**Summary of Insurance Cover for Community Councils**

**Policy Details**

**Insurer:** Zurich Municipal **Policy Number:** YLL-272016-3513 **Renewal Date:** 1 April 2021

**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

**Public Liability Insurance for Events**

The policy automatically provides cover for events, with up to 250 expected attendees, arranged by the Community Council that involves members of the public, such as Bonfire/Fireworks Displays, Galas/Fetes, Dances, etc. The Community Council must still notify the insurers of these events for cover to operate.

If a Community Council is holding an event with more than 250 attendees, and/or there will be fireworks, then they must first apply for the insurance policy to be extended to cover the event. Applications should be made at least 2 weeks in advance of the event. The provision of First Aid facilities will be essential for the Insurers to provide cover and an additional premium may be payable.

A Special Event Enquiry Template should be used when applying for additional public liability insurance cover. This can be obtained from Risk Management Team by emailing, [Risk.Management@fife.gov.uk](mailto:Risk.Management@fife.gov.uk)

**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 that 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](mailto: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](mailto: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.***