

Private & Confidential

Miss Alison Jackson
Eltisley Parish Council
Needingworth Village Hall St Ives
Overcote Lane
Needingworth
Cambridgeshire
Cambridgeshire
PE27 4TU
United Kingdom

**Blenheim House
1-2 Bridge Street
Guildford
Surrey
GU1 4RY**

Tel: 01483 462 860

www.ajg.com/uk

6th August 2026

Dear Miss Jackson,

Insurance Policy: AJG Community Schemes
Client Name: Eltisley Parish Council
Client Reference Number: 2192067
Policy Number: 8308067
Effective Date: 01/10/2026

Your insurance policy is due for renewal shortly and we have pleasure in enclosing your renewal quotation(s) and documentation. These have been based on your requirements which you disclosed to us previously or in our recent renewal discussions. Our understanding of your requirements are shown in the enclosed documentation.

There are a number of documents enclosed and it is important that you review each of them. Within this letter we have summarised what we consider to be the most important points to assist you. We have directed you to those documents, or parts of documents, which you must read carefully.

As a reminder, in order to ensure rate stability, Eltisley Parish Council chose to set up a 3 year binding Long Term Agreement (LTA) with Hiscox Insurance Company Limited, with effect from 30/09/2026. This means Eltisley Parish Council will commit to keep their policy with Hiscox Insurance Company Limited for the period of the LTA, which will expire on 30/09/2027.

In return Hiscox Insurance Company Limited agrees not to increase the annual insurance premium, except for the following reasons:

- When there are changes to the material facts concerning your policy.
- Policy changes where the sums insured for assets covered against loss or damage are increased or decreased.
- The annual inflationary increase (index linking) applied to the sums insured for the assets covered against loss or damage.
- The imposition by the Government of a higher rate of Insurance Premium Tax (IPT).

*Any changes to terms or conditions other than those stated, for example, the imposition by the Insurer of a higher rate resultant from the claims ratio exceeding the percentage detailed in the LTA endorsement wording shown in the schedule enclosed, **releases** Eltisley Parish Council from the Long Term Agreement and as your broker we will seek alternative quotations from the market on your behalf*

For further information regarding your obligations under the LTA, please see the LTA wording contained within the attached Schedule of Insurance.

Eltisley Parish Council Renewal Terms under Long Term Agreement until 30th September 2027

Your renewal premium(s) for the forthcoming year are detailed as follows:-

Policy	Insurer	Premium	Insurance Premium Tax	Administration Fee(s)	Total Due
AJG Community Schemes	Hiscox Insurance Company Limited	£1,310.45	£157.25	£50.00	£1,517.70
Total		£1,310.45	£157.25	£50.00	£1,517.70

AJG Community Schemes

Your Requirements and Our Recommendations

We have assessed the information about the circumstances that you have provided to us when Eltisley Parish Council entered into their long term agreement, to help us to identify your requirements and make recommendation(s). We have based our understanding of your requirements on this information and any additional information provided by Eltisley Parish Council in response to our Pre Renewal email.

Our Recommendation(s)

We recommend that this policy is placed with Hiscox Insurance Company Limited based upon your requirements to purchase a Local Council Insurance policy and the price, extent of cover and policy benefits provided by the insurer.

Our recommendation is based on your requirements to have a Local Council Insurance policy for Eltisley Parish Council to the levels of cover we have discussed which is summarised in the attached quotation schedule and statement of fact.

- We have recommended that your cover is placed with the insurer(s) named within your schedule.
- We believe the cover(s) provided is the most suitable from the insurers that we have approached and based on the information you have provided.
- Please ensure you read your documentation pack carefully to confirm that the cover meets your requirements, paying particular attention to exclusions, warranties, conditions, excesses and limits.

If you require any changes to be made or information corrected, please contact us as soon as possible, as failure to do so could mean that your insurance is voided, or may lead to the insurer not paying all or part of your claim.

We would draw your attention to your Duty of Fair Presentation obligations, along with the importance of checking that you have adequate sums insured. Full details can be found in the Important Information section.

Market Selection

For this type of insurance, Gallagher has entered in to an agreement with a single insurer, who provides this policy.

This agreement allows us to rate the premium and issue the policy documentation on their behalf. Under such an agreement, we are acting as agent of the insurer.

Significant Terms, Conditions, Warranties, Exclusions and Subjectivities

Your **policy documents** will record what is insured and against what **Insured Perils** (risks) apply, along with details of any **Warranties** which sets out those things which you must make sure happen or have in place at all times. Your cover may be subject to **Exclusions** and **Endorsements**, which set out additional **Policy Terms** which are particularly important. Please also consider any **Conditions** with which you have to comply in order for your cover to be valid and for you to make a claim.

It is important that you read and make sure that you understand the full extent of the cover that is provided by your insurance policy. The policy wording should be read in conjunction with your policy schedule. Please read these carefully as they may have an impact on the validity of your cover and/or your ability to make recovery for any claims made.

If there are any areas of the policy which you are concerned about or do not understand, or where you are unable to comply, then please contact us to discuss in further detail. It may be possible, albeit at higher cost, to obtain wider or less restrictive cover.

The attached insurer schedule details the following endorsements applicable to your policy.

- Contents - Endorsement - Minimum security condition - 240.3
- Contents - Endorsement - Addition of cover (Travel expenses) - 6226.0
- Contents - Endorsement - Removal of cover: cyber claims and losses - 6729.1
- Contents - Endorsement - Floating amount insured (Contents) - 6349.1
- Contents - Endorsement - Amendment of cover (Fidelity guarantee) - 6222.0
- Business Interruption - Endorsement - Amended definition: income - 6820.0
- Business Interruption - Endorsement - Floating amount insured (Business interruption) - 6350.1
- Contents Away from Premises - Endorsement - Contents temporarily elsewhere - 65.00
- Crisis Management - Endorsement - Crisis containment provider: Hill Knowlton - 9003.0
- Employers' Liability - Endorsement - Employers Liability Tracing Office (ELTO) - mandatory information required - 3121.0
- Employers' Liability - Endorsement - Confirmation of cover: cyber claims - 6734.0
- Legal Expenses - Endorsement - Commercial legal protection (charities) - 524.0
- Officials and Trustees - Endorsement - Prior and pending litigation date - 705.4
- Officials and Trustees - Endorsement - Amendment of cover: cyber claims (DO) - 3215.0

- Officials and Trustees - Endorsement - Amendment of cover: breach of professional duty (DO) - 3216.0
- Personal Accident - Endorsement - Amendment of cover: cyber claims and losses - 6752.0
- Public Liability - Endorsement - Firework and bonfire condition endorsement - 6080.0
- Public Liability - Endorsement - Removal of cover: cyber claims - 6735.0
- AJG Community Schemes - Endorsement - Floating amount insured (Buildings) - 6351.0
- AJG Community Schemes - Endorsement - Additional definitions: cyber - 6727.0
- AJG Community Schemes - Endorsement - Commercial assistance & legal advice helpline - 603.1
- AJG Community Schemes - Endorsement - Long Term Agreement - 999.0

Policy Documents

It is important that you check through your policy documentation. Please read all documents carefully, paying particular attention to the limits, endorsements and exclusions. **If any information is incorrect, please contact us immediately.**

Payment Options

Our standard payment terms are payment on or before your policy inception or renewal date. This ensures we receive your funds in time to settle our Insurer accounts where there are strict requirements.

You can pay by the following options:-

- Cheque payable to Arthur J Gallagher Insurance Brokers Ltd - Please add your client reference number onto the back of the cheque.
- Direct Debit with Insurers (Premium Credit Limited)
- Bank Transfer (BACS) - Gallagher will provide our bank details upon instruction to proceed

Next Steps

In order to renew the policy for Eltisley Parish Council you must;

1. Check the attached documents and inform us if anything needs changing
2. Check the cover still meets the needs of Eltisley Parish Council
3. Confirm that the policy for Eltisley Parish Council should be renewed via communityrenewals@ajg.com or telephone us on 01483 462860 before 1st October 2026
4. Pay for your policy by the renewal date 1st October 2026

If you have any questions relating to your insurance arrangements, please do not hesitate to contact us. **We look forward to receiving your renewal confirmation by the renewal date.** Failure to provide your instructions could result in your policy and cover lapsing.

Should you need any assistance or wish to review our recommendation in anyway, please do contact the Community Team at Gallagher Insurance on 01483 462860 or via community@ajg.com.

Yours sincerely,

The Community Team

Tel: 01483 462860



Insurance | Risk Management | Consulting

Email: community@ajg.com

TALK TO US ABOUT:

- Motor
- Engineering
- Cyber
- Professional Indemnity
- Associated Charities
- Village Hall Policies
- Anglican Church Policies
- Risk Management Solutions
- Event Coverage
- Terrorism



Enclosures	Action Required by You
Statement of Fact(s)	Information you have provided to us and on which your policy is based. Please review and advise us of any changes required.
Policy Schedule(s)	Please review and advise us immediately if there are any terms you are unable to comply with or do not understand.
Policy Summary(s)) Notice to Policyholder/Summary of Changes	An overview of the proposed cover including limits. Please read in conjunction with your policy and advise us immediately if there are any terms you are unable to comply with or do not understand.
Our Invoice	Please note payment terms.
Important Information	Please read and retain.
Our Terms of Business	Please read and retain.

Our Service & Remuneration

The table below indicates 'how we are paid for our services'. Further information is available in our Initial Disclosure Document that can be located further on in this letter.

Policy Cover	Broker Fee	Commission	Admin Fee
AJG Community Schemes	x	✓	✓

Important Information

Please read this section carefully **as it contains important terms and may require you to take action.**

1. Sums Insured and Under-Insurance (Average)

Please ensure you are insured for the full value of risk in accordance with the policy terms and conditions. We strongly recommend that you obtain professional valuations for reinstatement purposes of buildings, machinery and plant at regular intervals. Sums insured and limits of indemnity should be kept under review throughout the period of insurance.

It is important that you are NOT under-insured. Make sure you have insured your buildings for the full rebuilding cost including allowances for architects costs and site clearance, and your contents for their full replacement value as new items.

You must notify us if the full replacement value of your contents or full rebuilding cost of your buildings exceeds the amount shown on your schedule.

The insurer will only be able to settle claims at the percentage you are actually insured for. For example, if the value of your contents shown on your schedule only represents 70% of the full replacement value then the insurer will not pay more than 70% of your claim.

2. Duty of Fair Presentation

When you answer questions or agree with assumptions during the quotation process, you must disclose material facts or circumstances about the risk(s) you want to insure. A material fact or circumstance is something that would influence the judgement of an insurer in deciding whether or not to insure the risk.

This is known as a 'duty of fair presentation' and includes disclosing the following:

- Information that you, your firm's senior management, or anyone responsible for arranging your insurance knows, or should know in relation to your business; and
- Information that would be revealed by a reasonable search of information available to you or by making enquiries, and could include information held within your business or by someone else (such as your insurance broker).
- Remember that if you fail to meet this duty, it could mean that the policy is void, or that the insurer is not liable to pay all or part of your claim(s).

The following examples provided are in addition to the main wording above and are to be used where appropriate:

Examples of material facts or circumstances include the following (please note these have been provided as examples only and the list is not exhaustive):

- Being declared bankrupt, participating in an Individual Voluntary Arrangement (IVA) or protected deed of trust in Scotland or making a compromise arrangement with creditors.
- Other policies in place covering the same risk.

- Previous claims or incidents which may have led to a claim but for which you did not actually submit a claim.
- Any caution, charge or conviction of a criminal offence for you or any director/business partner/trustee
- Any motoring convictions or disqualification by any director/business partner/trustee or any driver of a company vehicle in respect of a motor insurance application
- The organisation, directors, partners or trustees having been prosecuted or received a prohibition or improvement notice for failure to comply with any Health and Safety, Welfare or Environmental Protection legislation
- Being declined cover by other insurers or having special terms imposed
- Changes to your business activities
- Changes to the Police response to alarm signals.

Please remember that if any of your details, material facts or circumstances change during the policy period, you must always notify us immediately.

3. Policy Terms, Conditions and Exclusions

Insurers may impose warranties and/or restrictive endorsements and where any of your policies are subject to a warranty, compliance is an absolute requirement at all times.

In addition to warranties (or in some instances, in place of) policies may contain "conditions precedent to liability". Failure to comply with a condition precedent may mean that the insurer will not be liable for any loss.

Please pay particular attention to any warranties and/or restrictive endorsements as failure to fully comply with any warranty/endorsement terms could suspend or invalidate the policy cover.

Similarly, policies also contain general conditions that apply to all policyholders; for example, 'Notification of Claims' and alteration in risk. You should familiarise yourself and comply with all conditions.

Full details of any warranties, terms, conditions and exclusions are contained within your policy wording and schedule. **For your protection, it is essential that you read your policies carefully to ensure you are familiar with all of the terms, warranties, conditions and exclusions.**

If at any time you are unable to comply with a warranty, condition precedent to liability, or any other policy terms, conditions, exclusions or insurers' requirements, please let us know immediately as the requirements imposed will continue to apply until insurers have accepted that you are compliant with policy terms and confirmed cover.

If you have any queries or questions regarding the policy term, conditions or exclusions please contact us immediately.

4. Administration Fees

Where we charge an administration fee in respect of the operational cost of setting up, administering or cancelling your policy, e.g. postage, stationery and licensing fees. The administration fee is not subject to Insurance Premium Tax and is separate to any other broker fee charged and/or commission earned for our services.

Activity	Annual premium under £4,500	Annual premium over £4,500	Annual premium over £20,000
New Business and Renewal administration fee	£50	£75	£0

5. Basis of our services

We act on a 'non-advised' basis which means that we will offer you information about the significant features, benefits, limitations and exclusions of a particular insurance policy(ies), but it is for you to decide by assessing the features, benefits and conditions which of these best suits your requirements. When acting on a 'non-advised' basis, we act as Agent of the Insurer (that is to say, we represent the insurer).

6. Short Form Privacy Notice

We are the data controller of any personal data you provide to us. We collect and process personal data in order to offer and provide insurance services and policies and to process claims. Personal data is also used for business purposes such as fraud prevention and detection, financial management, to generate risk modelling, conduct analytics including to advise, improve and develop our products and services and to comply with our legal and regulatory obligations. This may involve sharing information with, and obtaining information from, our group companies and third parties such as (re)insurers, other brokers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators or fraud prevention agencies.

We may record telephone calls to help us to monitor and improve the service we provide as well as for regulatory purposes.

Please see our Privacy Notice for further information on how your personal data is used, shared, disclosed and retained, your rights in relation to your personal data and how to contact our Data Protection Officer. Our Privacy Notice can be found at <https://www.ajg.com/uk/global-privacy-notice/>

From time to time we may make important updates to our Privacy Notice and these may in turn affect the way we use and handle your data. Please ensure you review our Privacy Notice periodically to ensure you are aware of any changes.

If you are entering into this agreement in the course of your business, or as a charity, for charitable purposes and providing information on other individuals to us, for example your employees and/or any other party that would be covered under the insurance policy we may be placing or services we may provide to you, you shall ensure that individuals whose

personal data you are providing to us have been provided with fair processing notices that are sufficient in scope and purpose, and that you have obtained all appropriate consents, where required, or are otherwise authorised, to transfer the personal data to us and enable us to use the personal data and process the personal data for the purposes of this agreement and as set forth in our Privacy Notice. You must not share personal data with us that is not necessary for us to offer, provide or administer our services to you.

7. Fraud Awareness

To help prevent fraud - before requesting your bank details to provide you with a refund by phone, we will always validate with you information that we hold on file; information that only you would know. This information could include your address or specific policy details.

Any refund we provide will only be for one of three reasons:

- 1) overpaid funds
- 2) a reduction in your cover
- 3) cancellation

Arthur J. Gallagher Insurance Brokers Limited will never request sensitive information, such as, passwords, usernames or a mother's maiden name.

If you receive a phone call and are unsure it is from us, you can always call us to verify we are who we say we are. Please call your usual contact, or call us on the telephone number shown within this document.

8. Employers Liability Insurance – What you need to know

Employers' Liability Insurance

Since 1st October 2008 Employers are allowed to display their employers' liability certificate in an electronic format, so long as it remains accessible by all employees.

Although the law no longer requires you to retain certificates, we strongly recommend that you continue to do so. We believe that it is in your own interest to retain copies. Where no records can be found, you will be responsible for payment of any claim, particularly in relation to so-called 'long-tail' industrial diseases such as deafness and asbestosis.

If your policy includes cover for Employers Liability, this is designed to cover the costs of compensation, and legal fees should a member of staff fall ill or be injured due to an employers' negligence. If you are instead looking for financial cover should you, or an employee, be injured in an accident at work, then you may benefit from a Personal Accident policy. Please contact us to discuss what is included within a Personal Accident policy and to obtain a quote for this cover.

9. Making a Claim

Step 1 Reporting a claim

- You will need to notify us as soon as possible after an incident, either by telephone on 02382 547123 or by email to communityclaims@ajg.com.
- Alternatively out of hours in an emergency, you may also contact your insurer direct. You will find your insurer's claims line number within your policy document, as well as

highlighted within your renewal pack.

- Delay in notifying your insurer of an incident or a claim can potentially prejudice your/your insurer's position and can cause difficulty with acceptance of your claim, either in part or in full.
- In the event of injury and/or damage to another party or their property, it is important that no admission of liability is made, as this may also prejudice your/your insurer's position. Any third party claim or correspondence should be immediately passed to your insurers, unanswered.
- Appropriate steps should be taken to minimise any further loss or damage, where possible. Please ensure to retain itemised invoices for any emergency works completed and take photos of the damage where possible
- When notifying a claim, it is important that you have the following key information available, which will help identify you and assist with data protection protocols, thereby reducing any potential delays in providing you with initial advice:
 - Policyholder's name
 - Policyholder's address and postcode
 - Policy number
- In order for us to give you the most accurate advice and guidance on the notification call, there are some key pieces of information that we will need to know:
 - What happened? When? Where?
 - What is the extent of the loss, damage, injury? Consider physical and financial/trading impacts.
 - What is the impact to you as the policyholder?
 - What is being done to help prevent further loss, damage or injury?
 - Who is the best person for insurers to liaise with, what is their relationship with the policyholder and what are their contact details?

It's understood that some of the information may only be indicative at the outset, but the more accurate the information provided, the more likely the advice given will meet your needs and also assist with the progress of your claim.

- Your insurer will advise of next steps, allocate a claims reference number and also provide detail as to who will be your contact throughout the claim.
- Where the services of other parties may be required, insurers will provide details as to who this will be and the services that they will provide.
- Examples include – loss adjuster on large or complex claims, Solicitors/Investigators on Liability issues or claims, Engineers/Approved Repairers on Motor claims insurers should also discuss and agree with you the best method and frequency of updates/next contact.

Step 2 Claims Handling & Investigation

- In order to evaluate and progress any claim, insurers more often than not will require additional supporting documentation from you.
- Insurers should clearly articulate what they require from you and the reasons why. Typically this will be estimates or invoices and anything that may help them evaluate your claim against the policy coverage that you have in place.
- Delays and/or omissions can in some circumstances lead to issues with acceptance of a claim in part or in full. It is therefore important that you reply to any requests and supply the information required at your earliest opportunity, in order to assist with progressing your claim.
- Should you not understand or wish to query any request from your insurer or their agent, it is recommended that you call them at the earliest opportunity to discuss and seek clarity from them.
- Insurers will look to agree with you what the next steps may be relating to any repair, replacement, defence, or interim actions required.

- Interim payments can sometimes be agreed, particularly on large claims or where the claim creates cash-flow issues. Where appropriate you should ask insurers whether this is a possibility.

Step 3 Conclusion/Resolution of Claim

- Once insurers have received sufficient supporting documentation and assessed them against the policy coverage in place, we will advise you regarding what a resolution of your claim may look like.
- Payments to be made (in part or in full) should be clearly explained by insurers, including their calculation.
- If for any reason the claim will not be met (in part or in full), insurers should clearly explain the reason why and provide evidence, where appropriate.
- Excess – Any settlement agreed will be subject to the deduction of the applicable policy excess. This can be verified by referring to your policy documents.
- VAT – If the policyholder is VAT registered or able to recover VAT for the costs claimed under their insurance policy, in the majority of situations the policyholder will be responsible for the VAT element of any invoice relating to the claim. This can include the VAT element of suppliers appointed by the insurer, such as solicitors costs.

Exceptions - Assistance and Complaints

- Escalations and complaints regarding services provided by the insurer should, in the first instance, be directed to the appropriate insurers as soon as the issue arises or is identified.
- Each insurer will have a formal escalation and complaint protocol in place, the details of which will be contained within your policy wording, which should give you suitable guidance.
- If however you encounter any difficulties identifying the appropriate process and/or insurer contact details, you can contact our Claims Team on 02382 547123 or email communityclaims@ajg.com, to assist you with ensuring that your issue or complaint reaches the appropriate insurer contact.

