



Parish Protect Schedule

Welcome to The Military Mutual.

You should read this Schedule in conjunction with your Cover Wording

These details are a record of the information provided to The Military Mutual. It is also essential that you read all of the clauses applying to your Cover as these contain important information that may affect the specific cover provided.

Membership Number: TBC

Your Details:

Coverholder: Burstall Parish Council

Correspondence Address: Cahmas Cottage, The Street, Chattisham, Ipswich, Suffolk IP8 3QF

Business Description: Parish Council

Your Intermediary's Details:

Intermediary Name: Business Services at CAS Ltd

Address: Brightspace, 160 Hadleigh Road, Ipswich, IP2 0HH

Your Cover Dates:

Period of Cover: 01/06/2021

To: 30/05/2022

Renewal Date: 01/06/2022

Your Contribution Information:

The Military Mutual Cover: £ 190.86

Insurance Premium Tax: £ N/a

Total Amount Due: £ 190.86

Rate Stability Agreement Expiry Date: Tbc

Reason for Issue: Renewal

If there are any additional Cover-level Clauses applicable, these are shown below

The protection available for our Property Damage and Business Interruption Cover are as follows:

- | | |
|--|----------------------------------|
| 1. Fire, Lightning, Aircraft and Explosion | 7. Sprinkler leakage |
| 2. Earthquake | 8. Theft |
| 3. Riot and malicious persons | 9. Subsidence |
| 4. Storm or flood | 10. Any other accident |
| 5. Escape of water | 11. Glass |
| 6. Impact | 12. Specified Items: 'All Risks' |

It is important to note that the actual Covers may vary for each Premises and the Covers excluded are specified on the following Premises pages of the Schedule.

For the full definition of the terms of Cover please refer to the Cover Wording.

In choosing this product and the level of Cover you have not received any personal recommendations from The Military Mutual.

Property Damage Cover

Property Covered

The Premises: Anywhere within The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands.

Premises	Occupation	Buildings Sum Covered

Total sum Covered:

£0

Covers not included:

- 7. Sprinkler leakage

Cover (if included)

Policyholder's Excess

Subsidence	£1,000
All other Covers	£250
Fire, Lightning, Aircraft & Explosion	Nil

If there are any additional Cover-level Clauses applicable, these are shown below

All Risks

Property Covered

Territorial Limits:

The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and Channel Islands

Sum Covered:

**Up to
£10,000**

Excess

£100

Covers not included

1. Sprinkler Leakage

If there are any additional Cover-level Clauses applicable, these are shown below

Business Interruption Cover

Item

Excess

Gross Revenue/Income
Maximum Indemnity Period 12 Months
Additional Increased Cost of Working
Maximum Indemnity Period 12 Months

Extensions

Refer to Policy Wording for full details of extensions.
Additional Metered Utility charges
Notifiable Disease
Murder or Suicide
Vermin, Pest & Defective Sanitisation

Total sum covered for Business Interruption Cover £5,000

If there are any additional Clauses applicable to Business Interruption Cover, these are shown below

Money Cover
Section 1 Money

Item No		Limit of Liability any one loss	Excess
1A	Money in the Coverholder's Premises during Working Hours or in transit	£2,000	
1B)1	Money in the Coverholder's Premises out of Working Hours in the following locked safes	£n/a	
1B)2	Money in the Coverholder's Premises out of Working Hours in a Locked Strongroom	£2,000	
1B)3	Money in all other locked safes at the Coverholder's Premises	£2,000	
1C)1	Money in the residence of Employees or any of the Coverholder's Officials or Council members in a locked safe or whilst adults in the residence	£500	
1C)2	Money in the residence of Employees or any of the Coverholder's Officials or Council members other than in a locked safe or adult in residence	£250	
2	Non-Negotiable Money	£250,000	

Section 2 Personal Injury (Robbery)

Refer to Cover section for appropriate benefits

If there are any additional Clauses applicable to Cover for Money, these are shown below

Liability Cover

Section 1

Employers' Liability	Cover Limit	Excess Any one Event
Any one Event (excluding liability arising directly or indirectly out of Terrorism)	£10,000,000	£0.00
Any one Event arising directly or indirectly out of Terrorism	£5,000,000	£0.00

If there are any additional Clauses applicable to Employers' Liability Cover, these are shown below

Section 2

Public / Products Liability	Cover Limit	Excess Any one Event
Any one Event	£10,000,000*	£250
All Events happening during the Period of Cover in respect of products supplied	£10,000,000*	£250
All incidents considered by the Mutual to have occurred during the Period of Cover in respect of all Sudden Pollution or Contamination Incidents	£10,000,000*	£250
Libel & Slander committed during the period of Cover	£250,000	£250
Environmental Clean-up Costs	£1,000,000	£250
Indemnity to Hirer	£2,000,000	£250

* The Military Mutual retains the first £5,000,000 of this cover, with the remaining £5,000,000 being provided by a Third Party

The third-party provider approved by The Military Mutual is Axis which administers this cover on The Mutual's behalf

If there are any additional Clauses applicable to Public/Products Liability Cover, these are shown below

Play Area Condition

We will not pay any claims under the public and products liability section unless you check the children's play area at least monthly and that any defective equipment be taken out of use until such time as it is fully repaired.

Section 3

Legal Defence Costs

Cover Limit

**Excess
Any one Event**

Part A

The total amount payable by the Mutual in respect of all costs and expenses arising out of all claims during any Period of Cover

£250,000

Part B

The total amount payable by the Mutual in respect of all costs and expenses arising out of all claims during any Period of Cover

£250,000

If there are any additional Clauses applicable to Cover for Legal Defence Costs, these are shown below

Fidelity Cover

Fidelity	Cover Limit	Excess Any one Event
Cover Limit for Any One Claim	£25,000	£500
Aggregate Limit of Cover	£25,000	

Name or category of Employee: All Council Members and Employees of the Coverholder

Geographical Limits: Great Britain Northern Ireland the Isle of Man or the Channel Islands

Officials Liability Cover

	Cover Limit	Excess Any One Event
i. Officials Liability All events happening during any period of cover	£1,000,000	

If there are any additional Clauses applicable to Officials Liability Cover, these are shown below

Personal Accident Cover

Person(s) Covered		Operative Time
Category	Description	PA Cover
A	Any Employee of the Coverholder resident in Britain	24 Hour
B	Any council member of the Coverholder resident in Britain	24 Hour
C	Any volunteer of the Coverholder resident in Britain	Occupational Including Commuting

Personal Accident

Benefit	Category of Person Covered		
	Cat A	Cat B	Cat C
1-4	£25,000	£25,000	£25,000
5	£250	£250	£250
6	£250	£250	£250
7	30% of benefits 1-6	30% of benefits1-6	30% of benefits 1-6

Payment Period

Benefit 5 and 6 are payable per week for a maximum of 104 weeks in all not necessarily consecutive

Deferment Period

Benefits 5 and 6 are not payable for the first nil days of any Period of Disablement

Subject otherwise to the Terms, Definitions, Conditions and Exclusions of the Cover.