Mrs Annere Martin
Narberth Town Council
Narberth Community Library
3 Town Moor Mews
Narberth
SA67 7DF

Select for Local Councils Policy Schedule

This insurance policy, which meets your demands and needs, has been based on the latest information obtained from you. The Policy, the Policy Schedule, any Certificates of Insurance and Endorsements form one document and should be read together. This Schedule replaces any previous Schedule.

Policy Number	YLL-122003-7133
Insured	Narberth Town Council
Business	Parish / Town Council
Period of Insurance	
From	01st April 2026
To	31st March 2027

and any other period for which cover has been agreed.

Adjustment Premium	£ -95.07

Premiums are inclusive of Insurance Premium Tax and/or VAT as appropriate.

Schedule Number	167436703
Long Term Agreement:	Not Applicable
Preparation Date	25th March 2026
Prepared by	Ms Penny Burnett
Policy Form Reference	MLAACH10

Policy Cover Declaration:
You, the Insured, are not aware of any known losses or events that could give rise to a claim, or circumstances that would be prejudicial to us, the Insurer, should the basis of cover on the below given insurance product (s) be changed.

This is important information, please read it carefully and check that the facts given about you are correct and that we have included all the covers that you require. We are unable to give you advice so it is your responsibility to check the cover is correct for your organisation.

Statement of Fact

If you provide services or activities to children, or adults who are in need of care and support and therefore may be unable to protect themselves against abuse or neglect:

- Your organisation has not had any third-party inspections with a grading of Inadequate, Requires Urgent Improvement, Weak or Unsatisfactory
- You have in place a written safeguarding policy and accompanying procedures that clearly set out the actions to take in response to child and vulnerable adult abuse
- You carry out safer recruitment and selection processes that include the seeking of appropriate criminal records checks, alongside a renewal and update process
- All Employees and **volunteers** engaged in regulated activity and/or activity that brings them into contact with children or vulnerable adults receive safeguarding awareness training including refresher training
- You have one or more designated practitioners for safeguarding to support other practitioners in the organisation to recognise and respond to concerns about Abuse
- You retain employment records, safeguarding checks, safeguarding policies and procedures and safeguarding records for at least the prevailing regulatory best practice period.

If you provide services or activities to children, or adults who are in need of care and support and therefore may be unable to protect themselves against abuse or neglect, and you become non-compliant with any of the above statements, you must tell us, as it may affect your ability to claim under this policy.

Important information

Taking reasonable care

We require that you take reasonable care in managing your activities. Where appropriate this requires you to do the following:

- Keep written risk assessments for your key activities
- Keep written records of your staff and volunteer training. For example, manual handling training, or for use of tools and machinery
- Abide by any rules, guidelines or advice that is given to you by any relevant authority, such as a Local Authority, or the Health and Safety Executive

We want you to be confident about your insurance and understand what is required of you. Please contact us if you have any questions relating to the above.

Lines of Cover applying

Part A – Material damage

Table Headings

Contents (a)	Furniture, fixtures, fittings and tenants improvements
Contents (b)	Other contents and consumable stock not specified below including printed books and unused stationery
Contents (c)	Computer equipment, other office equipment and sports equipment
Contents (d)	Televisions, audio-visual and photographic equipment (excluding videos), beer, wine, spirits, tools and gardening equipment
Contents (e)	Tobacco
Contents (f)	Camcorders, videos and gaming machines
Contents (g)	Civic Regalia

Sums Insured

Premises Address	Buildings Sum Insured	Loss of Rent	Contents (a)	Contents (b)	Contents (c)	Contents (d)	Contents (e)	Contents (f)	Contents (g)
1. Address, Town Hall, High Street, Narberth, SA67 7AT	£642,463.89	N/A	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00
2. Address, Narberth Community Library, 3 Town Moor Mews, Narberth, SA67 7DF	£0.00	N/A	£10,000.00	£0.00	£0.00	£0.00	£0.00	£0.00	£0.00