Examples of where we may be able to assist include:

- If you are having difficulty making contact with your insurer.
- Your insurers are unable to trace your policy.
- You require additional clarification regarding the claims process.
- Your insurers are failing to provide you with the appropriate level of service.



Insurance | Risk Management | Consulting

In line with our standard internal review processes, we have made some changes to our Terms of Business Agreement (TOBA), the document which governs the supply of our services to you, as a direct customer of one of the Gallagher entities.

Please find attached the updated version (the “New TOBA”) which replaces the previous TOBA.

Generally, the material changes we make to our TOBA, can apply for any of the following reasons:

- to meet changing regulatory and / or legal requirements;
- providing more clarity around the basis of our relationship with you;
- add to the information about our organisation that we provide to you; or
- improve how we conduct business.

The more important changes are highlighted as follows:

- The sections entitled “How Do We Maintain Your Privacy” and “Confidential Information” have been merged into one section now entitled “Confidentiality and Data Protection” in order to clarify the use and disclosure of Confidential Information and Personal Data that you provide us in connection with the TOBA and the scope of business covered by it as well as addressing cross border transfers of such data.
 - Under the ‘Data Protection’ sub-section, we have expanded the circumstances where Personal Data may be processed, to align with our Privacy Notice.
 - The sub-section entitled ‘Confidentiality’ now includes a clearer definition of Confidential Information.
- For some clients there is a change to the “Limitation of Liability” provision that limits the liability that Gallagher would incur in the event of an error or omission on our part that leads to a client loss. This is now limited to £10m as standard in TOBAs issued to our client population. This is in line with our insurance industry peers and other similar professional services sectors, who employ such provisions to ensure prudent risk management and actively manage enterprise risk.

Please notify your usual Gallagher contact as soon as possible if you have any queries about the changes contained within the New TOBA or if there is anything in it that you do not understand or accept, as otherwise, we shall proceed on the basis that we have your deemed consent to the terms of the New TOBA.

Please retain this document and your New TOBA which supersedes any other TOBA we have sent to you in the past.

Terms of Business Agreement

Arthur J. Gallagher Insurance Brokers Limited

Contents

Scope and application	4
Who are we?	4
What do we do?	4
Which insurers do we use?	5
How are we paid for our services?	5
How do we maintain your privacy?	5
Confidential Information	6
How do we handle your money?	6
Insurer Money (money we hold as agent of an insurer):	6
Client Money (money we hold as your agent):	6
Holding both insurer and Client Money	6
Payment to third parties:	6
Financial Services Compensation Scheme	6
Your obligations	7
Anti-bribery, corruption and financial crime	7
Your premium payment obligations	7
Your policy documents	8
Making a claim	8
Conflicts of interest	8
Complaints	8
Other territories	8
Right of set-off	9
Intellectual property rights	9
Termination	9
Cancellation of your policy	9
Currency conversion	9
Severability	9
Notices	9
Third party rights	9
Unexpected acts or events	9
Transfer of this agreement	9
Governing law and jurisdiction	10
Limitation of Liability	10



Insurance | Risk Management | Consulting

Scope and application

This agreement, together with any separate written agreement between you and Arthur J. Gallagher Insurance Brokers Limited ("AJGIBL"), sets out the terms on which we agree to act for you when we are instructed to provide services by you.

In this agreement 'we', 'us' and 'our' means AJGIBL. References to 'insurers' include insurers, underwriters, managing agents or, where applicable, reinsurers with whom we place business. As appropriate, references to 'insurance' or 'insured' include reinsurance and reinsured respectively. Additionally, any reference to 'policy' shall mean an insurance or reinsurance policy, as appropriate.

It is important that you read this agreement carefully as it contains details of our statutory and regulatory responsibilities and your contractual obligations, on which we intend to rely. If there is anything you do not understand in this agreement you should inform us otherwise we will assume you are providing your informed consent to this agreement.

We specifically draw your attention to the following sections:

- a) What do we do?
- b) How are we paid for our services?
- c) How do we handle your money?
- d) Your obligations
- e) Conflicts of interest
- f) Complaints
- g) Limitation of Liability

Where your business is operated through an incorporated company, trust, limited liability partnership or partnership, we are entitled to assume that the recipient of this agreement has obtained authorisation or is entitled to consent to these terms on your behalf.

If you are a company or other body corporate, unless otherwise expressly stated in any separate written agreement between you and AJGIBL, you agree to and accept the terms of this agreement on your own behalf and on behalf of each of your group companies (where those group companies are receiving the benefit of our services). You will ensure that each of your group companies will act on the basis that it is a party to and bound by the agreement. All references in this agreement to 'you' and 'your' mean you and each of your group companies.

If you have instructed another insurance broker to deal with us on your behalf, we will assume unless told otherwise that the broker has full authority to agree the terms of this agreement with us and to deal with us on your behalf as your agent in relation to all matters covered by this agreement.

This agreement replaces any terms of business agreement that we may have previously agreed with you. If you have a separate service level agreement in place with us then the terms of that agreement must be read together with this agreement. In the event of a conflict, the terms of your service level agreement will take precedence over this agreement.

We may change the terms of this agreement from time to time. This may be:

- a) to reflect changes in our services or in market practice
- b) to reflect legal or regulatory developments, or
- c) to improve the clarity of this agreement.

We will tell you if we have materially changed these terms for any of these reasons and, in any event we will inform you of such changes before your policy is due to renew.

This agreement replaces any terms of business agreement that we may have previously agreed with you. If you have a separate service level agreement in place with us then the terms of that agreement must be read together with this agreement. In the event of a conflict, the terms of your service level agreement will take precedence over this agreement.

We may change the terms of this agreement from time to time. This may be:

- d) to reflect changes in our services or in market practice
- e) to reflect legal or regulatory developments, or
- f) to improve the clarity of this agreement.

We will tell you if we have materially changed these terms for any of these reasons and, in any event we will inform you of such changes before your policy is due to renew.

We may also change the terms of this agreement for other reasons, but if we do, we will notify you in advance and you will have the right to terminate this agreement within 30 days of such notification.

Who are we?

AJGIBL is a company incorporated and registered in Scotland with company number SC108909 whose registered office is at Spectrum Building, 55 Blythswood Street, Glasgow, G2 7AT. You can find out more about us at www.ajg.com/uk/.

We are an insurance intermediary, risk management and consulting firm authorised and regulated by the Financial Conduct Authority ('FCA'). Our FCA firm reference number is 311786. We are permitted by the FCA to act as a general insurance intermediary, to arrange credit and collect payments. You can check these details by visiting the FCA's website (www.fca.org.uk/register) or by contacting the FCA on 0800 111 6768 (+44 20 7066 1000 from overseas).

What do we do?

As an insurance intermediary, we usually act for you. We offer access to general insurance products and services provided by a wide range of UK and international insurers, including Lloyd's.

Our services include advising you on your insurance needs, arranging insurance policies with insurers in order to meet those needs, provide associated risk management services and any other insurance related services. We will also help you to make changes to your insurance policy if required and will remind you when your policy is due for renewal as appropriate. Unless your policy states otherwise, or we agree, we will provide you with assistance in submitting a claim and with obtaining reimbursement from insurers.

In certain circumstances, we may act for your insurer, for example, where we have delegated underwriting authority and/or claims settlement authority, or where we have entered into a managing general agency agreement with one or more insurers. In cases where we are acting on behalf of the insurer, we will be acting as their agent. Please see the section headed Conflicts of interest for more information about how we manage these arrangements.

We cannot arrange insurance for you until we have received complete instructions from you. Your insurance cover is not in place until we have confirmed it to you in writing or we have issued evidence of cover. Where we receive your instruction or a firm order after normal office hours, placement of your insurance will be subject to further confirmation by us as soon as reasonably possible the following business day.

We do not offer advice in relation to tax, accounting, regulatory or legal matters (including sanctions) and you should take separate advice as you consider necessary regarding such matters.

Additionally, when we are appointed to service insurance policies other than at their inception or renewal and which were originally arranged via another party, we shall not be liable during the current insurance period for any loss arising from any errors or omissions or gaps in your insurance cover or advice not supplied by us. Should you have any concerns in respect of a policy, which has been transferred to us, or if you require an immediate review of your insurance arrangements, you must notify us immediately. Otherwise we shall review your insurance arrangements and advise accordingly as each policy falls due for renewal.

Which insurers do we use?

In finding an insurance solution that meets your demands and needs, we may either conduct a market analysis of potential insurers, or we may only consider a specific product from a single insurer, or products from a panel of insurers. In certain circumstances we may act for the insurers, or use services of other of our group companies - please see the "Conflicts of Interest" section.

We use publicly available information, including information produced by credit rating agencies, to identify insurers with whom we will consider placing your business. We do not guarantee the financial status of any insurer. You may require us to use an insurer that we would not ordinarily recommend due to their credit rating. In the event of an insurer experiencing financial difficulties, you may still have a liability to pay any outstanding premium and we are not responsible for any shortfall in amounts due to you in respect of any claims.

We are available to discuss with you any concerns you have with the insurer you have chosen for your insurance policy(ies).

How are we paid for our services?

Payment in respect a service that we provide to you in respect of any single contract of insurance may be made up of one or more of the following:

- a) a fee paid by you; details of this, or the basis of calculation, will be declared to you in advance of this being incurred;
- b) brokerage/commission, which is a percentage of the total annual insurance premium paid by you and given to us by the insurers with whom we place your business; and
- c) administration charges, in addition to any insurance premiums, for administration of your policy, including amending and cancelling any policy: these apply on most placements (even where a) and / or b) apply), and details of these charges, will be provided to you in advance of them being incurred.

Please note that where we have not agreed a fee (a) payable by you in respect of any contract of insurance, our remuneration will be by way of commission (b). There may be instances where we have agreed a fee (a) with you, and for subsequent, additional policies, we also earn a commission.

If we charge you a fee (a) in relation to any contract of insurance, and either also receive commission payments in respect of that contract of insurance, or will do so in relation to any subsequent contracts, then we will inform you of that fact prior to the fee being incurred.

Please note that for commission (b), we do not intend to earn commission from the taxation element of any insurance premium tax.

We may receive additional payments such as a profit share or profit commission from insurers, for instance, from insurers payable under a delegated underwriting authority or other facility

We may also earn income from insurers or other sources in other ways. For example, we may receive income from insurers for ancillary services provided solely on their behalf.

Upon request, we will be pleased to provide details of any income we are due or have received as a result of placing your business. Unless we specifically agree otherwise, brokerage/commission and fees are earned when we arrange an insurance policy for you, or in the case of any other service when we commence providing that service to you.

However in respect of any payment made to us this will only be recognised as payment for the service when we have reconciled your payment. We will be entitled to retain all fees and brokerage in respect of the full period of contract(s) of insurance arranged by us including in circumstances where your policy has been terminated and your insurers have returned pro- rated net premium. Consistent with long established market practice, we will deduct our brokerage and other commissions from the premium once received.

If you decide to terminate our appointment in relation to policies we have placed on your behalf and where, (i) the policy or policies have not expired, and (ii) premium is due on the policy or those policies, we are entitled to any brokerage/commission originally due on the policy or policies and you will ensure the broker subsequently appointed to administer the policy or policies agrees and accepts to collect the brokerage/commission and remit to us in good time.

Confidentiality and Data Protection

Confidentiality

During the course of this agreement or during discussions between the parties regarding potential services under this agreement (such as a request for proposal), each party may be provided with or given access to Confidential Information from or on behalf of the other party and each party agrees to treat such information as confidential and will not disclose it to any third party, except as stated in this agreement.

Confidential Information means all data received from or on behalf of the other party that is non-public, confidential or proprietary in nature, including, without limitation, non-personal, commercial data. Confidential Information does not include (i) Personal Data (as defined below); or (ii) information that (a) was previously known to a party without an obligation not to disclose such information, (b) was independently developed by or for the party, (c) was acquired from a third party without an obligation not to disclose such information, or (d) is or becomes publicly available through no breach of this agreement.

Data Protection

Each party agrees to comply with its respective obligations under applicable data protection laws with respect to Personal Data processed under this agreement. Personal Data means any information relating to an identified or identifiable natural person and for the avoidance of doubt does not include aggregate and anonymous data. Each party shall implement appropriate measures to maintain the availability, integrity, confidentiality and security of Personal Data processed under this agreement to protect it from unauthorized or illegal access, destruction, use, modification or disclosure.

We are the data controller of any Personal Data you provide to us or that we receive in connection with this agreement. Please review our Privacy Notice for details on how we collect, use, share, secure and retain data, and the rights an individual has in relation to Personal Data. Our Privacy Notice can be found at <https://www.ajg.com/uk/privacy-policy/>. From time to time we will update our Privacy Notice, which may impact the ways in which we handle data. Please review our Privacy Notice periodically to ensure you are aware of any changes.

or individual contract in recognition of overall profitability.

If you will be providing us with Personal Data of other individuals in connection with this agreement (such as your employees), you shall ensure that those individuals have received appropriate data privacy notices and that you have obtained all required consents to enable you to process and transfer the Personal Data as described in this agreement. You will only share Personal Data with us that is necessary for us to provide the services, reliable for its intended use, and accurate, complete and current. You agree to notify us if you become aware that the information is inaccurate, incomplete or out-of-date. You will also provide us with reasonable assistance, upon request, in dealing with any requests, inquiries or complaints that we receive from individuals and/or local data protection regulators in relation to any Personal Data processed under this agreement.

Use and Disclosure of Confidential Information and Personal Data

You agree and acknowledge, respectively, that we may use Confidential Information and Personal Data provided to us:

- (i) to provide the services and fulfil our obligations under the agreement in accordance with applicable laws, regulations and our Privacy Notice;
- (ii) to share such information with (re)insurers, other brokers, surveyors, loss adjusters, loss assessors, third party claims administrators, service providers, premium finance providers and other similar third parties either to the extent necessary to provide our services to you or in accordance with normal (re)insurance broking practices;
- (iii) to conduct data analytics, surveys, benchmarking and risk modelling to understand risk exposures and experience, for purposes of creating industry or sector-wide reports to share with our group companies and third parties provided reports shared with third parties will only be on an aggregate, anonymised or de-identified basis, unless we have obtained your consent;
- (iv) to improve and develop systems and algorithms for purposes of delivering services to you and other clients, conducting data analytics, developing sales and marketing strategies and otherwise improving our services and products; and
- (v) to collect and use your risk, loss, reserve and claims data in the creation, marketing and commercial use of loss databases, analytical or statistical reports, models and tools, (re)insurance and capital markets products, any of which may be used in the services provided to you or third parties, except any services provided to third parties would only include aggregate, anonymised or de-identified data.

Without limitation to any other provisions contained herein, either party may disclose Confidential Information and Personal Data that it has received from the other or been given access to under this agreement:

- (i) to its group companies, professional advisors, actuaries, auditors, insurers, sub-contractors, (sub) processors and other similar third parties to the extent necessary to perform a party's rights or obligations under this agreement or to ensure the effective management, administration, and operation of its businesses, provided such persons are under a duty of confidentiality;
- (ii) to the extent required by law or regulations, where requested or required to do so by a court of competent jurisdiction, tribunal, arbitration body, law enforcement, administrative agency or regulator, or to exercise or defend its rights in a legal dispute related to this agreement; and
- (iii) for fraud detection and financial management and prevention (including but not limited to disclosure to credit reference agencies or fraud prevention agencies).

In order for us to operate as a global business and provide the services described above, we may transfer Confidential Information and Personal Data as contemplated herein across borders.

Any such transfers will comply with applicable law and be subject to suitable safeguards to ensure an adequate level of protection, including, where required, the use of standard contractual clauses approved by the local data protection regulator, that require each party to ensure that the Personal Data receives an adequate and consistent level of protection.

How do we handle your money?

In our role as an intermediary between you and your insurers we may hold money:

- paid by you to be passed on to insurers
- paid to us by your insurers, to be passed on to you
- paid by you to us for our services, but which we have not yet reconciled.

For your protection, the way that we handle your money is designed to protect your interests in the event of our financial failure.

We may take payment from you when your policy next renews using payment card information you have shared with us and which we will retain. If we intend to do this, we will confirm this to you in your renewal invitation prior to your next policy renewal. You may opt-out of automatic renewal at any time by contacting us.

Insurer Money (money we hold as agent of an insurer):

Where we have an agreement with your insurer to hold money as their agent, any premiums you pay to us are treated as having been received by the insurer as soon as they are received by us. Claims payments and/or premium refunds are treated as received by you when they are actually paid to you.

Where we receive monies as agent of your insurer, we can only deal with that money in accordance with the instructions of the insurer. This means that, for example, if you want us to return such monies to you, we can only do so with the agreement of the insurer.

Client Money (money we hold as your agent):

Where we do not have an agreement with your insurer to hold money as their agent, we will hold premiums you pay to us as your agent. Money we receive from your insurer which is payable to you will be your property whilst we hold it.

We may also hold money as your agent where you have paid this to us in respect of our fee for a service, until such time as we have reconciled the payment against the relevant service. Money we hold as your agent is referred to as 'Client Money'.

FCA rules require us to keep Client Money separate from our own money. We hold Client Money with an approved bank, segregated in a client account subject to a Non-Statutory Trust ('NST'). The aim of the NST is to protect you in the event of our financial failure. If such an account is held outside the United Kingdom, it may be subject to different laws and regulations, which may mean that the Client Money held in that account is not protected to the same extent as it would be if it were held in the United Kingdom, or at all. Please tell us if you do not wish us to hold any money for you in a particular jurisdiction.

We may use Client Money held in the NST on behalf of one client ('Client A') to pay another client's premium ('Client B') before we receive such premium from Client B. We may also make claims payments/ premium refunds to other clients before monies are received from the insurer.

Although there may be occasions when we do this, it is not our policy to routinely cross-fund in this way. For the avoidance of doubt, we may not use Client Money to pay ourselves commissions before we receive the relevant premium from you.

We may invest Client Money held in the NST in accordance with FCA rules relating to Client Money. If we do invest money in this way, we will be responsible for meeting any shortfall in the value of the investments at the time of their realisation. Any interest or profits earned on Client Money held by us will be retained by us for our own use, rather than paid to you.

Holding both insurer and Client Money

We may hold both insurer and Client Money together in the NST. When this happens, your interests as our client will continue to be protected.

Payment to third parties:

We may transfer Client Money to another person, such as another broker or settlement agent, for the purpose of carrying out a transaction on your behalf through that person. This may include brokers and settlement agents outside the UK. The legal and regulatory regime applying to a broker or settlement agent outside the UK may be different from that of the UK. This means that, in the event of a failure of the broker or settlement agent, this money may be treated in a different manner from that which would apply if the money were held by a broker or settlement agent in the UK. You may notify us if you do not wish us to pass your money to a person in a particular jurisdiction.

We may also transfer Client Money to a professional services firm such as a loss adjuster, surveyor or valuer unless you instruct us otherwise.

Financial Services Compensation Scheme

We are covered by the Financial Services Compensation Scheme ('FSCS'). You may be entitled to compensation from the FSCS if we cannot meet our financial obligations to you. This depends on the type of insurance contract that we have arranged for you, certain eligibility criteria and the circumstances of the claim.

Further details regarding the FSCS are available online at www.fscs.org.uk or by calling 0800 678 1100 (+44 20 7741 4100 from overseas).

Separately, your insurer and/or you may be covered by a different compensation scheme.

Your obligations

You will not instruct us to provide services which would cause us, nor use our services in any way, to violate applicable laws including without limitation bribery, anti-corruption, money laundering sanctions, or data protection laws.

You are required to make a fair presentation of the risk to an insurer which discloses every material circumstance which you know or ought to know relating to the risk to be insured. This includes information known by your senior management and those responsible for arranging your insurance as well as information which would reasonably have been revealed by a reasonable search of information available to you.

A circumstance is material if it would influence the judgment of a prudent insurer in determining whether to provide insurance for the risk and, if so, on what terms. Disclosure must be reasonably clear and accessible to a prudent insurer. Material representations of fact must be substantially correct and material representations of expectation/belief must be made in good faith. Failure to comply

questionnaire that covers the particular point. If you are in any doubt as to whether information is material, you should disclose it.

Anti-bribery, corruption and financial crime

You agree that you will ensure that at all times you comply with all laws, statutes and regulations that apply to you relating to anti-bribery and corruption, including the UK Bribery Act 2010 and (if it applies to you or any of your group companies) the US Foreign and Corrupt Practices Act 1977. Accordingly, if you accept gifts or hospitality offered to you by us or any of our group of companies, we will deem the acceptance to be in accordance with any gifts & hospitality policy/ies you may have.

