

Mrs Hilary Elias
Costessey Town Council
Costessey Centre
Longwater Lane
Old Costessey
Norwich
Norfolk
NR8 5AH

Zurich Town, Parish and
Community Council Team
PO Box 726
Chichester
PO19 9PS

21st April 2020

Policy Number: YLL-272003-
2413

Dear Hilary,

Thank you for choosing us as your insurer.

Your documents are attached:

- Policy Schedule
This shows the covers you have purchased, please check that they meet your needs.
- Policy Document
In combination with the Schedule, this gives you the full details of your policy
- Your Invoice
Which gives you details of how to pay us
Payment is due before your cover starts, or immediately if your cover is already in place
- The certificates that are relevant to your policy

I will be your account manager for the coming year, please call or email me if there is anything I can do to help.

Please do contact me if you are planning any changes in your organisation – it's really important that we know of changes, especially any new activities or changes to your motor fleet if applicable, in order to make sure that your cover is correct. Your cover could become invalid if you change and don't let us know.

I look forward to working with you over the coming year.

Kind Regards

Mr Jonathan Meiseles

Tel: 01243 832117

Email: jonathan.meiseles@zurichtogether.co.uk

To Whom It May Concern

Name of Insured: Costessey Town Council

This is to confirm that Costessey Town Council have in force with this Company until the policy expiry on 9th May 2021 insurance incorporating the following essential features:

Policy Number: YLL-272003-2413

Renewal Date: 10th May 2021

Limits of Indemnity:

Public Liability:	£10,000,000 minimum* any one event
Products Liability:	£10,000,000 minimum* for all claims in the aggregate during and one period of insurance
Pollution Liability:	As per Products Liability
Employers' Liability:	£10,000,000 any one event inclusive of costs
Official's Indemnity:	As below

*Please refer to your Policy Schedule for your exact Limit of Indemnity

Zurich's Public Liability cover includes financial loss for your councillors. We indemnify them in respect of all sums which you may become legally liable to pay as damages and claimants costs and expenses for financial loss arising as a result of a negligent act or accidental error or omission, alleged or committed.

Whilst other insurers will offer separate officials indemnity; we feel our Public Liability cover offers a bespoke solution for the needs of Parish and Town Councils

Excess:

Public Liability/Products Liability/Pollution Liability: £100 each and every claim in respect of Third Party Property Damage

Employers' Liability: Nil any one claim

Indemnity to Principals

Covers include a standard Indemnity to Principals Clause in respect of contractual obligations.

Full Policy

The policy documents should be referred to for details of full cover.

A public limited company
incorporated in Ireland.
Registration No. 13460.
Registered Office: Zurich House,
Ballsbridge Park, Dublin 4,
Ireland.

UK Branch registered in England
and Wales Registration No.
BR7985. UK Branch Head Office:
The Zurich Centre, 3000
Parkway, Whiteley, Fareham,
Hampshire PO15 7JZ.

Zurich Insurance plc is
authorised by the Central Bank
of Ireland and authorised and
subject to limited regulation by
the Financial Conduct Authority.
Details about the extent of our
authorisation by the Financial
Conduct Authority are available
from us on request. Our FCA
Firm Reference Number is
203093.

Communications may be
monitored or recorded to
improve our service and for
security and regulatory
purposes.

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Certificate of Employers' Liability Insurance(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 2008 (the Regulations), a copy of this certificate must be displayed at all places where you employ persons covered by the policy or an electronic copy of the certificate must be retained and be reasonably accessible to each employee to whom it relates).

Policy No.	YLL-272003-2413
1. Name of policyholder	Costessey Town Council
2. Date of commencement of insurance policy	10/05/2020
3. Date of expiry of insurance policy	09/05/2021

We hereby certify that subject to paragraph 2:

1. The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney (b)
2. (a) the minimum amount of cover provided by this policy is no less than £5 million (c)

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Signed on behalf of Zurich Insurance plc (Authorised Insurer).
Signature



Tulsi Naidu
Chief Executive Officer of Zurich Insurance plc, UK Branch

Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

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Invoice

Invoice Date: 21st April 2020

Invoice No: 44272397

Client ref: 3645336

Policy	Policy Term	(£) Premium
YLL-272003-2413	10/05/2020-09/05/2021	7,463.32
Inspection Contract (If Applicable)		1,578.55
Sub total		9,041.87
Inspection Contract VAT @ prevailing rate		315.71
Insurance Premium Tax (IPT) @ prevailing rate		895.60
TOTAL		£10,253.18

Payment is due before your cover starts, or immediately if your cover is already in place.

Please make cheques payable to **Zurich Municipal** and send to Zurich Town, Parish and Community Council Team, PO Box 726, Chichester, PO19 9PS

If paying by BACS, please note our new bank details and amend your records accordingly.

Acc Name: Zurich Town & Parish, Insurer Trust Account Acc Number: 23110249
Sort Code: 20 – 65 - 82 Bank: Barclays Bank PLC
Please quote your Policy Number on all BACS transactions

Invoice Queries

Phone: 0800 917 9426

Email: accounts@zurichtownandparish.co.uk

Our VAT registration number is: 107 8316 77

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Remittance Advice

Invoice Date: 21st April 2020

Invoice No: 44272397

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