councils

The policy provides the following insurance cover:

1. Public Liability

This section of the policy provides Community Councils with cover for claims from any third party for bodily injury or loss or damage to property occurring as a result of the activities of the Community Council. For a claim to be successful it must be shown that the Community Council, or its representatives have been negligent in some way. This section of the policy will include volunteers.

The limit of cover under this section of the policy is £5,000,000. There is an excess of £100 on each and every claim.

Liability Insurance for Events Public

The policy automatically provides cover for events such as Galas, Fetes, Dances organised by a Community Council, provided there will be no more than 500 expected attendees, and it does not involve Bonfires, Fireworks, Play Inflatables.

It is possible to apply for cover to be extended to cover events with attendance exceeding 500 and/or that involve Bonfires, Fireworks, or Play Inflatables.

The provision of First Aid facilities will be essential and where the event involves the use of Bonfires, Fireworks or Play Inflatables, the Community Council must ensure that risk assessments are completed and comply with all relevant industry and Health and Safety Executive guidance.

Events cover applications must be made at least 4 weeks in advance of the event. The Special Event Enquiry Template in Appendix 1 should be used to apply for cover to be extended to include your event. This should be sent to Risk Management Team by email, Risk.Management@fife.gov.uk

Insurers may charge an additional premium to extend cover for your event.

Public Liability Insurance for Emergency Resilience Activities

The policy provides cover for Emergency Resilience (including Covid-19) activities notified to insurers. If your Community Council undertakes Emergency Resilience activities, you must notify Risk Management Team so that they can advise insurers and ensure the cover is in place.

2. Libel and Slander

This section provides cover for claims from any third party against the Community Council for any libels appearing in any Community Council publications or Minutes of Community Council meetings

or any slanders in oral utterances made in the discharge of official Community Council duties by any member or employee. The sum insured is £100,000 with an excess of £1,000 or 10% of each and every claim whichever is the lowest.

3. Fidelity Guarantee

The policy provides cover for loss of money or property belonging to the Community Council, or in its trust or custody and for which it is responsible, caused as a result of fraud or dishonesty committed by a member of the Community Council. The limit of cover under this section of the Policy is £2,500 with £100 excess on each and every claim.

4. Money

This section of the policy provides cover for loss of money by theft in various circumstances. The limit of cover is £1,000 whilst money is in transit in the custody of a Community Council member or employee, or in transit by registered post (limit £250), or in a Bank Night Safe. For money that is on Community Council premises either in the custody of or under the actual supervision of any member or employee or held within a safe or strong room is £1,000.

The limit of cover for money that is in the private residence of a member or employee or in the Community Council premises locked in a receptacle other than a safe or strong room is £250. The policy excess is £50 on each and every claim.

5. All Risks

This provides cover for damage to or theft of, property owned by the Community Council to a limit of £270. Property would include record books, stationery etc. There is an excess of £100. Any additional specific item(s) can be covered for the value of the item subject to the excess. If you wish to enquire about insuring any additional item(s), please email Risk Management Team, Risk.Management@fife.gov.uk

6. Personal Accident

This section provides benefits to members of the Community Council or volunteers who are accident or assault victims whilst on official Community Council business. There is a capital sum payable in case of death or permanent total disablement up to a maximum of £10,000. There is also a weekly benefit payable in the event of temporary total disablement of £25 per week for a maximum of 104 weeks.

In the event of an incident occurring under any of the above insured sections, you should contact Risk Management Team by emailing Risk.Management@fife.gov.uk

NB All insurance policies have various exclusions and conditions to be applied and obviously, it is not possible to outline all of these. If you require more specific information in a particular section of the policy, please do not hesitate to contact the Risk Management Team.

Appendix 1

Special Event Enquiry Template

Policy Number: YLL-272016-3513

1. **Name of Organisation:**

2. **Date of Event:**

3. **Type of event, e.g., fete, bonfire, fireworks event, street party:**

4. **Premises/location of event:**

5. **Estimated attendance at the event, at any one time (not throughout the day):**

6. **What limit of indemnity do you require? £5 million or Other? If other, please specify:**

7. **Please supply what first aid facilities will be provided:**

8. **How many Marshall's will be provided and what will their duties be?**

9. **Will the police be in attendance?**

10. **Please specify which stalls, attractions, and catering facilities etc you will be managing yourselves e.g., tug of war, provision of non-alcoholic refreshments, tombola, bouncy castle, bonfire only, bonfire and fireworks etc. If you are responsible for erecting and dismantling equipment e.g., marquees, staging:**

11. **Please specify what voluntary organisations or commercial operators will be attending the event and what they will be planning on doing:**

12. Will the event include fireworks? If yes, are you letting them off yourselves or will an external company with their own insurance be doing this?

13. Please advise of any additional information that you wish to inform us of:

Please email completed Special Event Enquiry Template to Risk.Management@fife.gov.uk at least 4 weeks prior to the event