Please be aware that we are required to obtain adequate 'Know Your Client' information about you. In order to prevent bribery, corruption, fraud or other financial crime, we may take further steps, including notification to the relevant authorities, carrying out status and credit checks using credit reference agencies, and other screening background checking as appropriate.

Policies may include clauses on financial and trade sanctions, anti-money laundering and export controls, ('Sanctions'). How you comply with Sanctions is specific to your business: you should take legal advice where necessary and pay special attention to relevant policy clauses.

To comply with financial crime or Sanctions requirements, we may be prohibited from providing broking or risk consulting services, including placement and claims handling services; may be required to take actions such as freezing the funds in which parties subject to Sanctions have an interest; or may make regulatory notifications or licence applications as required or appropriate in accordance with Sanctions. Your insurers and other third parties we deal with, such as financial institutions, may also apply their own policies or restrictions.

You acknowledge and agree that we reserve the right to take steps to comply with financial crime or Sanctions (and we will not be liable to you for this or for similar steps taken by third parties).

You should advise us of all of the countries connected to the (re)insurance you require. We reserve the right not to perform obligations under this agreement to the extent that this would be contrary to our commercial risk appetite or where performance would be impracticable including because of bank policies restricting the processing of premiums, claims funds or fees related to such countries or related parties.

Please be aware that we are generally restricted from providing broking, claims handling or other services that relate to Cuba and Iran- including because of significant difficulties in processing payments and other commercial and reputational considerations.

Your premium payment obligations

Insurers require you to pay premium at or before the start date of each policy, or as otherwise specified under the policy terms. You must pay all monies due in cleared funds in accordance with the amounts and on or before the dates specified in our invoice(s). If you do not make payment within that period, insurers may cancel your policy and may also require that you pay a premium in relation to the time that you have been on risk. It is therefore very important that you meet all payment dates.

Where you have instructed us to obtain insurance on your behalf, to the extent that we are required to meet your premium payment obligations, we reserve the right to recover those monies from you.

Use of Premium Finance Companies:

You may be able to pay premium payments by instalments through a credit scheme operated by a third party premium finance company

with the duty of fair presentation could mean that your policy of insurance is void or that insurers are not liable to pay all or part of your claim(s).

The above duty of disclosure is the applicable duty under the laws of England, Wales, Scotland and Northern Ireland. You may have different obligations if your policy of insurance is subject to a different law. As a minimum, we expect you to disclose your information in accordance with the duty set out above.

For certain types of insurance covers you may be required to complete and sign a proposal form or questionnaire. Take care to ensure that the information you provide is complete and accurate. Note that if you are aware of anything that you feel may be material to the proposed policy of insurance you should disclose it, even if there does not appear to be a question on the proposal form or

Please note that we do not recommend any particular credit provider. If you wish to pay premium by instalments, we are able to introduce you to credit providers (which may include a third party premium finance company or an insurer). There may be other credit providers (including insurers) able to offer better credit terms than those that made available to you by a party we have introduced you to.

Where you decide to enter into a credit scheme for the payment of premium, you will receive separate terms and conditions from the relevant premium finance company or insurer which will govern that arrangement. You agree that, in accordance with the terms of any such credit scheme or otherwise, we may instruct your insurer to cancel your policy if you are in default under the credit scheme and that any return premium or other payment due from the insurer may be applied to discharge your liability or liability we have assumed on your behalf under the credit scheme without further reference to you.

Your policy documents

You will receive written terms and conditions of any insurance policy we arrange for you. Please check these documents and advise us as soon as reasonably practicable if the terms of the cover arranged are not in accordance with your requirements. Please pay special attention to the claims notification provisions and to any warranties and conditions (including as to the payment of premium) as any failure to comply with these terms may invalidate your cover.

The documents relating to your insurance will confirm the basis of the cover from the relevant insurer(s) and provide their details and if applicable, the insurer's agent. It is therefore important that you keep all of your policy documents in a safe place. It is our current practice to retain client information for at least six years or such other period required under relevant law or regulations.

Making a claim

Your insurance policy will usually require you to notify all claims and/or circumstances that may give rise to a claim as soon as possible. If you are unsure whether a matter needs to be notified please contact us and we will endeavor to assist you.

Where we have agreed to handle claims on your behalf, we will do so fairly and promptly. If we receive claims payments for you, we will remit them to you as soon as reasonably practicable after receipt.

As part of paying your claim, your insurer may require us to deduct the value of sums due (such as premiums or instalments under a credit scheme) before sending the balance of any claims payment to you.

We reserve the right to charge an additional or separate fee

or insurer. Please note that we can only pay premium to insurers on your behalf once we have cleared funds from you or the premium finance company.

We may act as agent of an insurer under a delegated underwriting authority and/or delegated claims settlement authority. In these instances, where we act as your agent for your insurance needs we will always act in your best interests when arranging your policy.

As part of paying your claim, your insurer may require us to deduct the value of sums due (such as premiums or instalments under a credit scheme) before sending the balance of any claims payment to you.

We follow our own conflict management policies and procedures (for example, using information barriers). These are designed to prevent any conflicts of interest adversely affecting or compromising your interests. However, in some cases, where we cannot be reasonably confident that we can prevent the risk of damage to your interests, we will discuss this with you. If you have any concerns in relation to conflicts of interests, please contact us.

Complaints

We value our relationship with you and we welcome feedback on the service you receive from us. Please tell us if you are dissatisfied with part of our service so that we can improve our products or services. Our aim is that you should benefit from a high quality service using our experience and breadth of insurance broking expertise. We always try to provide a high standard of service but if you ever have cause to complain, please do so by contacting your usual AJG representative by whatever means is convenient to you.

If you wish to deal with someone wholly independent of the branch or division that has been servicing your business, please contact:

Address: Complaints Management Team
Spectrum Building 55 Blythswood Street Glasgow
G2 7AT
Email: commercialcomplaintsuk@ajg.com

We will acknowledge written complaints promptly. Our complaints procedure is available on request.

If you feel that we have not been able to resolve the matter to your satisfaction, after this process you may have the right (subject to eligibility) to refer your complaint to the Financial Ombudsman Service; this address is:

The Financial Ombudsman Service Exchange Tower
London E14 9SR

Telephone: 0800 0234 567 (from landline)
Telephone: 0300 123 9 123 (from mobile)

Email: complaint.info@financial-ombudsman.org.uk

Website: <http://www.financial-ombudsman.org.uk>

Whether or not you make a complaint to us and/or refer your complaint to the Financial Ombudsman Service, your right to take legal action will not be affected.

Other territories

Other territories may also offer complaints and dispute resolution arrangements that we are required to follow where we are held to be doing business there.

Right of set-off

(based on the nature of the work and duration and agreed with you in advance) to negotiate a large or complex claim on your behalf.

Conflicts of interest

Circumstances may arise where we have a conflict of interest between us (including our managers, employees or agents) or another of our group companies and you, or between you and another of our clients. We always aim to treat you fairly and avoid conflicts of interest. We never deliberately put ourselves in a position where our interests, or our duty to another party, prevent us from discharging our duty to you.

We may arrange insurance for you through another company in the Arthur J. Gallagher group which acts on behalf of one or more insurers. An example may include a placement with a separate underwriting team within Arthur J. Gallagher Insurance Brokers Limited, Pen Underwriting Limited or Arthur J. Gallagher UK Limited.

In arranging an insurance solution that meets your demands and needs, we will ensure that our duty to you does not conflict with the duties that an Arthur J. Gallagher group company owes to the insurers that it represents.

Intellectual property rights

We (or our licensors) will retain all ownership, title, copyright and other intellectual property rights in all materials developed, designed or created by us before or during the provision of services to you including systems, methodologies, software, know-how and working papers. We will also retain all ownership, title, copyright and other intellectual property rights in all reports, written advice or other materials provided by us to you. We grant you a royalty - free licence to use those materials, but only for the purposes for which they were created under this agreement and only for as long as this agreement remains in force.

Termination

Without prejudice to any rights that have accrued under this agreement or any other rights or remedies, either party may terminate the services contemplated under this agreement by giving not less than 30 days' notice in writing to the other.

If our appointment as your broker is terminated or not renewed, we reserve the right to charge an additional or separate fee, agreed with you in advance, for any ongoing services performed from the date on which our appointment terminates. The terms of this agreement will continue to apply in relation to those ongoing services.

Notwithstanding anything else contained in this agreement, we are not required to act for you, or to continue to act for you, if we reasonably consider that to do so would put us in breach of, or would expose us or our affiliates to fines, penalties or sanctions under, any laws, regulations or professional rules. In such circumstances, we will be entitled to terminate our existing relationship with you with immediate effect and will not be responsible or liable to you for any direct or indirect loss which you or any other party may suffer as a result.

Cancellation of your policy

Your insurance contract may include a cancellation clause. For more details, please refer to your insurer's policy documents. If you wish to cancel a policy please let us know. If your policy is cancelled, the insurer will determine any return premium in relation to policies placed by us.

Please see the section above 'How are we paid for our services?' in relation to our rights to payment of brokerage/commission and

If you are a business, we may at any time, without notice to you, set off any liability of yours to us against any liability of us (including, without limitation, payment liability) to you, whether either liability is present or future, liquidated or unliquidated, and whether or not either liability arises under this agreement.

If the liabilities to be set off are expressed in different currencies, we may convert either liability at a market rate of exchange for the purpose of set-off. Any exercise by us of our rights under this clause will not limit or affect any other rights or remedies available to us under this agreement or otherwise..

Third party rights

A person who is not party to this agreement has no right under the Contracts (Rights of Third Parties) Act 1999 to enforce or to enjoy the benefit of any term contained in this agreement.

Circumstances outside of the parties' control

Neither party will be in breach of this agreement nor liable for delay in performing, or failure to perform, any of its obligations under this agreement if such delay or failure results from events, circumstances or causes beyond its reasonable control. In that event, the affected party will notify the other as soon as reasonably practicable

Unexpected acts or events

Neither party will be in breach of this agreement nor liable for delay in performing, or failure to perform, any of its obligations under this agreement if such delay or failure results from events, circumstances or causes beyond its reasonable control. In that event, the affected party will notify the other as soon as reasonably practicable.

Transfer of this agreement

Neither party can transfer their rights nor obligations under this agreement in whole or in part to anyone else, except that:

- a) we may transfer all or some of our rights and/or obligations to one or more other members of the Arthur J Gallagher group of companies; and

either party may transfer all or some of our rights and/or obligations to someone else with the prior written consent of the other party, such consent not to be unreasonably withheld or delayed.

Governing law and jurisdiction

The law of England and Wales will apply to this agreement

The parties irrevocably agree that the courts of England and Wales will have the necessary and exclusive jurisdiction to settle any dispute or claim that arises out of or in connection with this agreement or its subject matter.

fees in the event of policy termination.

Currency conversion

We may have to convert funds to another currency in order to settle amounts due to insurers. If a repayment of funds is due to you or is requested by you after the currency is converted, then any such payment will be made in the currency to which the funds have been converted. Any shortfall arising from exchange differences remains your liability. If you pay a premium in a different currency or to a bank account in a different currency from that requested, we may, at our discretion, either return the funds to you or convert the money to the required currency. In the latter case, the converted funds will be applied against the amount due with any shortfall arising from exchange differences remaining your liability.

Severability

The invalidity, illegality or unenforceability of any of the provisions of this agreement will not affect the validity, legality or enforceability of the remaining provisions in this agreement.

Notices

If notice is given to us under or in connection with this agreement, except as expressly provided in this agreement, it must be in writing and sent to our registered address. We are entitled to give you a notice under or in connection with this agreement at your registered address (if a company or limited liability partnership) or at your last known address (in any other case).



Renewal SCHEDULE

Quote Reference - 175523709

The information contained on this page is confidential and should not be sent to third parties

INSURANCE DETAILS

Period of insurance :	Continuous cover from 01/10/2026 until the policy is cancelled
Date issued to insured :	06/08/2026
Underwritten by :	Hiscox Underwriting Ltd on behalf of the insurers listed for each section of the policy
Payment method :	Payment by Broker's Account

INSURED DETAILS

Insured :	Eltisley Parish Council
Address :	Needingworth Village Hall St Ives Cambridgeshire PE27 4TU
Additional insureds :	There are no Additional Insureds on this policy
Business :	Parish Council
General terms and conditions wording :	11604 WD-HSP-UK-PAC-GTC(4) The General terms and conditions apply to this policy in conjunction with the specific wording detailed in each section below

PREMIUM DETAILS

Annual premium :	£1,310.45	Annual Tax :	£157.25	Total :	£1,467.70
------------------	-----------	--------------	---------	---------	-----------

Renewal SCHEDULE

Local councils & not-for profit organisations scheme

PROPERTY – BUILDINGS

Section wording 11600 WD-HSP-UK-PAC-PYB(5)
Insurer Hiscox Insurance Company Limited

Premises address	Sum insured
------------------	-------------

Item description	Excess	Amount Insured
Total Buildings	N/A	£0
Gates and fences	£250	£0
Fixed outside equipment	£250	£4,655
Street furniture	£250	£51,975
War memorials	£250	£58,886
Playground equipment	£250	£30,122
Sports surfaces	£250	£0
Other surfaces	£250	£0
Rent receivable	£250	£0

Excess applies to: Each and every loss

Special excesses

Losses from subsidence £1,000 each and every loss

Additional cover (in addition to the overall limit/amount insured above)

Trace and access	£5,000
Emergency services	£5,000
Loss prevention costs	£25,000
Additions to buildings	£50,000
Inadvertent omissions	£500,000
Trees, shrubs and plants	£25,000
Bequeathed buildings	£50,000
Discharge of oil	£10,000 in total during any one period of insurance, across all Property sections combined
Contract works and site materials	£75,000

Endorsements

6351.0 Floating amount insured (Buildings)

Renewal SCHEDULE

PROPERTY – CONTENTS

Section wording 11602 WD-HSP-UK-PAC-PYC(6)
Insurer Hiscox Insurance Company Limited

Item description	Excess	Amount Insured
General contents including computer and ancillary equipment	£250	£530
Civic Regalia	£250	£0
Gardening equipment, plant and machinery	£250	£0
Sports equipment	£250	£5,687
Rent payable	£250	£0

Excess applies to Each and every loss
Geographical limits: United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man

Additional cover (in addition to the overall limit/amount insured above)

Costs following glass breakage	£10,000
Additions to contents	£10,000 or 10% of the amount insured for contents, whichever is the greater
Money in the insured location while open for business or in a locked safe	£1,000
Money in transit or at the home of any councillor, trustee, employee or volunteer	£1,000
Money at all other times	£1,000
Money - non-negotiable instruments	£250,000
Identity fraud	£5,000
Personal effects	£5,000
Reconstitution of electronic data	£5,000
Reconstitution of other business documents	£5,000
Lock replacement	£10,000
Building damage by theft	£10,000
Personal assault - death	£10,000 per person
Personal assault - total loss or permanent and total loss of use of one or more limbs	£10,000 per person
Personal assault - total and irrecoverable loss of sight in one or both eyes	£10,000 per person
Personal assault - disablement which totally prevents the injured person from carrying out all parts of their usual occupation	£100 per week up to a maximum of 104 weeks
Metered water and fuel	£5,000
Outdoor items	£5,000
Marquees	£10,000
Refrigerated stock	£2,500
Undamaged tenant's improvements	£5,000
Contents temporarily elsewhere including whilst in transit	£25,000 or 10% of the amount insured for contents, whichever is the less

Renewal SCHEDULE

Defective title – fine art	£10,000
Continuing hire charges – in total across all Property sections	£10,000
Exhibitions stands and equipment temporarily elsewhere	£25,000 or 10% of the amount insured for contents, whichever is the less
Defibrillators	£5,000
Bequeathed property	£5,000
Fund raising events	£5,000
Contents kept at home	£25,000 or 10% of the amount insured for contents, whichever is the less
Fraud and dishonesty	£175,000 the aggregate per period of insurance

Endorsements

240.3	Minimum security condition
6226.0	Addition of cover (Travel expenses)
6729.0	Removal of cover: cyber claims and losses
6349.1	Floating amount insured (Contents)
6222.0	Amendment of cover (Fidelity guarantee)

PROPERTY AWAY FROM THE PREMISES

Wording Insurer	11602 WD-HSP-UK-PAC-PYC(6) Hiscox Insurance Company Limited
------------------------	--

Item description	Excess	Amount Insured
All business equipment	£250	£5,000

Excess applies to:	Each and every loss
Geographical limits:	European Union, United Kingdom of Great Britain and Northern Ireland, Channel Islands, Isle of Man and Gibraltar

Endorsements

65.00	Contents temporarily elsewhere
6729.0	Removal of cover: cyber claims and losses

PROPERTY – BUSINESS INTERRUPTION

Section wording Insurer	11601 WD-HSP-UK-PAC-PYI(6) Hiscox Insurance Company Limited
--------------------------------	--

Item description	Indemnity period	Amount Insured
Loss of income	12 months	£10,000
Additional increased costs of working	12 months	£10,000

Additional cover (in addition to the overall limit/amount insured above)

Key person	£250 per week up to a maximum of £2,500 per period of insurance.
Unauthorised use of public utilities	£100,000 or the total amount insured for Business

Renewal SCHEDULE

interruption, whichever is less

Special limits (included within and not in addition to the overall limit/amount insured above)	
Denial of access	£100,000 or the total amount insured for Business interruption, whichever is less
Non-damage denial of access	£100,000 or the total amount insured for Business interruption, whichever is less
Bomb threat	£100,000 or the total amount insured for Business interruption, whichever is less
Suppliers	£100,000 or the total amount insured for Business interruption, whichever is less
Public utilities	£100,000 or the total amount insured for Business interruption, whichever is less
Public authority	£100,000 or the total amount insured for Business interruption, whichever is less
Failure of safety equipment	£100,000 or the total amount insured for Business interruption, whichever is less
Loss of attraction	£100,000 or the total amount insured for Business interruption, whichever is less
Alternative hire costs	£5,000
Equipment breakdown	£5,000

Endorsements	
6731.0	Removal of cover: cyber claims and losses
6820.0	Amended definition: income
6350.1	Floating amount insured (Business interruption)

EQUIPMENT BREAKDOWN	
Section wording	11609 WD-HSP-UK-PAC-EQB(3)
Insurer	Hiscox Insurance Company Limited
Amount insured	£5,000
Limit applies to	Total amount insured across all property sections combined
Excess	£250
Excess applies to	Each and every loss

Special limits (included within and not in addition to the overall limit/amount insured above)	
Hazardous substances	£5,000 total amount insured across all Property sections combined
Reconstitution of electronic data	£5,000
Expediting expenses	£5,000
Computers	£5,000
Oil and water storage tanks	£5,000

Endorsements	
6732.0	Removal of cover: cyber claims and losses

EMPLOYERS' LIABILITY	
Section wording	11603 WD-HSP-UK-PAC-EL(4)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£10,000,000
Limit applies to	Each and every occurrence including costs
Geographical limits	Worldwide
Applicable court	United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man

Renewal SCHEDULE

Special limits	(included within and not in addition to the overall limit/amount insured above)
-----------------------	---

Criminal defence costs	£100,000 in the aggregate
Terrorism	£5,000,000 in the aggregate

Endorsements	
---------------------	--

3121.0	Employers Liability Tracing Office (ELTO) - mandatory information required
6734.0	Confirmation of cover: cyber claims

PUBLIC AND PRODUCTS LIABILITY

Section wording	11607 WD-HSP-UK-PAC-GL(4)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£10,000,000
Limit applies to	Each and every occurrence, defence costs in addition, other than for pollution or for products to which a single aggregate policy limit including defence costs applies
Excess	£250
Excess applies to	Each and every claim for property damage only
Geographical limits	United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man, the European Union and Gibraltar
Applicable courts	United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man, the European Union and Gibraltar

Additional cover	(in addition to the overall limit/amount insured above)
-------------------------	---

Unauthorised use of third party telephones by your employees	£2,500 any one period of insurance
Loss of excess or no claims discount	£250 any one period of insurance
Loss of third party keys	£2,500 any one period of insurance
Defamation and intellectual property rights	£500,000 any one period of insurance

Special limits	(included within and not in addition to the overall limit/amount insured above)
-----------------------	---

Criminal defence costs	£100,000 in the aggregate
Pollution defence costs	£100,000 in the aggregate
Hirer liability	£5,000,000 in the aggregate