For Premises: 1, 2
Insured Perils applicable to Material Damage : 1-13, 15 & 16

Excesses Applicable to Premises 1
The following Excesses apply to each and every loss arising in respect of each and every separate premises:

Accidental Damage	£100
Theft	£100
Riot civil commotion and Malicious Persons	£250
Storm or Flood	£250
Escape of Water	£250
Falling Trees or Branches	£250

Excesses Applicable to Premises 2
The following Excesses apply to each and every loss arising in respect of each and every separate premises:

Accidental Damage	£100
Theft	£100
Riot civil commotion and Malicious Persons	£250
Storm or Flood	£250
Escape of Water	£250

Falling Trees or Branches	£250

Operative Endorsements: 1, 2, 3, 5, 6, 7, 8 & 9 (please refer to the Endorsement section of the policy wording)

Part C – All risks

Table Headings

Contents (a)	Furniture, fixtures, fittings and tenants improvements
Contents (b)	Other Contents and consumable stock not specified below including printed books and unused stationery
Contents (c)	Computer Equipment, other office equipment and sports equipment
Contents (d)	Televisions, audio-visual and photographic equipment (excluding videos), beer, wine, spirits, tools and gardening equipment
Contents (e)	Tobacco
Contents (f)	Camcorders, videos and gaming machines
Contents (g)	Civic Regalia

Additional Items:
Where no premises address is shown, the item is not based at one location and cover is provided anywhere within the **territorial limits**.

Item Description	Sum Insured	Excess
Mayoress's Chain of Office in Silver Gilt with Case	£4,003.00	£100
Mayor's Robe (part of a ceremonial set including associated items such as ruffles, gloves, hats and sleeves)	£6,005.43	£100
Christmas Lights	£16,011.96	£100
Stone Plinth	£2,301.92	£100
Motifs	£11,732.76	£100
Laser Printer	£505.88	£100
Bench x 3	£4,613.96	£100
Bench x1	£1,629.50	£100
Mayor's Chain of office, metal gilt with bespoke jewel and fitted case	£6,281.18	£250
Macbook Pro (M5)	£1,800.00	£100

The excess stated applies to each and every loss.

Operative Endorsements: 1, 2, 3 & 7 (please refer to the Endorsement section of the policy wording)

Part E – Public liability

Limit of Indemnity:	£10,000,000

Operative Endorsements: None

Part F – Hirers' liability

Limit of Indemnity: £2,000,000

Excess: £100 each and every claim for damage to the premises or contents caused other than by fire or explosion

Operative Endorsements

None

Part G – Employers liability

Limit of Indemnity: £10,000,000

Operative Endorsements:

None

Part H – Libel and slander

Sum Insured £100,000

Excess: 10% each and every claim or £1,000 whichever is the lower

Operative Endorsements

None

Part N – Fidelity guarantee

Persons Guaranteed:
All **members** and **employees**

Sum Guaranteed
£250,000

Excess: £100 each and every loss

Operative Endorsements:

None

Part O – Personal accident

The cover		
Category:	Insured Persons:	Operative Time:
A	Employees	Engaged in Usual Occupation including Journeys and whilst commuting directly between place of residence and usual place of **business**
B	**member**	Engaged in the **business** including undertaking Journeys and whilst commuting directly between place of residence and usual place of **business**
C	**volunteer**	Engaged in the **business** including undertaking Journeys and whilst commuting directly between place of residence and usual place of **business**
D	key personnel as follows:	24 hours per day engaged in any activity worldwide not excluded from this cover.

