

Item 21 – Appendix 1 Insurance Cover – Resources Committee

Period of Cover – updated Feb 2022 to Dec 2022



To Whom It May Concern

Name of Insured: Todmorden Town Council

This is to confirm that Todmorden Town Council have in force with this Company until the policy expiry on 31st December 2022 insurance incorporating the following essential features:

Policy Number: YLL-122000-3633

Renewal Date: 1st January 2023

| | |
|---------------------|--------------------------------|
| Policy Number | YLL-122000-3633 |
| Insured | Todmorden Town Council |
| Business | Parish / Town Council |
| Period of Insurance | |
| From | 10 th February 2022 |
| To | 31 st December 2022 |

Long Term agreement date

| | |
|----------------------------------|--------------------------------|
| Schedule Number | 96741587 |
| Long term agreement active until | 01 st January 2024 |
| Preparation Date | 10 th February 2022 |

All Risks cover

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 covered (specific values specified and Regalia revalued 2021)

Additional Items:

Where no premises address is shown, the item is not based at one location and is outside territorial limits.

| Item Description |
|--|
| Pair of Silver Flower Vases |
| Small Silver Circular Salver |
| Silver 4 Piece Tea Service |
| Deputy Mayoress' Consort Badge of Office |
| Mayoress Chain of Office |
| Christmas Light Decorations |
| Oval Silver Freedom Casket |
| Aluminium Noticeboard |
| Past Mayors Medallion |
| Silver Plated Loaded Figure of a Bulldog |
| Textile ' Our Town' - Todmorden |
| Cases for Deputy Mayor's Chain & Badge of Office |
| Oval Silver Tray |
| Blue Ceramic Plaque located at Todmorden Railway Station |
| Computer System and printers |
| Silver Gilt Corporation Mace |
| Britania Standard Silver Wine Cooler |
| Public Benches |
| Deputy Mayors Chain of Office |
| Computer - Laptops |
| Victorian Ceremonial Silver Trowel |
| Silver Ceremonial Spade |
| Consort/Mayoress Chain of Office |
| Small Oval Silver Footed Dish |
| Silver Gilt Ceremonial Key in case |
| Mayoral Robes & 3 Hats |
| Glass Display Cabinet |

| |
|---|
| 2 Carved Oak Display Boards |
| Mayoral Chain of Office |
| Silver Ceremonial Spade |
| Carry Case for Mayor & Mayoress' Chains |
| Set of 12 Silver Teaspoons |
| Rectangular Silver Freedom Casket |
| War Memorial |
| Office Furniture |
| Utac 300 5ci Printer & Scanner |
| Wheelspark |

Financial Fidelity cover -

Part N – Fidelity Guarantee

Persons Guaranteed:

All members and employees

Sum Guaranteed

£2,000,000

Legal Expenses cover

Public Liability and Employers Liability

Part P – Legal Expenses

The Claims Handling Agent is DAS Legal Expenses Insurance Company Limited.

Section:

3. Employment Disputes and Compensation Awards

| | |
|-------------------------|-----------|
| (A) Employment Disputes | Operative |
| (B) Compensation Awards | Operative |
| (C) Service Occupancy | Operative |

4. Legal Defence Operative

5. Property Protection and Bodily Injury

| | |
|-------------------------|-----------|
| (A) Property Protection | Operative |
| (B) Bodily Injury | Operative |

6. Tax Protection

| | |
|---|-----------|
| (A) Inland Revenue Investigations, Full or Aspect Enquiries | Operative |
| (B) Employers compliance | Operative |
| (C) VAT disputes | Operative |

7. Contract Disputes - £5,000 Limit Operative

8. Statutory Licence Protection Operative

Limit of Indemnity: £200,000

Part Q – Impact Damage (Street Furniture)

| Type of Item | Sum Insured |
|---------------------------------|-------------|
| Ornate Railings and stone walls | £33,765.26 |

Excess: £100 applicable to each and every Loss

To cover Patmos Gardens

Part E – Public Liability

Limit of Indemnity: £12,000,000

Excess: £100 each and every claim in respect of Section 2(d)(ii)

3. Officials Indemnity

Section 3 – Financial Loss

For the purposes of this Section, **employee** is held to include **member**

Part G – Employers Liability

Limit of Indemnity: £10,000,000