Endorsements	
---------------------	--

6080.0	Firework and bonfire condition endorsement
6735.0	Removal of cover: cyber claims

OFFICIALS' AND TRUSTEES' INDEMNITY

Section wording	11614 WD-HSP-PAC-DO(6)
Insurer	Hiscox Insurance Company Limited
Policy limit	£500,000
Limit applies to	In the aggregate including costs
Legal representation costs	£15,000
Legal representation basis	In the aggregate any one period of insurance
Geographical limits	United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man
Applicable courts	United Kingdom of Great Britain and Northern Ireland, the Channel Islands and the Isle of Man

Renewal SCHEDULE

Endorsements

705.4	Prior and pending litigation date
3215.0	Amendment of cover: cyber claims (DO)
3216.0	Amendment of cover: breach of professional duty (DO)

COMMERCIAL LEGAL PROTECTION (DAS)

Section wording	9927 WD-HSP-UK-CHR-DAS(3)
Insurer	DAS Legal Expenses Insurance Company Limited
Section limit	£100,000
Limit applies to	All claims resulting from one or more event arising at the same time or from the same originating cause
Excess	£200
Excess applies to	Each and every claim arising from aspect enquiries only
Geographical limits	For insured incidents 2 Legal Defence (excluding 2(4)), and 3(b) Bodily Injury: The European Union, the United Kingdom of Great Britain and Northern Ireland, the Isle of Man, the Channel Islands, Albania, Andorra, Bosnia Herzegovina, Croatia, Gibraltar, Iceland, Liechtenstein, Macedonia, Monaco, Montenegro, Norway, Romania, San Marino, Serbia, Switzerland and Turkey (west of the Bosphorus). For all other insured incidents: The United Kingdom of Great Britain and Northern Ireland, the Isle of Man and the Channel Islands

Endorsements

524.0	Commercial legal protection (charities)
--------------	---

PERSONAL ACCIDENT

Section wording	11608 WD-HSP-UK-PAC-PA(4)
Insurer	Hiscox Insurance Company Limited

Personal accident

Capital benefit	£100,000
Temporary benefit	£500 per week
Medical expenses	£10,000
Insured persons	Councillors, trustees, volunteers and employees of the insured
Operative time	While working for you or on your behalf

Special limits (included within and not in addition to the overall limit/amount insured above)

Death	100% capital benefit amount per person
Loss of one limb	100% capital benefit amount per person
Loss of one eye	100% capital benefit amount per person
Loss of two limbs	100% capital benefit amount per person
Loss of two eyes	100% capital benefit amount per person
Loss of one limb and one eye	100% capital benefit amount per person
Loss of hearing	100% capital benefit amount per person
Loss of speech	100% capital benefit amount per person
Permanent total disablement	100% capital benefit amount per person
Temporary total disablement	£500 per week, up to a maximum of 104 weeks, an excess of 14 days applies
Temporary partial disablement	£500 per week, up to a maximum of 104 weeks, an excess of 14 days applies
Maximum accumulation	£1,000,000 any one loss in the aggregate

Endorsements

6752.0	Amendment of cover: cyber claims and losses
---------------	---



Renewal SCHEDULE

CRISIS CONTAINMENT

Wording	15369 WD-HSP-UK-PAC-CRI(1)
Insurer	Hiscox Insurance Company Limited
Limit of indemnity	£25,000
Limit applies to	Per crisis and in the aggregate during any one period of insurance
Geographical limits	The United Kingdom of Great Britain and Northern Island, the Isle of Man and the Channel Islands.

Special limits	(included within and not in addition to the overall limit/amount insured above)
-----------------------	---

Outside working hours discretionary crisis mitigation costs	£2,000
---	--------

Endorsements

9003.0	Crisis containment provider: Hill Knowlton
---------------	--

Renewal SCHEDULE

The General Terms of this policy and the terms, conditions and exclusions of the relevant sections all apply to this endorsement except as modified below:

Clause	6351.0	Floating amount insured (Buildings) The cover under this section for Gates and fences, Fixed outside equipment, Street furniture, War memorials, Playground equipment, Sports surfaces and Other surfaces applies to all locations occupied by you in connection with your activities within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and the Republic of Ireland. The amount insured is the most we will pay in total for damage to such items however many locations are affected.
---------------	---------------	---

Property – contents clauses in full

Clause	240.3	Minimum security condition We will not make any payment for damage unless the physical security measures at the insured location comply with the following criteria and all devices are put into full and effective operation whenever the premises are closed for business or left unattended: 1. The final exit door is secured by: a. a rim automatic deadlock conforming to or superior to BS3621; or b. a mortice deadlock conforming to or superior to BS3621; or c. a key operated multi-point locking system having at least three locking bolts. 2. Any other external door or internal door providing access to any part of the building not occupied by you, which is not officially designated a fire exit by the local fire authority, is secured by: a. a locking device specified in 1 above; or b. by two key operated security bolts to engage the door frame. 3. Any other external door or internal door which is officially designated a fire exit by the local fire authority is secured by: a. a panic bar locking system incorporating bolts which engage both the head and sill of the door frame; or b. a mortice lock having specific application for emergency exit doors and which is operated from the inside by means of a conventional handle and/or thumb turn mechanism. 4. All ground and basement level opening windows and any upper floor opening windows or skylights accessible from roofs, balconies, fire escapes, canopies, downpipes and other features of the building are: a. secured by means of a key-operated locking device; or b. permanently screwed shut. Please note: (i) The local fire authority must be consulted before you replace or augment the existing locking device fitted to a designated emergency exit door; and (ii) The provisions of specification 4 do not apply to windows or skylights that are protected by means of either: a. fixed round or square section solid steel bars not more than 10 cm apart; or b. fixed expanded metal, weld mesh or wrought ironwork grilles; or c. proprietary collapsible locking gate grilles.
---------------	--------------	---

Clause	6226.0	Addition of cover - travel expenses The following is added to What is covered, Additional cover: Travel expenses 23. We will also pay for: the unused travel, accommodation and pre-booked conference or excursion expenses which you have paid or legally have to pay and which cannot be recovered; and the necessary and reasonable additional travel and accommodation expenses for your member of staff, councillor or trustee to return home; as a result of a pre-arranged business trip being cancelled or cut short, during the period of insurance, for one of the following reasons: the death, accidental injury or illness of a member of staff, councillor or trustee; or the death, accidental injury or illness of the spouse, partner, close relative, fiancée or fiancé of a member of staff, councillor or trustee; or
---------------	---------------	--

Renewal SCHEDULE

the death, accidental injury or illness of any person with whom a member of staff, **councillor** or trustee is planning to stay or conduct business; or a member of staff, **councillor** or trustee being called for jury service or as a court witness; or

damage to a member of staff or **councillor**'s or trustee's pre-booked accommodation making it impossible for the member of staff or **councillor** or trustee to stay there.

damage to the scheduled means of transport or any strike, riot, civil commotion or **terrorism** which causes the cancellation or delayed departure for 24 hours or more of the scheduled transport on which the member of staff or **councillor** or trustee is booked to travel on their outward or return journey.

The most **we** will pay during the period of **insurance** under this additional cover is £750. The **excess** which applies to this additional cover is £75.

Clause 6729.0

Removal of cover: cyber claims and losses

What is covered, Lock replacement, is amended to read as follows:

The costs **you** incur to replace locks and keys necessary to maintain the security of the **insured premises** or any safes or security control apparatus following theft or loss or misuse of physical security keys occurring during the **period of insurance**. However this does apply to the unauthorised modification of any digital or electronic locks.

What is not covered 1. h. 'a **virus** or **hacker**.' is deleted.

The following is added to **What is not covered**:

We will not make any payment for **damage** to, or any loss, cost or expense arising in respect of any item of **computer or digital technology** which is directly caused by:

a. a **cyber attack** or fear or threat of a **cyber attack**;

b. a **hacker** or fear or threat of a **hacker**; or

c. its digital connectivity to any other item of **computer or digital technology** which has been directly affected by a **cyber attack** or **hacker**.

We will however cover any other **damage**, loss, cost or expense insured under this section which is caused by the **cyber attack** or **hacker**.

We will not make any payment for **damage**, loss, cost or expense directly or indirectly caused by, contributed to by, resulting from or in connection with a **computer or digital technology error**.

We will not make any payment for loss or **damage** due to **your** parting with title or possession of **property** or rights to **property** prior to receiving payment in full.

We will not make any payment for loss arising from any electronic, online or crypto currency, including Bitcoin.

Clause 6349.1

Floating amount insured (Contents)

The cover under this section applies to all locations occupied by **you** in connection with **your activities** within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and the Republic of Ireland. The **amount insured** is the most **we** will pay in total for **damage** to **your contents** however many locations are affected.

Clause 6222.0

Amendment of cover: fidelity guarantee

What is not covered, 9 is amended to read as follows:

g. loss by fraud or dishonesty of a **councillor** or any other person working under a contract of service with **you**, other than where cover is provided under Additional cover, Fidelity guarantee.

How much we will pay, Fraud and Dishonesty is deleted.

Renewal SCHEDULE

The following is added to **What is covered**, Additional cover:

Fidelity guarantee

23. **your** financial loss resulting solely and directly from fraud or dishonesty of a **councillor** or any other person working under a contract of service with **you**, discovered by **you** during the period of **insurance** provided that:

- a. dual controls exist for the signing of cheques, issuing instructions for disbursements of assets or funds, fund transfer procedures and investment; and
- b. **you** were unaware of any previous act of fraud or dishonesty committed in the course of their employment by such **councillor** or any other person working under a contract of service with **you**; and
- c. there was a clear intention to cause **you** financial loss and to obtain a personal financial gain over and above salary, bonus or commission; and
- d. **your** financial loss was wholly sustained within the 12 month period prior to its discovery; and
- e. the loss is notified to **us** within ten working days of its discovery by **you**; and
- f. satisfactory references covering a period of two years prior to the commencement of employment for all new clerks and any other person under a contract of service with **you** are obtained from:
 - i. a previous employer; or
 - ii. an accountant and one other customer in respect of any periods of self employment; or
 - iii. the school or college in respect of any full-time education.

The following is added to **How much we will pay**:

Fidelity guarantee

The most **we** will pay for all financial losses covered under **What is covered**, Additional cover, Fidelity guarantee, including the reasonable charges **you** must pay to **your** professional accountant for producing information we require in support for a request for settlement under this section, is £175,000.

Property away from the premises clauses in full

Clause	65.00	Contents temporarily elsewhere We will not make any payment when such property is temporarily outside the UK unless it is in your care , custody or control at all times or otherwise secured in a locked hotel room or safe, or other similar securely locked room or building.
Clause	6729.0	Removal of cover: cyber claims and losses What is covered , Lock replacement, is amended to read as follows: The costs you incur to replace locks and keys necessary to maintain the security of the insured premises or any safes or security control apparatus following theft or loss or misuse of physical security keys occurring during the period of insurance . However this does apply to the unauthorised modification of any digital or electronic locks. What is not covered 1. h. 'a virus or hacker .' is deleted. The following is added to What is not covered : We will not make any payment for damage to, or any loss, cost or expense arising in respect of any item of computer or digital technology which is directly caused by: a. a cyber attack or fear or threat of a cyber attack; b. a hacker or fear or threat of a hacker; or c. its digital connectivity to any other item of computer or digital technology which

Renewal SCHEDULE

has been directly affected by a **cyber attack** or **hacker**.

We will however cover any other **damage**, loss, cost or expense insured under this section which is caused by the **cyber attack** or **hacker**.

We will not make any payment for **damage**, loss, cost or expense directly or indirectly caused by, contributed to by, resulting from or in connection with a **computer or digital technology error**.

We will not make any payment for loss or **damage** due to **your** parting with title or possession of **property** or rights to **property** prior to receiving payment in full.

We will not make any payment for loss arising from any electronic, online or crypto currency, including Bitcoin.

Business interruption clauses in full

Clause	6731.0	Removal of cover: cyber claims and losses Where applicable: Special definitions for this section, Cyber attack is deleted. What is covered, Cyber attack and What is covered, Additional cover, Hacker damage, are deleted. The following is added to What is not covered: We will not make any payment for any interruption to your activities or for any loss, cost, payment or expense directly or indirectly caused by, contributed to by, resulting from or in connection with any of the following: cyber attack; hacker; computer or digital technology error; - any fear or threat of a. or c. above; or - any action taken in controlling, preventing, suppressing, responding or in any way relating to a. to d. above. However: - this exclusion does not apply to What is covered, Financial losses from insured damage; and - exclusion c. above does not apply to What is covered, Equipment Breakdown. These amendments i. and ii. above only apply where the applicable insuring clause is incorporated into the Property – Business interruption section of your policy.
Clause	6820.0	Amended definition: income Special definitions for this section, Income, is amended to read as follows: Income The total income from your activities carried out from your insured location. This does not include precept income.
Clause	6350.1	Floating amount insured (Business interruption) The cover under this section applies to all locations occupied by you in connection with your activities within the United Kingdom of Great Britain and Northern Ireland, the Channel Islands, the Isle of Man and the Republic of Ireland. The amount insured is the most we will pay in total for each interruption to your activities however many locations are affected.

Employers' liability clauses in full

Renewal SCHEDULE

Clause	6732.0	Removal of cover: cyber claims and losses What is not covered 2. c. 'a virus' is deleted. The following is added to What is not covered: We will not make any payment for damage, loss, cost or expense directly or indirectly caused by, contributed to by, resulting from or in connection with any of the following: a. cyber attack; b. hacker; or c. a failure of electronic equipment to correctly recognise, process or store any data.
--------	--------	---

Employers' liability clauses in full

Clause	3121.0	Employers Liability Tracing Office (ELTO) – mandatory information required You must provide us with the following information for this section of the policy for each entity insured under this section of the policy: 1. Employer name; and 2. Full address of employer including postcode; and 3. HMRC Employer Reference Number (ERN). If any insured entity does not have an ERN, you must provide us with one of the following reasons: a. The entity has no employees; or b. All staff employed earn below the current Pay As You Earn (PAYE) threshold; or c. The entity is not registered in England, Wales, Scotland or Northern Ireland. You must inform us immediately of any changes to the above information.
--------	--------	---

Clause	6734.0	Confirmation of cover: cyber claims The following is added to What is covered: Cyber claims We will pay for any claim that is otherwise covered under this section, where such claim arises from a cyber attack, hack or other computer or cyber-related incident.
--------	--------	---

Public and products liability clauses in full

Clause	6080.0	Firework and bonfire condition endorsement The following applies to the whole of this policy and is a condition precedent to our liability. We will not make any payment under this insurance unless you comply with all of the requirements below. Whenever you are responsible for any firework or bonfire displays at the insured location, you must ensure that: 1. there is a written risk assessment in place for the proposed event; and 2. the fire brigade have been notified of the details of the event at least seven days before the event is due to take place; and 3. the relevant local authorities have been notified and permission for the event granted and you must also ensure that any requirements from the authorities are fully complied with; and 4. all manufacturers' guidelines in respect of the storage and use of fireworks and sparklers are strictly adhered to; and 5. fireworks are purchased from a reputable supplier and are not modified in any way; and 6. all employees or volunteers have received appropriate training (which is recorded in writing) and are aware of the safety procedures for the event; and 7. there is appropriate first aid presence on site, in line with the risk assessment document; and
--------	--------	--

Renewal SCHEDULE

8. appropriate fire extinguishing equipment is available at the event and employees and volunteers have been instructed in the safe operation and use of such equipment; and
9. all members of the public are kept at least 25 metres from both the display area and any bonfire itself behind appropriate safety fencing; and
10. any bonfire is kept at least 25 metres away from the firework display area and is not located within five metres of any trees, fencing or other combustible material; and
11. any bonfire is kept at least 75 metres away from any premises, car park or storage of any flammable or dangerous material; and
12. there will be no use of accelerants or other flammables on any bonfire; and
13. an appropriate check is made of the weather conditions prior to the event going live, and if appropriate a check is made with the fire brigade as to whether to continue with the event; and
14. at the end of the display, a thorough check is undertaken (which is recorded in writing) of the area to ensure that no potential fire hazards remain. Any bonfire area must be doused in water.

We will not make any payment for any claim or loss arising from firework or bonfire displays unless all of the above criteria have been fully complied with.

Clause **6735.0**

Removal of cover: cyber claims

The following are added to **Special definitions for this section**:

Computer or digital technology

Any **programs**, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services.

Computer or digital technology error

Any negligent act, error or omission by anyone in the:

1. creation, handling, entry, modification or maintenance of; or
2. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of any **computer or digital technology**.

Cyber attack

Any digital attack or interference, whether by a **hacker** or otherwise, designed to:

1. gain access to;
2. extract information from;
3. disrupt access to or the operation of; or
4. cause damage to, any data or **computer or digital technology**, including but not limited to any:
 - a. **programs** designed to damage, disrupt, extract data from, or gain access to any data or **computer or digital technology** including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or
 - b. denial of service attack or distributed denial of service attack.

Hacker

Anyone, including an employee of **yours**, who gains unauthorised access to or unauthorised use of any:

1. **computer or digital technology**; or
2. data held electronically by **you** or on **your** behalf.

Personal data

Any information about an individually identifiable natural person, including any information that identifies, relates to, describes, is reasonably capable of being

Renewal SCHEDULE

associated with, or could reasonably be linked, directly or indirectly, with a particular individual, including but not limited to any information protected by the Data Protection Act 2018, General Data Protection Regulation (EU) 2016/679, or any related, similar or successor legislation or regulation in any jurisdiction.

The following is added to **What is not covered**:

Cyber incidents

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to any:

- a. **cyber attack**;
- b. **hacker**;
- c. **computer or digital technology error**;
- d. any fear or threat of a. to b. above; or
- e. any action taken in controlling, preventing, suppressing, responding or in any way relating to a. to d. above.

Personal data

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to the actual or alleged processing, acquisition, storage, destruction, erasure, loss, alteration, disclosure, use of or access to **personal data**.

Officials indemnity clauses in Full

Clause	705.4	Prior & pending litigation date Prior & pending litigation date 01/10/2022
Clause	3215.0	Amendment of cover: cyber claims (DO) The following are added to Special definitions for this section: Computer or digital technology Any programs, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services. Computer or digital technology error Any negligent act, error or omission by anyone in the: 1. creation, handling, entry, modification or maintenance of; or 2. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of any computer or digital technology. Cyber attack Any digital attack or interference, whether by a hacker or otherwise, designed to: 1. gain access to; 2. extract information from; 3. disrupt access to or the operation of; or 4. cause damage to, any data or computer or digital technology, including but not limited to any: a. programs designed to damage, disrupt, extract data from, or gain access to any data or computer or digital technology including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or

Renewal SCHEDULE

b. denial of service attack or distributed denial of service attack.

Data subject

Any natural person who is the subject of **personal data**.

Hacker

Anyone, including an employee of **yours**, who gains unauthorised access to or unauthorised use of any:

1. **computer or digital technology**; or
2. data held electronically by **you** or on **your** behalf.

Personal data

Any information about an individually identifiable natural person, including but not limited to such information protected by the Data Protection Act 2018 or the General Data Protection Regulation (EU) 2016/679, including any similar or successor legislation or regulation.

Social engineering communication

Any request directed to you or someone on your behalf by a person improperly seeking to obtain possession or the transfer to a third-party of virtual currency, money, securities, data or property that such person or third-party is not entitled to.

The following is added to **What is covered**:

Additional cover

Loss of data resulting from a cyber incident

We will pay on behalf of any **insured person** the **loss** arising from a **claim** against that **insured person**, including any **claim** by any **data subjects** relating to **personal data**, where any such claim is based upon, attributable to or arising from any loss or misuse of data as a direct result of a **cyber attack**, a **hacker** or that **insured person's** own unintentional error. We will not cover **defence costs** in relation to such **claims**.

The following is added to **What is not covered**:

We will not make any payment for any **claim, loss or investigation** based upon, attributable to or arising out of any:

- a. **cyber attack**;
- b. **hacker**;
- c. **computer or digital technology error**;
- d. **social engineering communication**; or
- e. **claims** by any **data subjects** relating to **personal data** arising from a. to d. above.

This exclusion does not apply to any **claim**:

- i. covered under **What is covered, Additional cover**, Loss of data resulting from a cyber incident; or
- ii. brought by you, any shareholder or creditor of **yours** or any **insured person**, directly due to the **insured person's** management of or response to a. to d. above.

Where a **claim** is covered under i. and ii. above, **we** will treat the **claim** as covered under i. **We** will not cover **defence costs** in relation to such **claims**.

The following is added to **How much we will pay**:

The most **we** will pay under **What is covered, Additional cover**, Loss of data resulting from a cyber incident, is the lesser of:

Renewal SCHEDULE

1. £250,000; or

2. the overall limit of indemnity shown on the schedule,

for the total of all such **claims** and **losses**, including **defence costs**, regardless of the number of **claims** or **losses**. This is included within, and not in addition to, the overall limit of indemnity shown in the schedule.