Excesses	
Excesses:	Not applicable

Table of benefits				
Benefit:	Category:			
	A	B	C	D
1. Death	£50,000.00	£50,000.00	£50,000.00	£Nil
2. Loss of Limb (one or more) and/or Loss of Sight (in one or both eyes)	£50,000.00	£50,000.00	£50,000.00	£Nil
3A. Total Loss of Hearing (in both ears) and/or Total Loss of Speech	£50,000.00	£50,000.00	£50,000.00	£Nil
3B. Total Loss of Hearing in one ear	25% of 3A	25% of 3A	25% of 3A	25% of 3A
4. Permanent Total Disablement	£50,000.00	£50,000.00	£50,000.00	£Nil
5. Permanent Partial Disablement	See section	See section	See section	See section

	2.16	2.16	2.16	2.16
6. Paraplegia	£75,000	£75,000	£75,000	£Nil
7. Quadriplegia	£125,000	£125,000	£125,000	£Nil
8. Temporary Total Disablement	£200.00 per week	£200.00 per week	£200.00 per week	£Nil
9. Temporary Partial Disablement	50% of 8 or Nil	50% of 8 or Nil	50% of 8 or Nil	50% of 8 or Nil
Benefit Period – temporary disablement	104 weeks	104 weeks	104 weeks	104 weeks
Deferment Period – temporary disablement	0 days	0 days	0 days	0 days

Operative endorsements	
Endorsement title:	Endorsement wording:
1	Special Exclusion 2 of Section 3 is inoperative provided always that the **insurer** will not make any payment of any benefit or in respect of any expense or loss arising from any Person Insured who has attained the age of 90 years unless such expense or loss arises during the period of insurance during which the Person Insured attains the age of 90

Part P – Legal expenses

Insured Incidents:

1. Employment Disputes and Compensation Awards	Operative
2. Legal Defence	Operative
3. Statutory Licence Appeal	Operative
4. Contract Disputes	Inoperative
5. Debt Recovery	Inoperative
6. Property Protection and Bodily Injury	Operative
7. Tax Protection	Operative
Limit of Indemnity:	£200,000

Operative Endorsements: None

General Notes

1. Fair presentation of the risk

You must make a fair presentation of the risk to us at inception, renewal and variation of your policy. This means that we must be told about all facts and circumstances which may be material to the risks covered by the policy and that you must not make a misrepresentation to us about any material facts. As part of your duty of fair presentation, you must ensure that the information detailed within the schedule is correct and complete. A material fact is one which would influence the acceptance or assessment of the risk. If you have any doubt about facts considered material, it is in your interests to disclose them to us.

Failure to make a fair presentation of the risk could result in the policy either being avoided, written on different terms or a higher premium being charged, depending on the circumstances surrounding the failure to present the risk fairly.

This policy is compliant with the principles of the Insurance Act 2015 law reforms. It also incorporates an 'opt out' which has the aim to promote good customer outcomes. We have opted-out of the ‘proportionate reduction of claim remedy’ available to insurers under the Insurance Act 2015. This means that in cases of non-disclosure or misrepresentation which are neither deliberate nor reckless, if we would have charged an additional premium had we known the relevant facts, we will charge that premium and pay any claims in full rather than reducing claims payments in proportion to the amount of premium that would have been charged.

We believe that our ‘additional premium approach’ should, in most situations, be more favourable to our customers when compared to the proportionate reduction of claim remedy. Our additional premium approach does not affect our right to apply the other remedies available under the Act for non-disclosure or misrepresentation.

2. Cancellation

All insurance policies run for a fixed period of time. The Insured can terminate an insurance contract verbally or in writing at any time by calling 0800 917 9531 or emailing Customers.team@uk.zurich.com. Zurich may cancel the policy by giving 30 days’ notice in writing. In such an event the insured will be entitled to a return of premium in respect of the unexpired portion of the period of insurance.

If you cancel your policy before the start date, you will be entitled to a full refund of premium. If you cancel within 14 days of the start date, you will be entitled to a full refund of premium, providing no claim has been made. After 14 days, if no claim has been made, we may offer a full or partial refund, depending on the time the policy was on risk and the circumstances at the time of the cancellation request. Please note, a cancellation charge of £50 may be applied.

3. Bonus and fee structure

Employees and businesses who carry out work for ZIC UK are remunerated in various different ways for selling insurance contracts. Employees receive a basic salary and also receive a bonus based on a number of factors, including the achievement of sales and quality targets. Businesses which work for the insurer on an outsourced basis receive a fee and also additional payments based on a number of factors, including the achievement of sales and quality targets.

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