Clause	3216.0	Amendment of cover: breach of professional duty (DO) What is not covered, Breach of professional duty, is amended to read as follows: Breach of duty to customers We will not make any payment for any claim, loss or investigation where any claim is brought by your client or customer and which arises directly out of any breach of duty by any person in the provision of products or services to that client or customer. This exclusion does not apply to: a. legal representation costs or any insurable civil fines or penalties associated with an investigation resulting from the claim; b. any health and safety/manslaughter claim; or c. a claim by any of your shareholders including any shareholder derivative proceedings in your name without your or any insured person's voluntary solicitation, assistance or participation arising from any actual or alleged failure to supervise the performance of any professional services.
--------	--------	--

Commercial legal protection (DAS) clauses in full

Clause	524.0	Commercial legal protection Legal Expenses - cover for up to £100,000 DAS legal advice line: Tel. 0117 933 0626 Please quote policy reference TS5/5997087 in all correspondence For the purpose of Commercial Legal Protection, We/Our means DAS Legal Expenses Insurance Company Limited, who provide the cover and manage all claims under that section.
--------	-------	---

Crisis containment: endorsements

Clause	6752.0	Amendment of cover: cyber claims and losses The following are added to Special definitions for this section: Computer or digital technology Any programs, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services. Computer or digital technology error Any negligent act, error or omission by anyone in the: 1. creation, handling, entry, modification or maintenance of; or 2. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of any computer or digital technology. Cyber attack Any digital attack or interference, whether by a hacker or otherwise, designed to: 1. gain access to; 2. extract information from;
--------	--------	---

Renewal SCHEDULE

3. disrupt access to or the operation of; or

4. cause damage to, any data or **computer or digital technology**, including but not limited to any:

a. **programs** designed to damage, disrupt, extract data from, or gain access to any data or **computer or digital technology** including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or

b. denial of service attack or distributed denial of service attack.

Hacker

Anyone, including an employee of **yours**, who gains unauthorised access to or unauthorised use of any:

1. **computer or digital technology**; or

2. data held electronically by **you** or on **your** behalf.

The following is added to **What is not covered**:

Cyber incidents

We will not make any payment for any claim or part of a claim or loss directly or indirectly due to any:

a. **cyber attack**;

b. **hacker**;

c. **computer or digital technology error**;

d. any fear or threat of a. to b. above; or

e. any action taken in controlling, preventing, suppressing, responding or in any way relating to a. to d. above.

Mental anguish and distress

We will not make any payment for any injury or illness resulting from mental anguish or distress.

Crisis containment: endorsements

Clause	9003.0	Crisis containment provider: Hill & Knowlton Crisis line contact number (24 hours): +44 (0)800 8402783 / +44 (0)1206 711796 Crisis containment provider: Hill & Knowlton This contact number will go through to us during working hours, and will go directly to Hill & Knowlton outside of these hours. If you first become aware of a crisis outside of working hours, you must notify us of the crisis as soon as possible within working hours by telephoning +44 (0)800 8402783 or +44 (0)1206 711796.
--------	--------	--

Renewal SCHEDULE

Clauses - applicable to the whole policy

Clause	6727.0	Additional definition: cyber The following are added to the Property definitions. These amendments only apply to the Property definitions where the Property definitions are incorporated into the Property sections of your policy: Computer or digital technology Any programs, computer network, hardware, software, operational technology, internet-connected device, network-connected device, electronic device, information technology, communications system, including but not limited to any internet-of-things devices, email system, intranet, extranet, website or cloud computing services. Computer or digital technology error Any negligent act, error or omission by anyone in the: 1. creation, handling, entry, modification or maintenance of; or 2. on-going operation, maintenance (including but not limited to installation, upgrading or patching) or development of any computer or digital technology. Cyber attack Any digital attack or interference, whether by a hacker or otherwise, designed to: 1. gain access to; 2. extract information from; 3. disrupt access to or the operation of; or 4. cause damage to, any data or computer or digital technology, including but not limited to any: a. programs designed to damage, disrupt, extract data from, or gain access to any data or computer or digital technology including, but not limited to, malware, wipers, worms, trojans, rootkits, spyware, dishonest adware, crimeware, ransomware, crypto-jacking and other malicious software or viruses; or b. denial of service attack or distributed denial of service attack. Hacker Anyone, including an employee of yours, who gains unauthorised access to or unauthorised use of any: 1. computer or digital technology; or 2. data held electronically by you or on your behalf. Program(s) A set of instructions in a computer language which tells a computer how to process data or interact with ancillary equipment, systems or devices.
Clause	603.1	Commercial assistance & legal advice helpline This policy gives you access to a legal advice helpline to assist in the day-to-day running of your business. This helpline is available 24 hours a day, 7 days a week and will ensure you have the best advice when your business is facing legal issues at home or abroad on issues such as: • Employment • Prosecutions • Discrimination in the workplace • Health & safety

Renewal SCHEDULE

- European law

Helpline number: 44 (0)800 840 2269

Helpline hours: 24 hours a day, 7 days a week

This helpline is provided by DAS Legal Expenses Insurance Company Ltd. as a service for eligible Hiscox policyholders.

Clause **999.0** Long Term Agreement

Long term agreement

As used in this endorsement:

- a. Long term agreement shall mean an agreement between you and us for a period of three years. For the duration of the agreement we agree to leave unchanged your annual premium rates and policy details. In return, you agree to renew with us each year for the duration of the agreement.
- b. Annual renewal date shall mean the following date: 30/09/2027
- c. Claims payments and costs shall mean the total of all:
 - i. claims and losses paid; and
 - ii. legal costs and expenses incurred; and
 - iii. new reserves and increases in reserves, during the preceding 12 months.
- d. Income shall mean the total of the gross premiums and any additional premiums, net of any returned premiums for the policy during the preceding 12 months. We and you agree that this policy is subject to a long term agreement beginning on 01/10/2024 and ending on 30/09/2027, provided that:
 - 1. at each annual renewal date the total of all claims payments and costs does not exceed 40% of the income;
 - 2. there are no changes to the material facts concerning your policy; and there are no changes to Insurance Premium Tax during the period of the long term agreement

Clause **7789.0** **Additional Benefit: The Hiscox Risk Academy** The Hiscox Risk Academy provides an interactive learning and information management system and assessment centre for you and your employees to help you better manage risks and minimise disruption to your business. The Academy allows you to manage, track and deliver training and assessments in a simple online environment. The interactive training is tailored to the needs of your business and covers topics including fire safety, slips, trips and falls as well as mental health awareness. The editable documents and templates allow you to identify and monitor risks in your own workplace. This service is provided as a complimentary part of your policy with Hiscox and can be accessed by registering at riskacademy.hiscox.co.uk

Renewal SCHEDULE

INFORMATION ABOUT US

This policy is underwritten by Hiscox Underwriting Limited on behalf of the insurers listed below.

Name	Hiscox Underwriting Limited
Registered address	22 Bishopsgate, London, EC2N 4BQ, United Kingdom
Company registration	Registered in England number 02372789
Status	Authorised and regulated by the Financial Conduct Authority

Insurers

These insurers provide cover as specified in each section of the schedule.

Name	Hiscox Underwriting Limited
Registered address	1 Great St. Helens London EC3A 6HX United Kingdom
Company registration	Registered in England number 00070234
Status	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and Prudential Regulation Authority

Name	DAS Legal Expenses Insurance Company Limited
Registered address	DAS House, Quay Side, Temple Back Bristol BS1 6NH United Kingdom
Company registration	Registered in England number 00103274
Status	Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority

Broker Name	Arthur J. Gallagher Insurance Brokers Limited
Registered address	Spectrum Building 7 th Floor 55 Blythswood Street Glasgow G2 7AT
Company registration	Registered in Scotland. Company Number SC108909
Status	Authorised and regulated by the Financial Conduct Authority

You must read this statement of fact carefully and check that all of the information is true, complete and accurate. Please note that some of the information may have been assumed by us.

If any of the information in the statement of fact is not true, complete and accurate, you must let us know before cover starts. You must also let us know if, after cover has started, any of the information is or is likely to become no longer true, accurate and complete. In each case, we will let you know whether it affects the terms of cover.

You must also let us know if at any point you exceed, or are likely to exceed, any of the maximum allowable amounts shown below.

Provided the information is, and remains, true, complete and accurate, and you do not exceed any of the maximum allowable amounts, we do not require you to provide any additional information.

If any of the information is not, or no longer remains, true, accurate and complete and you do not tell us; it could affect the validity of the policy or our ability to pay a claim.

Type of organisation	Declared population
Parish council	1,000

Your council/organisation: Eltisley Parish Council

We asked you	You answered
Is your council/organisation based entirely within the United Kingdom?	Yes
Are you involved in any of the following? - Environmental campaigning or lobbying - Homelessness or refugees - Human rights or the prevention of cruelty or abuse - International or overseas aid - Mental or sexual health	None of the above
Has your council/organisation had any claims within the last five years?	No
Are you aware of any fact, circumstance or incident that may give rise to a loss or claim?	No
Have you or any of your trustees or committee members ever been made bankrupt or insolvent either in a personal capacity or in connection with an organisation?	No
Has your council/organisation ever had any insurance policy withdrawn, voided, made subject to special terms or cancelled?	No
Does your council/organisation have responsibility for any of the following: - BMX tracks - derelict, empty, or disused buildings - firework or bonfire events - playgrounds - river, lake, pond, or any other body of water - skate parks - zip wires	playgrounds river, lake, pond, or any other body of water

Your activities

Does your council/organisation undertake or organise any activity or fund raising event involving - any activity in or on water, underground, or more than five metres above the ground - any mechanically driven ride or any activity at a speed exceeding 10 mph - any nursing or the provision of care for persons with mental disabilities or criminal histories - any winter sport - including skiing, ski jumping, ice skating, or the use of any bobsleigh or skeleton - gymnastics, trampolining, or the use of any inflatable play equipment including bouncy castles - horse riding or any other equestrian activity - potholing, caving, mountaineering, rock-climbing, bungee jumping, or any activity that requires the use of any rope - the use of any airborne lantern, sky lantern, sky candle, or wish lantern - the use of any pyrotechnics or black powder for which a license is required - the use of any weapon	No
Does your council/organisation undertake or organise any kind of race involving - any activity known to carry an increased risk of personal injury - including any marathon, biathlon, triathlon, iron man or weightlifting competition, mountain bike race or commando challenge - any contact sport, or a professional sport of any kind - children under the age of sixteen - the crossing of water - fell running, any kind of endurance or strength test, or an assault or obstacle course - the public highway or where the public highway needs to closed or crossed - a distance exceeding 10,000 metres - more than 250 participants - the use of bicycles where the route is close to water or the public highway	No
Does your council/organisation undertake or supervise any work in any of the following locations: - bridges, viaducts, tunnels, or dams - chemical or petrochemical works or oil refineries - docks or harbours - gas works, fuel storage facilities, or blast furnaces - power stations or nuclear plants - quarries, mines, or collieries trackside or airside	No
Does your council/organisation any activities that require a DBS check?	No
Is any work undertaken by yourself, your councillors, trustees, employees or volunteers outside of the United Kingdom for more than 90 consecutive days?	No
Does your council/organisation have any assets or derive any income from outside the United Kingdom?	No
You back up all electronic files on your system at least weekly and store these off site.	Yes

Your management

1.	Have your council/organisations annual accounts been qualified?	No
2.	Does your council/organisation have a positive net worth?	Yes
3.	Does your council/organisation comply with all relevant health and safety legislation, and have you reviewed and updated your health and safety policies within the last 12 months?	Yes
4.	You council/organisation has committed any offence under any health and safety legislation, nor has it had any health and safety notices issued?	No
5.	Are dual controls in place so that at least two people are required to process financial transactions and to disburse assets for amounts in excess of £2,500?	Yes
6.	Does your organisation provide professional, financial, legal, or medical advice, or certification or regulation services?	No
7.	Are all disciplinary actions, dismissals, and redundancies subject to prior review and approval by a suitably qualified professional?	Yes
8.	Have current employment, disciplinary, and grievance policies been communicated to all employees?	Yes

Additional information

Please note – you only need to complete the below if you have changed any of the answers above.

Your organisation	
Your property	
Your activities	
Your management	

What is a policy summary?

This document provides key information about the insurance policy specifically designed for parish, town and community councils, registered charities and not-for-profit organisations, underwritten by Hiscox. If you have any additional questions, then please contact your insurance broker, Arthur J. Gallagher Insurance Brokers Ltd on 01483 462860.

Policy name: Local councils and not-for-profit insurance

Type of insurance: commercial combined

Underwritten by: Hiscox Underwriting Ltd on behalf of Hiscox Insurance Company Limited

Significant features and benefits

We offer some of the broadest levels of cover available, giving our customers true peace of mind. All communications, including the policy wordings, are written in plain English with no jargon to ensure that you know exactly what is and, as importantly, what is not covered.

The following are included as standard with this insurance.

Contents which covers accidental physical loss or damage to:

- property which belongs to you or for which you are legally responsible at the insured location;
- your money at the insured location, in a locked safe, at your employees' and volunteers' homes and while in transit;
- the personal effects of your councillors, trustees, employees and visitors while at the insured location;
- outdoor furniture, ornaments and statues that are normally left outdoors within the confines of the insured location;
- exhibition stands and exhibition equipment for which you are legally responsible within the UK and Ireland;
- defibrillators and defibrillator cabinets for which you are legally responsible within the UK and Ireland;
- items bequeathed to you, provided that you tell us the values as soon as possible;
- raffle prizes, auction lots, additional stock and equipment hired in by you for any fund-raising event or religious festival;
- your property which is used and kept at the home of any councillor, trustee or employee of yours.

Contents also covers:

- the cost of replacing or reconstituting your electronic data and business documents if they have been lost or destroyed;
- the cost you incur for any metered water and fuel as a direct result of insured damage to any storage tank or piping;
- your direct financial loss as a result of fraud or dishonesty of any councillor, trustee or employee of yours;
- irrecoverable business travel and accommodation expenses following accidental injury or illness of any councillor, trustee or employee of yours.

Property away which covers accidental physical loss or damage to:

- your portable equipment and property anywhere in the EU.

Business interruption which covers your financial losses resulting from an interruption to your activities caused by:

- insured damage to property which belongs to you or for which you are legally responsible;
- insured damage to property within 1km of the insured location which prevents or hinders access to the insured location;
- failure in the supply of water, gas, electricity or telecommunications for more than 24 hours as a result of insured damage;
- your inability to use the insured location due to restrictions imposed by a public authority.

Business interruption also covers:

- the expenses you incur in replacing any of your key personnel following their illness or accidental bodily injury;
- your financial losses due to the unauthorised use of water, gas or electricity or telecommunications by a third-party.

Employers' liability which covers claims brought against you:

- by your employees and volunteers for bodily or mental injury arising out of their work for you.

Public and products liability which covers claims brought against:

- you for bodily injury of any person or damage to any property which does not belong to you as a result of your activities;
- any hirer of the insured location for bodily injury or property damage arising from their use of the insured location;
- your councillors and trustees for bodily injury or property damage as a result of your activities;
- you for defamation or infringement of intellectual property rights as a result of your activities.

Public and products liability also covers:

- the motor vehicle excess and reduction in no claims discount payable by a councillor, trustee or employee of yours as a result of an accident involving a motor vehicle used in connection with your activities.

Officials' and trustees' indemnity which covers claims brought against:

- your trustees, directors, officers and members for errors arising from the performance of their duties in that capacity.

Commercial legal protection which covers legal defence costs in connection with:

- disputes with your employees and voluntary workers, allegations of a criminal offence, civil actions following physical damage to your property, appeal proceedings following assessment by HMRC and contractual disputes relating to goods and services.

Personal accident which provides:

- a capital benefit following death or permanent disablement of any of your councillors, trustees, employees and volunteers;
- a weekly benefit following temporary disablement of any of your councillors, trustees, employees and volunteers.

A flexible approach

The following are also available under this insurance.

Buildings which covers:

- accidental physical loss or damage to insured buildings, including street furniture, memorials and fixed outside equipment;
- the cost of locating and repairing any accidental physical loss or damage to your cables, underground pipes and drains;
- the reasonable and necessary cost you incur to protect insured buildings from imminent insured damage;
- damage to trees, shrubs and plants at the insured location as a result of fire or explosion;
- accidental physical loss or damage to buildings bequeathed to you, provided that you tell us the values as soon as possible;
- accidental physical loss or damage to building works in progress and unfixed materials relating to a building contract.

Equipment breakdown which covers:

- electrical or mechanical breakdown or failure of your electrical equipment and computers at the insured location;
- electrical or mechanical breakdown or failure of your computers while temporarily elsewhere in the UK or Ireland;
- the cost of replacing or reconstituting your electronic data if it has been lost or destroyed following breakdown or failure.

Significant or unusual exclusions and limitations

Any claims, circumstances or incidents which you know about or ought reasonably to have known about prior to the inception of the policy are excluded unless notified previously. You have an obligation to take reasonable steps to prevent accident or injury and to protect your property against loss or damage. You must keep any property insured under this policy in good condition and repair and you must also take reasonable steps to maintain back-up copies of data files or programmes.

You will normally have to pay an initial amount for each claim made against you under the policy. These excesses may vary and your individual quotation and policy schedule will show the specific excesses applicable to you. Any special conditions, limitations or terms that may apply to an individual risk will also be clearly shown in your quotation and policy schedule.

Contents and Property away do not cover loss or damage:

- caused by wear and tear, inherent defect, rot, fungus, mould, vermin or infestation;
- caused by theft from an unattended vehicle unless the item is out of sight in a locked boot;
- to property being cleaned, worked on or maintained, other than fine art;
- terrorism, civil commotion in Northern Ireland, war, confiscation, nuclear risks or communicable disease;
- to property while temporarily outside the UK unless it is in your care, custody or control or secured in a locked room or safe.

Equipment breakdown does not cover loss or damage:

- to domestic laundry, kitchen, audio visual and home entertainment equipment used in private living quarters;
- which is recoverable under any maintenance agreement, warranty or guarantee.

Buildings does not cover loss or damage caused by:

- settlement, bedding down or movement of new structures or made-up ground;
- coastal erosion or a rise in the water table;
- storm or flood to gates or fences, other than lych gates;
- terrorism, civil commotion in Northern Ireland, war, confiscation, nuclear risks or communicable disease;

- the building contractor to building works in progress and unfixed materials relating to a building contract.

Business interruption does not cover:

- illness of or injury to any of your key personnel resulting from any medical condition known to them at the inception date of this policy, unless the condition has been without the need for any medical advice during the previous 24 months;
- any interruption to your business caused by any communicable disease or fear or threat of communicable disease except where the interruption is caused by one of the specified diseases at your premises which means that you are unable to use your premises.

Employers' liability does not cover any claim or loss due to:

- bodily or mental injury of any of your employees or volunteers while they are offshore;

Public and products liability does not cover any claim or loss due to:

- defamation which arises out of any statement which you knew was defamatory at the time of publication;
- infringement, use, or disclosure of a patent, or any use, disclosure or misappropriation of a trade secret;
- the ownership or use of any aerial device, hovercraft, watercraft or any mechanically-propelled vehicle or trailer;
- designs, plans, specifications, formulae, directions or advice prepared or given by you;
- the failure of any of your products or any service provided by you to perform its intended function or purpose;
- bodily injury directly or indirectly caused by abuse, assault, harassment, mistreatment or maltreatment.

Officials and trustees' indemnity does not cover any claim or loss due to:

- any act intended to secure a personal profit or advantage to which any insured person was not legally entitled;
- an insured person's operation or administration of any defined benefit pension scheme;
- a breach of or failure to provide professional duties or services;
- any employee's termination of employment, breach of any employment contract or employment related discrimination.

Commercial legal protection does not cover:

- any claim reported more than 180 days after the insured person should have known about the incident;
- any costs and expenses incurred before the written acceptance of a claim by DAS.

Personal accident does not cover:

- any injury or illness resulting from any emotional or psychiatric disorder or condition;
- any injury or illness resulting from pregnancy or any condition connected with pregnancy or childbirth.

Your obligations

Remember, your premium and insurance cover will be based specifically on the details you provide to us. So the information you give us will form a record of your unique combination of demands, needs and circumstances.

Please make sure the information you send us is complete and accurate, and inform us immediately of any changes in circumstances that may affect the services provided by us or the cover provided by your policy. This is particularly important before taking out a policy, but it also applies throughout the life of a policy.

You need to bear in mind:

- if you fail to disclose any information material to the insurance you could invalidate the policy and claims may not be paid;
- you should read and check all insurance documents to ensure that you are aware of the cover, limits and other terms that apply;
- please be aware of all terms and conditions of your policy as failure to comply with them could invalidate it;
- in the event of a claim, you should take note of the required procedures, such as prompt notice to us of the claims, as stated in the policy documentation;
- as with any insurance, you have an obligation to take reasonable steps to mitigate any loss.

Policy length

This is not an annual policy. Your policy will run on a continuous basis of insurance and will continue whilst your payments are kept up to date. You must tell us of any changes to your circumstances as described in your insurance policy and we will then have the option of amending the terms of the policy or issuing you with notice of our intention to cancel it.

Cancellation rights

You may cancel the insurance by giving us 30 days' notice in writing of your intention to do so. We may cancel the insurance by giving you 30 days' notice in writing of our intention to do so.

In both cases, we will return to you the amount of premium which relates to the unexpired period, provided that no claims have been notified under the insurance. If a claim or claims have been notified, then we will only return any premium if we (and not you) are cancelling the policy. However, we will not refund any premium under £10.

Claims service

If you suffer a loss and need to make a claim you should contact your insurance broker Arthur J. Gallagher Insurance Brokers Ltd immediately on 01483 462860. If this is not possible, then our claims team can be contacted 9.00am – 5.30pm Monday to Friday on 0800 711 7156. You will need to provide your policy number and full details of the claim, including the date, amount and circumstances of loss.

Outside of normal business hours, if you require emergency assistance in relation to substantial damage to your property, you can speak to our 24-hour emergency assistance team using the telephone number above. Our out-of-hours emergency assistance team operate on a pay-and-claim basis and you will need to have credit card details available as appropriate; the team will then be able to direct you to essential tradesmen, emergency loss adjusters or disaster management companies in the event of significant loss or damage. Your policy schedule will reflect if property cover is included in your policy.

Hiscox prides itself on its fast, efficient, fair and sensible claims service, offering access to expert legal teams. It is when you make a claim that you really find out how good your insurer is and we are confident that you will not find a better service in the UK.

Any questions and complaints

If you have any questions or concerns about the sale of your policy or the service offered by your broker, please speak to your insurance broker Arthur J. Gallagher Insurance Brokers Ltd in the first instance on 01483 462860. If you have any questions or concerns about the terms of your policy or the decisions regarding the settlement of a claim, please contact our customer relations team at:

Hiscox Customer Relations
The Hiscox Building
Peasholme Green
York YO1 7PR

Or by telephone on 01904 681 198 or 0800 116 4627

Or by email at customer.relations@hiscox.com

Our customer relations team will do all they can to put things right, but if you're still not satisfied, we'll tell you how to take your case to the Financial Ombudsman Service.

If for any reason we can't meet our obligations to you, you may be entitled to compensation. In that case, rest assured we're fully covered by the Financial Services Compensation Scheme (FSCS). For further information visit www.fscs.org.

CAS Insurance Services Ltd Email 1/9/26

Good afternoon Alison,

Thank you for your email and apologies for the time that it has taken to reply.

We had requested that your policy was further endorsed to ensure that the cover for your riparian rights was clearer. Your revised quote is attached, together with your updated Endorsements document. Please refer to Endorsement 313. We can confirm that the policy will extend to include your riparian rights.

We have also removed reference to Lion House, which was of course, an error.

Finally, we will not be able to add the Cade Pavilion to this policy because it has a thatched roof. The insurance market for roofs with this material is limited and we do not have an alternative for you.

Again, we are sorry that it took as long as it did to provide the confirmation needed.

If you have any questions, please do not hesitate to make contact.

Regards,

Quotation number	7225077	Charity or Organisation details	Eltisley Parish Council
Quotation start date	01/09/2026		Municipal Infrastructure
Quotation valid until	11/09/2026		Eltisley Parish
			St. Neots
			PE19 6TR
Annual income	£35,000	Correspondence	Needingworth Village Hall
Total wage roll	£8,700	address	Overcote Lane, Needingworth
Volunteers	7		St. Ives
			PE27 4TU

DESCRIPTION OF THE ORGANISATION:
Council (town, parish or community)

CHARITABLE ACTIVITIES OF THE INSURED:

We cover the following activities:

- * Allotments
- * Committee activities
- * Conferences, trade shows and exhibitions
- * Fire safety or theft prevention advice
- * Gritting of pavements and paths
- * Meetings, coaching and mentoring
- * Operation of community traffic calming or speed watch
- * Provision and maintenance of municipal infrastructure
- * Provision and maintenance of parks, open spaces and playgrounds

Provided any activity above is not otherwise more specifically excluded in any section of this policy or by any endorsement forming part of this schedule or otherwise by us in writing.

COVER IS SUBJECT TO:

- * Our terms accepted within 30 days of the 'date of issue' specified on this quotation
- * The information on the Statement of Facts form being correct (if it is incorrect or has changed, then advise your agent/us and we will issue a revised quotation and Statement of Facts)
- * We may want to survey your premises and any risk improvements needed by us must be completed within the timescales we say. Please see General Condition 18 of the policy wording

	Essentials	Excess
General covers		
Public and Products Liability	£10,000,000	£100
Employers' Liability	£10,000,000	
Trustees' and Directors' Indemnity	£500,000	£250
Personal Accident (sum insured/per week)		
Employees and volunteers		
aged 16-65 years	£10,000/£100	
aged 66-75 years	£10,000/£50	
aged 76-80 years	£5,000/£25	
Reputational Risks		£250
PR Crisis - any incident cover	£25,000	
Libel and Slander	£100,000	
Legal Expenses	£250,000	
All Risks	£5,655	
Unspecified items sum insured	£1,000	£75
Unspecified single item limit	£500	
Unspecified items geographical limit	United Kingdom	
Specified items sum insured*	£4,655	*
*as per enclosed All Risks specification		
Money (transit limit/safe limit)	£5,000/£5,000	£75
PA (assault) (sum insured/per week)	£10,000/£100	

	Essentials	Excess
Location 1: Municipal Infrastructure, Eltisley Parish, St. Neots, PE19 6TR		
Property Damage		£100
Including Accidental Damage		
Buildings	£154,661	
Declared value	£134,488	
Excesses applying to Property Damage		
Malicious people		£250
Business Interruption		
Loss of income	£10,000	
Maximum indemnity period	12 months	
Additional increased cost of working	£10,000	
Maximum indemnity period	12 months	
Premium	£693.05	
Insurance Premium Tax (IPT)	£83.17	
Total Premium	£776.22	
Premium by Instalments	£776.22	

All risks specification

Description	Sum insured	Excess	Geographical limits
Mobile speed warning signs & solar powered units	£4,655	£75	United Kingdom

Endorsements applicable

General endorsements

215 Activities
 313 Other areas of land (Property Owners' Liability)
 330 Infectious Disease, Cyber and Data Protection
 333 Parish Council Scheme Endorsement
 340 Territorial Exclusion (Property)General Exclusions

Location 1: Municipal Infrastructure, Eltisley Parish, St. Neots, PE19 6TR

049 Day One Non-Adjustable (Property Damage)
 330 Infectious Disease, Cyber and Data Protection
 333 Parish Council Scheme Endorsement
 340 Territorial Exclusion (Property)General Exclusions
 364 Changes to Business Interruption Extensions

215 ACTIVITIES

EXCLUDED ACTIVITIES

The following exclusions are added to 'What is not covered' under section 1 (Public and Products Liability):

a) Liability arising from any of the following activities:

- i.
 - abseiling or rappelling
 - aerial activities of any kind
 - American football, Australian rules football, Gaelic football and rugby (other than walking or tag/touch variants of these sports)
 - caving, potholing or underground activities of any kind
 - climbing (including tree climbing) requiring the use of hands as well as feet (other than children's playground equipment)
 - fire or glass walking
 - firework and/or bonfire events organised or run by any **professional supplier**
 - gorge or glacier walking or trekking and the like
 - gymnastics
 - horse, pony or donkey riding of any kind
 - martial arts or combat sports of any kind
 - parkour or freerunning
 - professional sport of any kind
 - racing or time trials (other than on foot)
- ii. football where:
 - **your** football team(s) is (are) participating in a league system (including official training and practice sessions)
 - **you** manage, control or organise a football league system.
- iii. water and wind sport activities, other than:
 - paddle boarding, snorkelling, surfing, swimming, windsurfing in, on or under water
 - the use of non-mechanically propelled watercraft not exceeding nine meters in length whilst operated on inland waterways or within three miles of the coast (provided they are not used in any white water activity).
- iv. winter sports (including but not limited to ice skating, skiing, sledding, snowboarding, snow tubing or tobogganning).
- v. cycling using manual or e-bikes, where this involves:
 - commercial use (such as couriers)
 - downhill or trials courses.

b) Liability arising from any activity that involves the use of:

- airborne lanterns
- cables, wires or elastic ropes (other than children's playground equipment)
- fireworks or explosive items (other than as specifically stated as part of **your** Charitable Activities shown in the schedule)
- motorised fairground rides (other than coin operated rides designed for children)
- segway vehicles
- water based play inflatables
- weaponry.

c) Liability arising from any activity that involves the ownership, possession or use by **you** or on **your** behalf, or by any person entitled to cover under this section, of any:

- motor car, van, lorry, motor unit of an articulated lorry, coach, bus, mini-bus, quad bike, go-kart, motorcycle, motor tricycle, motor scooter or moped (whether powered by an internal combustion engine or electric motor)
- trailer used for carrying people (whether fare paying or not) for which compulsory motor insurance or security is not required.

d) Liability, other than liability relating to **products**, for any **mobility equipment** hired or loaned out by **you**.

330 INFECTIOUS DISEASE AND CYBER EXCLUSIONS AND DATA PROTECTION EXTENSION LIMIT

1. The policy definitions of **computer system** and **data** are deleted and replaced by:

computer system

For the Cyber section only this definition is as follows:

hardware, data, computer networks, websites, intranet and extranet sites

For the Terrorism section only this definition is as follows:

any computer or other equipment or component or system or item which processes, stores, transmits or receives **data**

For the Public and Products Liability section, Employers' Liability section, Professional Indemnity section, Trustees' and Directors' Indemnity section and the Cyber Loss (Property) General Exclusion only this definition is as follows:

any computer, hardware, software, communications system, electronic device (including, but not limited to, smart phone, laptop, tablet, wearable device), server, cloud or microcontroller including any similar system or any configuration of the aforementioned and including any associated input, output, data storage device, networking equipment or back-up facility

data

For the Cyber section only this definition is as follows:

facts, concepts, information, ideas, text, recordings and images which are converted to a form which can be processed by **hardware**, but not including software and programs

For the Terrorism section only this definition is as follows:

data of any sort whatever, including without limitation tangible or intangible data, and any programs or software, bandwidth, cryptographic keys, databases, documents, domain names or network addresses or anything similar, files, interfaces, metadata, platforms, processing capability, storage media, transaction gateways, user credentials, websites, or any information whatever

For the Public and Products Liability section, Employers' Liability section, Professional Indemnity section, Trustees' and Directors' Indemnity section and the Cyber Loss (Property) General Exclusion only this definition is as follows:

information, facts, concepts, code or any other information of any kind that is recorded or transmitted in a form to be used, accessed, processed, transmitted or stored by a **computer system**

2. The following definitions are added to this policy:

cyber act

any unauthorised, malicious or criminal act or series of related unauthorised, malicious or criminal acts regardless of time and place, or the threat or hoax thereof involving access to, processing of, use of, or operation of any **computer system**

cyber incident

- a) any error or omission, or series of related errors or omissions involving access to, processing of, use of, or operation of any **computer system**, or
- b) any partial or total unavailability, or failure, or series of related partial or total unavailability or failures, to access, process, use or operate any **computer system**

infectious or communicable disease

any disease, pandemic or epidemic including but not limited to any:

- a) virus
 - b) bacterium
 - c) parasite
 - d) other organism or infectious matter
 - e) mutation or variation to any of the above
- whether:
- i. living or dead
 - ii. natural or artificial
 - iii. officially declared an epidemic or pandemic or not
- transmitted by any direct or indirect means (whether asymptomatic or not)

time element loss

business interruption, contingent business interruption or any other consequential losses

Continued....

330 INFECTIOUS DISEASE AND CYBER EXCLUSIONS AND DATA PROTECTION EXTENSION LIMIT

Continued....

3. The following General Exclusions are added to this policy:

(Applicable to the whole policy unless **we** say otherwise)

This policy does not cover:

INFECTIOUS OR COMMUNICABLE DISEASE

loss, **damage**, liability, cost, expense or any other sum of whatsoever nature directly or indirectly caused by, resulting from, arising out of or related to or contributed to by:

- a) any **infectious or communicable disease** including but not limited to:
 - i. the fear of a threat (whether actual or perceived) from an **infectious or communicable disease**
 - ii. contamination or fear of contamination (whether actual or perceived) of property by an **infectious or communicable disease** but this shall not exclude direct physical loss or physical damage to insured property at the **premises** occurring during the **period of insurance** resulting directly or indirectly from, or caused by, a peril otherwise insured by this policy
- b) any action taken or failure to take action to prevent, control or respond to any **infectious or communicable disease**.

Provided that:

- this exclusion applies regardless of any concurrent or contributory cause or event or occurrence in any sequence with any other cause or event
- in the event of any contradiction in this policy this exclusion shall always take primacy
- where **we** apply this exclusion the burden of proving the contrary shall be upon **you**
- this exclusion applies to all sections and extensions of this policy except those sections or extensions (where available and insured by this policy) noted below:
 - a) Employers' Liability
 - b) Public Liability
 - c) Medical Malpractice
 - d) Reputational Risks
 - e) PR Crisis Communication
 - f) Professional Indemnity
 - g) Trustees' and Directors' Indemnity
 - h) Directors' and Officers' Liability
 - i) Personal Accident
 - j) Legal Expenses
 - k) Terrorism.

CYBER LOSS (PROPERTY)

- 1. Notwithstanding any provision to the contrary within this policy or any endorsement thereto, this policy excludes all loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with:
 - a) any unauthorised access to, or loss of, alteration of, or damage to, or a reduction in the functionality, availability or operation of a **computer system** or any unauthorised access to, or modification of, **data**.

Notwithstanding the provisions of this sub-paragraph 1. a) and subject to all other terms and conditions and exclusions contained in this policy, this policy will provide cover for physical loss of, or physical damage to, property insured under this policy (not including **data**) and any **time element loss** directly resulting therefrom where such physical loss, or physical damage, is directly occasioned by any of the following perils provided always that such perils are otherwise insured by this policy:

- i. Fire, lightning or explosion
- ii. Impact by aircraft or vehicle or animal or falling objects
- iii. Wind, storm, hail, tornado, cyclone, hurricane, earthquake, volcano, tsunami, flood, freeze or weight of snow
- iv. Escape of water or oil
- v. Riot or civil commotion
- vi. Subsidence, heave or landslip
- vii. Theft or loss of insured property caused by persons physically present at both the time and location of such theft or loss
- viii. Vandalism or malicious acts causing physical damage to insured property caused by persons physically present at both the time and location of such damage
- ix. Accidental damage to insured property caused by persons physically present at both the time and location of such damage

Continued....

330 INFECTIOUS DISEASE AND CYBER EXCLUSIONS AND DATA PROTECTION EXTENSION LIMIT

Continued....

3. The following General Exclusions are added to this policy:

(Applicable to the whole policy unless **we** say otherwise)

This policy does not cover:

CYBER LOSS (PROPERTY)

1. Notwithstanding any provision to the contrary within this policy or any endorsement thereto, this policy excludes all loss, damage, liability, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of or in connection with:

b) any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any **data** including any amount pertaining to the value of such **data**

Notwithstanding the provisions of this sub-paragraph 1. b) in the event that hardware or the data storage device of a **computer system** insured under this policy sustains physical damage caused by a peril described in the proviso to paragraph 1. a) above which results in damage to, or loss of, **data** stored on that hardware or the data storage device, then the damage to, or loss of, such **data** shall be recoverable hereunder and the basis of valuation for the recovery of the damaged or lost **data** under this policy shall be limited to the cost of reproducing **data**, provided that such costs are otherwise indemnifiable under this policy.

Such costs shall include all reasonable and necessary expenses incurred in recreating, gathering and assembling such **data** but shall not include the value of the **data** whether to the **insured** or any other party even if such **data** cannot be recreated, gathered or assembled

c) any:

- i. unauthorised appropriation of **data**
- ii. unauthorised transmission of **data** to any Third Party
- iii. misrepresentation or use or mis-use of **data**
- iv. operator error in respect of **data**

d) any threat to carry out or perpetrate a hoax in respect of anything described in sub-paragraphs 1. a) - 1.c) above

e) any action taken, or failure to take action, to prevent, control, limit or respond to anything described in sub-paragraphs 1. a) - 1. d) above.

This exclusion applies to all sections and extensions of this policy except those sections or extensions (where available and insured by this policy) noted below:

- | | |
|---------------------------------------|---------------------------------------|
| a) Employers' Liability | g) Directors' and Officers' Liability |
| b) Public Liability | h) Personal Accident |
| c) Medical Malpractice | i) Legal Expenses |
| d) Reputational Risks | j) Terrorism |
| e) Professional Indemnity | k) Cyber |
| f) Trustees' and Directors' Indemnity | l) Equipment Breakdown. |

4. The following cyber exclusion is added to WHAT IS NOT COVERED under each of sections 1 (Public and Products Liability) and 2 (Employers' Liability):

No indemnity will be provided in respect of any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with, any **cyber act** or **cyber incident** including but not limited to any action taken in controlling, preventing, suppressing or remediating any **cyber act** or **cyber incident** regardless of any other cause or event contributing concurrently or in any other sequence thereto.

This exclusion will not apply to legal liability to pay damages and **costs and expenses** resulting from:

- a) statutory liability under the Employers' Liability cover,
- b) liability caused by or arising out of a **cyber act** or a **cyber incident** that results in **bodily injury** to third parties or physical damage to third party material property
- c) liability arising under extension 6 Data Protection of section 1.

Any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with, any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any **data** including any amount pertaining to the value of such **data** is not covered and is not considered as physical loss or damage for the purposes of this exclusion.

Continued....

330 INFECTIOUS DISEASE AND CYBER EXCLUSIONS AND DATA PROTECTION EXTENSION LIMIT

Continued....

5. Amended limit - Data Protection extension (Public and Products Liability)

Under extension 6 Data Protection of section 1, the most **we** will pay is deleted and replaced by:

The most **we** will pay is:

- £1,000,000 for any **claim**, and for all **claims** in any one **period of insurance**, for damages and **costs and expenses** following civil cases against **you** for material and non-material damage
- £100,000 for any **claim**, and for all **claims** in any one **period of insurance**, for defence and prosecution costs awarded against **you** following criminal cases.

6. The following changes are made to WHAT IS NOT COVERED under section 4 (Professional Indemnity):

a) The following cyber exclusion is added:

We do not cover any liability under this section of the policy for, or directly or indirectly arising out of, or in any way connected with:

- any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with, any **cyber act** or **cyber incident** including, but not limited to, any action taken in controlling, preventing, suppressing or remediating any **cyber act** or **cyber incident** regardless of any other cause or event contributing concurrently or in any other sequence thereto
- any loss of use, reduction in functionality, repair, replacement, restoration or reproduction of any **data** including any amount pertaining to the value of such **data**

Notwithstanding the above, no cover otherwise provided under this section for **claims made** arising from any negligent act, negligent error, negligent omission or negligent breach of duty committed in the conduct of **your activities** shall be restricted solely due to the use of a **computer system** or **data**.

b) Exclusion 2. a) is deleted and replaced by:

2. Liability directly or indirectly arising from:

- any **bodily injury** to any person or **damage** to, or destruction of, or loss of, including loss of use of, any property, unless directly caused by any negligent act, negligent error, negligent omission or negligent breach of duty

7. The following cyber exclusion is added to WHAT IS NOT COVERED under section 3 (Trustees' and Directors' Indemnity):

No indemnity will be provided in respect of:

- any loss, damage, liability, claim, cost or expense of whatsoever nature directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with, any **cyber act** or **cyber incident** including but not limited to any action taken in controlling, preventing, suppressing, or remediating any **cyber act** or **cyber incident** regardless of any other cause or event contributing concurrently or in any other sequence thereto
- any loss of use, reduction in functionality, repair, replacement, restoration, or reproduction of any **data** including any amount pertaining to the value of such **data**

However, this exclusion shall not apply to **claims made** which a **trustee or director** becomes legally liable to pay as damages and **costs and expenses** arising from a **wrongful act** involving access to, processing of, use of, or operation of, any **computer system** or **data**.

333 PARISH COUNCIL SCHEME ENDORSEMENT

1) The policy definition of **buildings** is deleted and replaced by:

buildings

1. the buildings at the **premises** used for **your activities**, including:
 - a) landlords fixtures and fittings
 - b) **fixed glass** forming part of the buildings
 - c) piping, ducting, cabling, wiring and associated control gear and accessories on the **premises** and extending to the public mains
 - d) tenants' improvements
 - e) **outbuildings**
 - f) walls, gates, fences, decking, lychgates, monuments, notice boards, nameplates, signs and fixed garden seating
 - g) paths, drives, car parks and other paved or hard-standing areas
 - h) swimming pools
 - i) fixed outdoor adventure and playground equipment
 - j) artificial playing surfaces
 - k) inspection covers and fixed:
 - i. lighting
 - ii. storage tanks
 - iii. plant
 - iv. alarm equipment
 - v. closed circuit television equipmentexternal to the buildings
 - l) the following items fixed to the buildings:
 - i. wind turbines less than 10kw generating capacity
 - ii. solar or photovoltaic panels less than 50kw generating capacity
 - m) aerials and satellite dishes fixed to the buildingsall belonging to **you** or for which **you** are responsible
2. the following property within **your** parish boundaries:
 - a) fixed street furniture including but not limited to bus shelters, playground equipment and its associated hard or artificial surface, outdoor gym equipment, war memorials and waste bins
 - b) multi-use games areasbelonging to **you** for which **you** are responsible and used for **your activities**

The definition of **buildings** does not include:

- a) bridges, dams, land piers, jetties, culverts, excavations and marquees
- b) property or structures in the course of construction, or erection and any materials or supplies in connection with such property or structure (except where insured under the Minor Contract Works extension to the Property Damage section of this policy)

2) The policy definition of **charity** is deleted and replaced by:

charity

- a) a registered or recognised charity or organisation holding charitable status
 - b) a volunteer organisation
 - c) a not-for-profit company
 - d) a company limited by guarantee
 - e) a Charitable Incorporated Organisation (CIO)
 - f) a Community Interest Company (CIC)
 - g) a social enterprise
- the purposes and objectives for which are recognised as charitable in law and are for the public benefit

For the Trustees' and Directors' Indemnity section only this definition is extended to include

- h) a parish, town or community council

Continued...

333 PARISH COUNCIL SCHEME ENDORSEMENT

Continued...

3) The policy definition of **employee** is deleted and replaced by:

employee any person:
a) under a contract of service or apprenticeship with **you**
b) who is hired to, supplied to or borrowed by **you**
c) engaged under a work experience or similar scheme
d) helping as an authorised volunteer
e) who is a **trustee or director of yours**
while under **your** direct control and supervision and working for **you** in connection with **your activities**

For the Employers' Liability, Public and Products Liability and Professional Indemnity sections only, this definition is extended to include any:

f) labour only sub-contractor or anyone employed by them
g) self-employed person
h) parish, town or community councillors
while under **your** direct control and supervision and working for **you** in connection with **your activities**

For the Cyber section only this definition is extended to include any:

i) labour only sub-contractor or anyone employed by them
j) self-employed person
while under **your** direct control and supervision and working for **you** in connection with **your activities**

4) The policy definition of **premises** is deleted and replaced by:

premises that part of the buildings and grounds at each of the addresses shown in the schedule owned or occupied by **you** in connection with **your activities**

The definition of **premises** does not include:

- a) fixed street furniture including but not limited to bus shelters, playground equipment and its associated hard or artificial surface, outdoor gym equipment, war memorials and waste bins
- b) multi-use games areas

5) The policy definition of **trustee or director** is deleted and replaced by:

trustee or director any natural person who was, is or becomes a (an):
a) trustee
b) director
c) officer
d) governor
e) member of a committee of management
f) shadow or de facto director
g) **employee** acting in a managerial or supervisory capacity
of the **charitable body**

For the Trustees' and Directors' Indemnity section only this definition is extended to include parish, town or community councillors

6) The policy definition of **unoccupied** is deleted and replaced by:

unoccupied vacant, untenanted, empty or no longer in active use for a period exceeding 30 consecutive days

The definition of **unoccupied** does not include:

- a) fixed street furniture including but not limited to bus shelters, playground equipment and its associated hard or artificial surface,
- b) outdoor gym equipment, war memorials and waste bins
- multi-use games areas

SPECIAL NOTE (not forming part of this policy wording):

Buildings that are hired or loaned to third parties on an hourly or daily basis for specific functions or activities as part of your activities are not deemed to be unoccupied during the periods between each hiring provided no one period between each hiring exceeds 30 consecutive days.

Continued...

333 PARISH COUNCIL SCHEME ENDORSEMENT

Continued...

7) Under section 14 (Property Damage), in respect of any:

- a) fixed street furniture including but not limited to bus shelters, playground equipment and its associated hard or artificial surface, outdoor gym equipment, war memorials and waste bins
 - b) multi-use games areas
- the extensions of cover are not operative other than:
- Extension 2 Fees
 - Extension 3 Debris Removal
 - Extension 4 Statutory Regulation and Public Authorities.

8) Under section 14 (Property Damage) , the following is added to WHAT IS NOT COVERED:

Damage to contents or stock whilst in, or on, any:

- a) fixed street furniture including but not limited to bus shelters, playground equipment and its associated hard or artificial surface, outdoor gym equipment, war memorials and waste bins
- b) multi-use games areas.

9) Under section 1 (Public and Products Liability), extension 12 PROPERTY OWNERS' LIABILITY is not operative in respect of any:

- a) fixed street furniture including but not limited to bus shelters, playground equipment and its associated hard or artificial surface, outdoor gym equipment, war memorials and waste bins
- b) multi-use games areas.

10) The EXCLUDED ACTIVITIES stated within endorsement 215 ACTIVITIES, shown in the schedule, do not apply to the extent that cover is provided by this endorsement. Section 1 is deemed to cover the following additional activity(ies):

Playground zipwires

- in connection with **your activities**, or
- whilst under the overall control of any **professional supplier** in connection with **your activities**.

11) DEFIBRILLATORS (PROPERTY DAMAGE)

The following extension is added to section 14

WHAT IS COVERED

DEFIBRILLATORS

We will pay for **damage** caused by any operative event under this section to any defibrillator, including its container, covered by this section:

- at the **premises** not contained in the **buildings** when secured to a permanently fixed structure
- away from the **premises** within the **territorial limits** and used in an attempt to save human life.

The most **we** will pay is £5,000 for any **claim**.

If a valid **claim** for any defibrillator, including its container, insured by this extension could also be a valid **claim** under the:

- Property Away from the Premises and Homeworking,
- Property of Employees, Members and Visitors,
- Exhibitions, Outside Catering and Fund-Raising, or
- Property in the Open

extension to this section, then only the extension that provides the widest cover will apply.

WHAT IS NOT COVERED

The exclusions for this section apply to the defibrillators extension other than where expressly varied and the following exclusion is added:

1. **Damage** by theft to such property from any unattended motor vehicle unless:
 - a) hidden from view in a closed glove, storage or luggage compartment or boot, and
 - b) all windows and sunroofs are securely closed and all doors, tailgate and boot are locked.

364 POLICY CHANGES 2025 (CHANGES TO BUSINESS INTERRUPTION EXTENSIONS)

The following changes are made to this policy:

Under section 15 (Business Interruption), some extensions are deleted and replaced:

1. These extensions are deleted and are no longer in effect:
 - 1 FOOD POISONING, DEFECTIVE SANITATION, VERMIN, MURDER OR SUICIDE
 - 2 PREVENTION OF ACCESS - NON-DAMAGE
 - 5 FAILURE OF SUPPLY
 - 6 FAILURE OF TELECOMMUNICATIONS SERVICES
 - 7 UTILITIES
2. The following extensions are added to section 15 (Business Interruption):

WHAT IS COVERED

- 1 FOOD POISONING, DEFECTIVE SANITATION AND VERMIN
The prevention or restriction of access to, or closure of, the **premises** on the order or advice of the police, environmental health or other similar enforcement agency as a direct consequence of:
 - a) any **bodily injury** sustained by any person arising from, or traceable to, food or drink provided at the **premises**
 - b) any accident causing defects in drains or other sanitary arrangements at the **premises**
 - c) any discovery of:
 - rats,
 - mice,
 - squirrels,
 - wasps or hornets nestsat the **premises**
 - d) trespass at the **premises**

provided that any extensions which deem **damage** at other locations to be **damage** at the **premises** shall not apply to this cover.

The most **we** will pay for any **claim** for any one occurrence, discovery or accident is £250,000 or 25%, whichever is less, of the:

- i. Business Interruption sum insured shown in the schedule, or
- ii. limit of **our** liability by the items if the declaration-linked basis applies.

The **indemnity period** in respect of this extension only is re-defined as follows:

the period beginning with the date from which the restrictions on the **premises** are applied (or in the case of cover c) above, with the date of occurrence) and ending not later than 3 months thereafter during which the results of **your activities** are affected because of the occurrence, discovery or accident.

- 2 PREVENTION OF ACCESS – NON-DAMAGE
The prevention of access to the **premises** as a direct consequence of:
 - a) murder, suicide, or rape (including attempted murder, suicide, or rape)
 - b) a road traffic collision
 - c) a gas or water leak.

The most **we** will pay is £10,000 for all **claims** in any one **period of insurance**.

WHAT IS NOT COVERED

1. Costs incurred in the cleaning, repair, replacement, recall or checking of property.
2. Any occurrence, discovery or accident that is not at the **premises**.
3. Trespass at the **premises** by groups or individuals protesting, or acting for, or on behalf of environmental, activist or political groups.

Loss:

- a) where the incident occurred more than 1 mile from the **premises**
- b) where the police, fire and rescue services, or a recognised utility company do not impose a cordon or restriction that prevents access
- c) for any period where access is hindered but not prevented
- d) following a road traffic collision where access is prevented whilst waiting for, or during repairs to the highway
- e) arising from pollution or contamination
- f) arising from closure of less than 4 hours duration
- g) more specifically covered elsewhere in this policy.

Continued...

364 POLICY CHANGES 2025 (CHANGES TO BUSINESS INTERRUPTION EXTENSIONS)

WHAT IS COVERED

3 BOMB SCARE

The prevention of access to the **premises** as a direct consequence of a bomb scare.

The most **we** will pay is £10,000 for all **claims** in any one **period of insurance**.

4 FAILURE OF UTILITY SUPPLY

Failure of the supply of electricity, gas, water or telecommunications to the **premises** caused by **damage** due to an insured event under the Property Damage section of this policy either at **your premises**, or involving the infrastructure or premises of **your** supplier.

The most **we** will pay is £500,000 for all **claims** in any one **period of insurance**.

WHAT IS NOT COVERED

Loss:

- a) where the incident occurred more than 1 mile from the **premises**
- b) where the police or fire and rescue services do not impose a cordon or restriction that prevents access
- c) for any period where access is hindered but not prevented
- d) arising from closure of less than 4 hours duration
- e) more specifically covered elsewhere by this policy.

Any:

- a) deliberate act of the supplier in withholding or restricting supply
- b) restriction caused by strikes or labour disputes
- c) restriction of use of less than 4 hours duration
- d) restrictions of use lasting more than seven days
- e) loss originating outside the **territorial limits**
- f) loss caused by drought
- g) loss caused by atmospheric or weather conditions unless failure is due to **damage** caused by such conditions
- h) failure of telecommunication services received via satellite
- i) loss resulting from **damage** to overhead cables except for **damage** to overhead cables within 1 mile of the **premises**.

49 DAY ONE - NON-ADJUSTABLE (PROPERTY DAMAGE)

The following policy definition is added:

declared value the cost of **reinstatement** of the **buildings** insured at the level of costs applying at the inception of the **period of insurance** (ignoring inflationary factors that may operate subsequently) plus an allowance for:

- the additional costs of **reinstatement**
- professional fees
- debris removal costs

as insured under the Fees extension to the Property Damage section of this policy

You have stated to **us** in writing the **declared value** of the **buildings**, as shown on the schedule, and the premium under section 14 has been calculated accordingly.

At the inception of each **period of insurance**, **you** must notify **us** of the **declared value** of the **buildings** insured.

In the absence of such declaration, **we** will index-link the last amount declared by **you** and the resulting amount shall be taken as the **declared value** for the ensuing **period of insurance**.

In respect of the buildings items shown in the schedule, the underinsurance provisions in the Claims settlement for Property Damage are accordingly deleted and replaced by the following:

UNDERINSURANCE

- when **reinstatement** applies:
if at the time of the **damage**, the **declared value** (by the item in the schedule covering the **buildings** affected) is less than the cost of **reinstatement** (of all the **buildings** to which that **declared value** relates) at the inception of the **period of insurance**, then the amount **we** will pay will be reduced in the same proportion that the said **declared value** bears to the said cost of **reinstatement**.
- when **reinstatement** does not apply:
if at the time of the **damage**, the **declared value** (by the item in the schedule covering the **buildings** affected) is less than the total cost of rebuilding (all the **buildings** to which that **declared value** relates) at the inception of the **period of insurance** to a condition that is equivalent to, or substantially the same as, but not better or more extensive than its condition immediately prior to the **damage**, then the amount **we** will pay will be reduced in the same proportion that the said **declared value** bears to the said total cost of rebuilding.

313 OTHER AREAS OF LAND (PROPERTY OWNERS' LIABILITY)

Extension 12 of section 1 (Public and Products Liability) is deleted and replaced by:

WHAT IS COVERED

12 PROPERTY OWNERS' LIABILITY

We will pay all amounts which **you** become legally liable to pay as damages for accidental **bodily injury** to any person or **damage** to material property:

a) occurring during the **period of insurance** and arising from:

i. **your** ownership of:

- the **buildings**
- the land on which the **buildings** that **you** own stand
- any grounds adjacent to, belonging to and used in connection with the **buildings** that **you** own
- or where **you** are responsible for, other areas of land within the **territorial limits**, used in connection with **your activities** and accepted by **us** in writing

ii. **your** inspection, security, repair and maintenance of:

- the **buildings** that **you** own, its land and adjacent grounds
- other areas of land within the **territorial limits** where cover is provided by paragraph a) i.

b) arising under Section 3 of the Defective Premises Act 1972 or Section 5 of the Defective Premises (Northern Ireland) Order 1975, or any subsequent legislation that specifically replaces these provisions in connection with any premises disposed of by **you** which were occupied by **you** for **your activities**.

WHAT IS NOT COVERED

1. Liability arising directly or indirectly from:
 - a) **damage** to material property belonging to **you** or held in trust by **you** or in **your** custody or control
 - b) occupation of the premises
 - c) accidental **bodily injury** to any **employee**.
2. Liability directly or indirectly caused by, resulting from or in connection with an **act of terrorism** arising at, or in connection with, any **buildings**:
 - a) of 40 storeys or more
 - b) used as sports stadia, exhibitions, theatres, music venues or any events where attendance may exceed 2,500 persons at any one time.
3. Liability for:
 - a) costs of remedying any **damage** or defect in premises disposed of by **you**
 - b) fines, penalties or punitive, exemplary, aggravated or multiplied damages
 - c) liquidated damages
 - d) which **you** are entitled to indemnity from any other policy or source.

340 TERRITORIAL EXCLUSION (PROPERTY) - GENERAL EXCLUSIONS

The following general exclusion is added to this policy.

(Applicable to the whole policy unless **we** say otherwise)

This policy does not cover:

TERRITORIAL EXCLUSION (PROPERTY)

The following definition is added to this policy:

- excluded territory**
- a) Belarus (Republic of Belarus), and
 - b) Russian Federation, and
 - c) Ukraine (including the Crimean Peninsula and the Donetsk and Luhansk regions)

any loss, **damage**, liability, cost or expense of whatsoever nature, directly or indirectly arising from, or in respect of, any:

- a) identity domiciled, resident, located, incorporated, registered or established in an **excluded territory**, or
- b) property or asset located in an **excluded territory**, or
- c) individual that is resident in or located in an **excluded territory**, or
- d) **claim**, action, suit or enforcement proceeding brought or maintained in an **excluded territory**, or
- e) payment in an **excluded territory**.

This exclusion will not apply to any coverage or benefit required to be provided by **us** by law or regulation applicable to **us**, however, the terms of any sanctions clause will prevail.

This exclusion applies to all cover sections of this policy except those covers (where available and insured by this policy) shown below:

- | | |
|--|---------------------------------------|
| a) Employers' Liability | f) Trustees' and Directors' Indemnity |
| b) Public Liability | g) Directors and Officers Liability |
| c) Medical Malpractice | h) Personal Accident |
| d) Reputational Risks or PR Crisis Communication | i) Legal Expenses |
| e) Professional Indemnity | j) Cyber. |

Ansvar Insurance, 4th Floor, The Office, 1 Market Square, Circus Street, Brighton, BN2 9AS
Phone: **0345 60 20 999** Email: **ansvar.insurance@ansvar.co.uk** Website: **ansvar.co.uk**

Quote number: **ACY 7225077**

Effective from: **01/09/2026**

Client ('you/your'): **Eltisley Parish Council**

THE CONTRACT OF INSURANCE

- This Statement of Facts must be read in conjunction with the schedule and forms part of your contract of insurance with Ansvar Insurance (we/us/our).
- If the premium is to be paid by instalments, our application form must be fully completed and received by us within 14 days of cover being inception/renewed, otherwise payment by instalments will not be accepted by us.
- You must make sure that the information provided to us for this policy is, and will continue to be, accurate and not misleading and is a fair presentation of the risks we are accepting. In respect of the policy renewal, this includes any changes occurring during the last period of insurance. If any of the information you provide is not accurate or is misleading then we may reduce the amount we pay for any claim, or in some cases, make no payment at all, cancel your policy and retain the premium. You should keep a record (including copies of letters) of any information you give to your insurance advisor or us when renewing your policy.
- You must carefully check all policy documentation and certificates. If there are any inaccuracies then you must tell your insurance advisor or us immediately.
- Any policy issued will be governed by the law of England unless your legally registered address is located in Scotland in which case the law of Scotland will apply. If there is any dispute as to which law applies it shall be English law.
- We will communicate with you in English at all times.
- Your insurance advisor will be regarded as your agent acting on your behalf, and not on behalf of us, in respect of any information that has been provided by them.
- Our policy cover is underwritten by Ecclesiastical Insurance Office plc. The Legal Expenses cover is dealt with by ARAG Legal Expenses Insurance Company Limited.

Date of issue: **01/09/2026**

Quote number: **ACY 7225077**

Effective from: **01/09/2026**

Client ('you/your'): **Eltisley Parish Council**

Please check that the following details we have for you are correct.

If any information is missing or incorrect then please advise your insurance advisor or us and we will issue a revised statement of facts and if applicable update any terms.

ORGANISATION DETAILS

- 1) Your:
 - a) organisation is a **Not-for-profit company/organisation**
 - b) Charity registration number is
- 2) Year your organisation was established: **1894**
- 3) You have declared to us your organisation's:
 - a) income as **£35,000**
 - b) wage roll as **£8,700**
 - c) volunteers as **7**
- 4) You confirm that you do not have any assets, employees or representation outside of England, Wales, Scotland, Northern Ireland, the Channel Islands and the Isle of Man requiring cover under this policy.
- 5) You confirm that you comply with all statutory regulations, including those related to health and safety, product safety and environmental issues.
- 6) You confirm that there has been no change in your activities or legal structure in the last twelve months or have any planned changes in the next twelve months.
- 7) You confirm that you or any director, partner, trustee or committee member, either as private individuals or in connection with any business or organisation, have not been:
 - a) convicted of a criminal offence (any convictions spent under the Rehabilitation of Offenders Act 1974 can be ignored), other than motoring offences
 - b) the subject of any unsatisfied County Court Judgement, Sheriff Court Decree, bankruptcy, insolvency or voluntary agreement, or been disqualified from holding a company directorship
 - c) the subject of a prosecution, or notice of intended prosecution, under any health and safety at work, consumer protection or environmental legislation or investigation in the last three years by the Charity Commission, Revenue & Customs or any other regulatory body
 - d) the subject of any adverse publicity in the last five years, or anticipate being the subject of any adverse publicity in the next twelve months.
- 8) You confirm that you:
 - a) have not had any insurance contract cancelled or declared void, or renewal refused, or any special conditions imposed, due to:
 - i) breach of a policy condition
 - ii) non-disclosure or misrepresentation of a material fact
 - iii) claims or losses
 - iv) non-compliance with risk improvement requirements
 - b) are not aware of any circumstances that might give rise to a claim
 - c) are not aware of any incidents that may give rise to threatened actions or lawsuits in respect of any of your publications, statements or broadcasts
 - d) have not had any claim(s) or loss(es) or incurred any liability, for any of the risks to be insured, within the last five years other than those stated under 'CLAIMS DETAILS'.
- 9) You confirm that you, or any of your trustees, directors, partners or management committee, have not been designated or specified under:
 - a) the Sanctions and Anti-Money Laundering Act 2018, or
 - b) any similar sanctions list provided by the United Nations, European Union or the United States of America.
- 10) Your previous insurance details:
 - a) Insurer: **Hiscox**
 - b) Policy number:
 - c) Expiry date: **30/09/26**

Quote number: **ACY 7225077**

Effective from: **01/09/2026**

Client ('you/your'): **Eltisley Parish Council**

COVER DETAILS

- 11) You confirm that each of the premises to be insured, the buildings and outbuildings are of 'standard construction'. By 'standard construction' we mean:
- a) walls built of brick, stone or concrete, and
 - b) roofed with slates, tiles, profiled metal (not lead, copper, aluminium or corrugated iron) or concrete including
 - c) flat felt roof area(s) not exceeding 20% of the total roof area.
- Any non-standard construction for buildings will be noted as 'Non-standard' under the relevant 'Risk Location' and any further details will be shown under 'DETAILS OF ANY AMENDMENTS TO THE ABOVE STATEMENT OF FACTS DECLARED TO US'.

The following statements numbered 12 to 20 inclusive are only applicable if the appropriate section of cover is shown as operative on your schedule

- 12) For property cover, including contents, you confirm that the buildings and outbuildings at each premises to be insured are:
- a) kept in a good state of repair and are not undergoing alterations, renovations or repair beyond that of normal upkeep and maintenance work
 - b) occupied and used in accordance with your charitable activities and there are not any unoccupied, in whole or part, buildings
 - c) not in an area where flooding has occurred
 - d) not sited on a flood plain or within 400 metres of any body of water e.g. river, lake, stream or other watercourse
 - e) not located on sites that have any unusual features e.g. a bridge, railway line, river, lake, mine, quarry, gravel pit, well or cliff
 - f) not powered by, or contain any, renewable energy generating machinery or plant other than:
 - i) wind turbines less than 10kw generating capacity
 - ii) solar or photovoltaic panels less than 50kw generating capacity.
- 13) For subsidence cover, you confirm that each of the premises to be insured:
- a) are free from any signs (e.g. cracking) of:
 - i) subsidence (downward movement of the ground beneath the buildings other than by settlement)
 - ii) heave (upward movement of the ground beneath the buildings as a result of the soil expanding)
 - iii) landslip (downward movement of sloping ground)
 - iv) settlement (downward movement as a result of the soil being compressed by the weight of the buildings within 10 years of construction)
 - b) has not had underpinning or remedial action of any type in connection with subsidence, heave, landslip or coastal or river erosion.
- 14) For contents cover you confirm that you meet our minimum standard of physical security or any additional specific protections agreed, at each premises to be insured, and that you will maintain those protections at all times in efficient working order, and keep them in effective operation.
- 15) For liability cover, you confirm that:
- a) all your charitable and recreational activities (including fund-raising events) have been disclosed to us and specified in the policy wording and schedule or by endorsement or otherwise agreed by us in writing
 - b) those treatments or professional services you require cover for have been disclosed to us and specified in the schedule
 - c) you always ensure that established codes of practice and safety are complied with for such activities or work
 - d) none of your activities involve any work on ships, offshore installations or at oil or gas refineries, chemical works or airports
 - e) any professional supplier working for you must have in force their own liability insurance which provides cover for their activities
 - f) any manual work undertaken away from your premises or any work abroad (other than clerical work while on a temporary visit abroad) has been disclosed to us and specified in the policy and/or by endorsement or otherwise agreed by us in writing.
- 16) Where you or any of your employees, volunteers or professional suppliers work unsupervised with children or vulnerable adults, or have unsupervised access to children or vulnerable adults, you confirm that you have:
- a) no allegations of abuse made against you or any of your employees, volunteers or professional suppliers whilst working for you or acting on your behalf, and
 - b) prepared and implemented a written safeguarding policy that is regularly reviewed, and
 - c) appointed someone to advise you on safeguarding matters and deal with allegations or concerns, and
 - d) implemented safe recruitment procedures for your personnel (including any necessary Disclosure and Barring Service, Disclosure Scotland or AccessNI checks where appropriate), and
 - e) provided safeguarding training with regular refresher or procedure updates based upon current "best practice" for all of your employees, volunteers and professional suppliers, and
 - f) arrangements in place for the reporting of concerns and allegations, and
 - g) retained securely or will retain securely:
 - i) a copy of your safeguarding policy, including any revisions to it and records of any training delivered to your employees, volunteers or service providers, and
 - ii) copies of any employment and engagement applications, references, identity verifications, Disclosure and Barring Service, Disclosure Scotland or AccessNI checks, and
 - iii) records of any abuse allegations or incidents, including notifications to the appropriate authorities.

Quote number: **ACY 7225077**

Effective from: **01/09/2026**

Client ('you/your'): **Eltisley Parish Council**

- 17) For products liability cover, you confirm that:
- a) you have not or do not sell or supply
 - i) products incorporated into any aircraft, spacecraft, watercraft or mechanically propelled vehicles
 - ii) products incorporated into any gas, chemical, petrochemical or power generation plant
 - iii) medical, surgical, dental, pharmaceutical or therapeutic products
 - iv) or export products to the United States of America or Canada.
 - b) any manufacture, processing, servicing, repairing, testing or assembly of components or complete articles have been disclosed to us and specified in the policy and/or by endorsement or otherwise agreed by us in writing
 - c) records of all products supplied (including their instructions for use and warnings) and details of the quality control system used are retained by you.
- 18) For loss of licence cover (premises licence with a designated premises supervisor or a Club Qualifying Certificate), you confirm that there has not been any review of the premises licence resulting from a police closure order or representation by any interested party.
- 19) For trustees' and directors' indemnity cover, you confirm that:
- a) your governing documents do not prohibit the purchase of trustees' and directors' indemnity insurance
 - b) your most recent annual financial report and accounts were independently examined or audited, where required by any regulatory body governing your organisation, and were not qualified in any way
 - c) your most recent annual accounts had a positive net worth (that is total assets exceed total liabilities)
 - d) you are able to pay the organisation's debts as they fall due
- 20) For cyber cover, you confirm that:
- a) you have an email and internet usage policy to manage email use and prevent access to inappropriate or potentially damaging website that employees are expected to follow, and
 - b) when recruiting new employees you undertake background checks including credit checks and DBS checks, where required, before employment is offered, and
 - c) if making payments online or transferring money you have documented procedures in place to ensure that payment requests are genuine and verified before making payments, and
 - d) data backups are performed at least every seven days. If a service provider processes or stores data for you, make sure that the terms of the contract between you and the service provider allow data to be backed up in line with this condition, and
 - e) the physical data storage and service providers that you use are based in the United Kingdom, Channel Islands or Isle of Man, and
 - f) the cloud-based data storage or cloud-based services providers that you use are one or more of the following providers only: Apple, Microsoft Azure, Amazon Web Services, Salesforce, Google, Cisco or Oracle, and
 - g) there is a firewall in place which controls access to your computer system, and
 - h) your computer system is protected with:
 - i) up-to-date anti-virus software, which is paid for, or
 - ii) original equipment manufacturers anti-virus software and is updated at least every seven days, and
 - i) any handling or processing of any special category data, as defined under current data protection legislation, has been disclosed to us and agreed by us in writing.

DETAILS OF ANY AMENDMENTS TO THE ABOVE STATEMENT OF FACTS DECLARED TO US

None

CLAIMS DETAILS

None

LOCATION DETAILS

Risk Location: **Municipal Infrastructure Eltisley Parish St. Neots PE19 6TR**

Construction: Walls: **Standard**

Roof: **Standard**

Floors: **Concrete**

Date built: **Not advised**

Listed status: **Not listed**

Fire protection: **No fire protection or suppression**

Sprinkler system: **No sprinkler system**

Intruder alarm type: **No intruder protection**

Quote number: **ACY 7225077**

Effective from: **01/09/2026**

Client ('you/your'): **Eltisley Parish Council**

Risk Management Self Assessment
Detailed below is your response to the questionnaire.

Fire prevention	Not advised
------------------------	-------------

- You:
- have documented Fire Risk Assessments which will be reviewed and updated at least once a year, and
 - will complete a fire inspection tour of the premises at least once a year and additional inspections as needed to ensure safety standards are maintained

Housekeeping and maintenance	Not advised
-------------------------------------	-------------

- You have:
- a written and recorded maintenance plan for the building that includes regular inspections of flat roofs, gutters, downpipes, drains and the general fabric of the building at least once a year, and
 - a log for any defects found and any repair work is completed as soon as possible, and
 - any external storage of waste within 10m of the buildings in locked and lidded metal bins

Electrical, gas and heating installations	Not advised
--	-------------

- You have:
- fixed electrical inspections undertaken and certificated by NICEIC/ECA/NAPIT(full Scope) contractors every 5 years (or as otherwise recommended in the last inspection), and
 - Portable (electrical) Appliance Testing (PAT) undertaken at least once a year, and
 - any gas appliances maintained and inspected by a GasSafe registered contractor at least once a year

Employee and volunteer training	Not advised
--	-------------

- You have a training plan for new and existing employees or volunteers, that:
- is written and recorded, and
 - includes induction, task specific and refresher training, and
 - formally identifies the training needs for all employees and volunteers including any agency workers, and
 - is in an appropriate format, and
 - ensures that all trainees are assessed to confirm they have understood the training received and acquired the level of competency necessary, and
 - is appropriate to the activities they carry out and undertaken before each activity begins

Health and safety policy	No
---------------------------------	----

- Your health and safety policy:
- is complete, and
 - sets out the specific responsibilities of those required to implement them, and
 - identifies specific arrangements for the managing of particular health and safety hazards, and
 - is communicated and accessible to employees, volunteers and others who may need it, and
 - is reviewed at least once a year

Risk assessment(s)	Yes
---------------------------	-----

- As part of your health and safety policy, your risk assessment(s) for your business:
- is complete as required by statute, and
 - has been developed with those with practical knowledge of the working practices, and
 - identifies the current precautions in place and any others that might be required to comply with statutory requirements and official guidance, and
 - considers all those who may come into harm i.e. full, part-time, night or lone workers, contractors, vulnerable or young people and the disabled



BENEFACT GROUP

As CEO of the Benefact Group, I wanted to thank you for considering Ansvar and to highlight the difference we could make by working together.

You may know that Ansvar is part of the Benefact Group, which is not only owned by a charity but gives back all of its available profits to charity too.

In the last decade, we have been able to give a staggering £200 million across more than 10,000 not-for-profit organisations.

We really understand the sector and the support it needs to thrive, and if you choose to insure with Ansvar, the cover and service you'll receive will create a win:win scenario where we can provide a fantastic claims experience should you need us; with the knowledge that by purchasing the product, you are also supporting good causes.

We would be delighted and proud to be trusted with your business, particularly in the knowledge that by working together, we would be contributing to changing the lives of so many.

Thank you again.

Yours,

Mark Hews
Group Chief Executive Officer



**Working
with us**

helps protect what
matters most to you

and because we give all our
available profits to charity

it makes someone else's
life a little brighter too.

Benefact Group, 24 Monument Street, London EC3R 8AJ

benefactgroup.com

Benefact Group plc Reg. No. 01718196. Registered in England at Benefact House, 2000 Pioneer Avenue
Gloucester Business Park, Brockworth, Gloucester, GL3 4AW, United Kingdom.

Eltisley Parish Council

Biodiversity Policy and Action Plan

Policy Statement

Eltisley Parish Council is committed to promoting biodiversity in all of its activities and recognises its responsibility to encourage and protect the natural environment.

Background

Under the Natural Environment and Rural Communities Act 2006 S40, there is a duty on public authorities in England, including Parish Councils, to have regard to conserving biodiversity as part of their policy or decision making. This was further strengthened by the Environment Act 2021 S102(3), so public authorities must now consider what they can do to conserve and enhance biodiversity in England. This means a public authority must:

- Consider what they can do to conserve and enhance biodiversity.
- Agree policies and specific objectives based on their considerations.
- Act to deliver policies and achieve objectives.

Biodiversity refers to the variety of life on earth¹. Biodiversity is everywhere: in gardens, fields, hedgerows, mountains, rivers, and the sea.

The Local Area

Eltisley Parish Council is a rural village, with a range and number of natural areas, including hedges, ditches, farmland, trees and ponds.

Parish Council responsibilities

The Parish Council owns the following land and buildings:

- The Green
- Pocket Park, Caxton End
- Ponds at Caxton End and Potton End

What the Parish Council will do

- Consider the impact of biodiversity in the decisions made through the Parish Council, including when commenting on planning applications.

¹ As defined in 'Biodiversity 202: a strategy of England's wildlife and ecosystems' by DEFRA
Biodiversity Policy – Adopted September 2024

- Look to reduce the use of pesticides and herbicides used on Parish Council owned land whilst considering alternative methods of controlling unwanted weeds and maintaining football pitches.
- Review how it manages land at Pocket Park, Caxton End which may include but is not limited to:
 - Leaving standing and fallen dead wood as a habitat for invertebrates where appropriate.
 - Leaving leaf litter and dead vegetation wherever possible as a habitat for invertebrates.
 - Removing invasive and non-invasive species that are detrimental to native flora or fauna as appropriate.
 - Maintain an accessible footpath by using wood chippings where possible.
- Look to place additional bird boxes where appropriate in Parish Council owned trees and maintain those already in situ.
- Look to promote biodiversity via the Parish Facebook page and the Six Villages newsletter.
- Have an action plan which it will review annually.

Adopted at meeting of Eltisley Parish Council held on 10th September 2024.

Last reviewed ~~9th September 2025~~ **8th September 2026**

Signed.....

Mrs A Jackson

Parish Clerk

Eltisley Parish Council Biodiversity Action Plan

SITE/OBJECTIVE	ACTION	OUTCOME	TARGET (YEARS)	REPORTING/ PUBLICITY
Whole Council Area	Raise local awareness of biodiversity	Gain local support for action	Ongoing	Newsletter, social media, website
Pocket Park	To continue to leave the area to develop as a natural open space with hibernacula plus planting hedgerows etc	Increased diversity of habitats and food sources Provide shelter for all types of wildlife	Ongoing	Newsletter, social media, website
Ponds at Manor Farm and Potton End	Maintain natural pond so that it populates naturally. Continue to work with local volunteers and residents	A water source for a variety of wildlife Increased diversity of habitats and food sources Encouraging insects particularly butterflies and bees	Ongoing	Newsletter, social media, website
		Raise awareness in community of biodiversity	Ongoing	
Common other open spaces	Encourage residents to remove litter and pick up after their dogs (provide dog bag stations where appropriate). Continue with regular tree surveys and maintenance work of hedges and land	Protecting habitats Protecting habitats	Ongoing	Newsletter, social media, website

Full Council 8th September 2026 Item 54.1

Email received from Atlas Tower Group 2/9/26

Hi Alison,

No updates, I have tried Croxton Park a number of times and got nowhere. I am speaking to one of the MNOs next week and hope to raise a number of locations we are looking at.

Yes, the solicitor payment was processed at my end – I've just chased accounts and it has been paid today.

Sorry I can't be more positive.

Full Council 8th September 2026 Item 55.1 Local Plan consultaiton

Dear all,

Please see the below news release regarding the launch of the final consultation on the Proposed Submission Greater Cambridge Local Plan consultation. The consultation is the last opportunity for communities to comment on the Plan before it is submitted to Government and examined by an independent Planning Inspector.

Overview

- The eight-week consultation on the Proposed Greater Cambridge Local Plan opens today (Monday 3 August 2026) and runs until **5pm on Friday 25 September 2026**.
- Unlike earlier consultations, this final stage is more narrowly focused on whether the Plan is "sound" and meets national planning requirements. Responses will therefore need to focus on whether the Plan is justified by the evidence, effective in achieving its objectives, deliverable and consistent with national planning policy.

How to Take Part

- Visit our website: www.greatercambridgeplanning.org/local-plan
- Paper copies of the Local Plan are available at the councils' offices in Cambridge and Cambourne and at Cambridge Central and Cambourne libraries.
- A programme of in-person and online events will run during the consultation, starting with an online webinar on Tuesday (4 August) at 5:30pm which [you can register to attend now](#).

Action for Councillors

- Please help raise awareness of the consultation in your communities.
- Encourage residents, businesses, and local groups to take part and share their views.

Full Council 8th September 2026 Item 55.2

Dear Sir / Madam,

Cambridgeshire and Peterborough Minerals and Waste Local Plan Review - Scoping Consultation & Call for Sites – Have Your Say

Cambridgeshire County Council and Peterborough City Council are working jointly to prepare a new Minerals and Waste Local Plan for Cambridgeshire and Peterborough to replace the current Plan which was adopted in July 2021 and would like to hear your views on what a new Minerals and Waste Plan should contain and how we should engage you as we prepare the Plan.

The current Minerals and Waste Local Plan was adopted by the Councils in July 2021, and it sits alongside the Local Plans prepared by the city and district councils in Cambridgeshire and Peterborough. Together, the policies in these plans, and other supporting documents such as masterplans and design guides, are used by the relevant planning authorities to make planning decisions, guiding where future developments should be located.

A Scoping Consultation document and Draft Engagement Strategy have been published on our website, and we would welcome your comments during the consultation period below.

A Call for Sites is being run alongside the Scoping Consultation, and operators and developers are encouraged to submit potential future minerals and waste sites for consideration for inclusion within the new Plan. Comments are also invited on the Proposed Site Assessment & Selection Methodology and the Cross Border Issues Paper.

The public consultation runs from Monday 3 August 2026 to Monday 12 October 2026.

To view the consultation documents and make your comments, please see our website at: www.cambridgeshire.gov.uk/mwlp-review

Yours faithfully,

County Planning, Minerals and Waste Team
Cambridgeshire County Council

Planning Policy Team
Peterborough City Council

Cambridgeshire Rights of Way Improvement Plan (ROWIP) Stakeholder Engagement Survey

Overview

Background

Cambridgeshire County Council is your local highway authority, and is responsible for managing over 3,200km of public rights of way. A public right of way is a legally protected route across land that the general public have a right to freely use. There are four classes of public right of way:

- Public Footpaths (open to use by people on foot or using mobility aids)
- Bridleways (open to use by people on foot, those using mobility aids, cyclists and horse riders)
- Byways Open to All Traffic (open to use by all types of user, including motor vehicles, but are generally unsurfaced)
- Restricted Byways (open to use by people on foot, those using mobility aids, cyclists, horse riders and horse-drawn vehicles)

You can view a map of public rights of way in the County using our My Cambridgeshire portal, [here](https://www.cambridgeshire.gov.uk/residents/libraries-leisure-culture/countryside-access/rights-of-way) <<https://www.cambridgeshire.gov.uk/residents/libraries-leisure-culture/countryside-access/rights-of-way>>

The **Rights of Way Improvement Plan (ROWIP)** is a statutory document that every local highway authority has to produce. It sets out how the authority will manage and enhance its public rights of way and countryside access. The ROWIP must also consider cycle tracks in accordance with the Countryside and Rights of Way Act 2000.

Every ten years a local highway authority is required to review its ROWIP to assess:

- the extent to which the local network meets the present and future needs of the public;
- the opportunities the network presents for exercise and outdoor recreation;
- the accessibility of the network to people with mobility or sensory impairments.

This questionnaire is to help Cambridgeshire County Council understand the concerns and priorities of key stakeholders in our local public rights of way network, to support us in undertaking the above assessment.

This will allow us to develop an updated ROWIP that identifies the needs of our communities in relation to public access, so we can plan and publish our intended actions to meet those needs over the next ten years.

There will be a full public consultation further on in the process, during which the general public will have the chance to comment on a drafted Plan.

Completing the survey

Wherever possible, please answer the questions on behalf of the organisation that you are representing. When answering on behalf of an organisation, such as a parish council or a charity, please take care to ensure only one response is provided.

The survey is divided into sections and if you feel a section is not relevant to you/your organisation, you can move to the next section.

Whilst you are not required to answer every question, please answer as many as you can to enable us to gather a wide range of input. This will help our understanding of key issues to be as broad as possible.

If you have any questions about completing this form, or if you require a printed version, you can email rowip2026@cambridgeshire.gov.uk

The deadline for completing the survey is Sunday 11th October 2026.

Data protection notice

You do not have to give us any personal information. We will not publish any personal details you do give us, but may publish your response, and include it in public reports, with personal details removed. Personal data will be held securely, in accordance with data protection legislation. We will only store it for 12 months after the results have been analysed and the report is published.

We may share your responses with our consultants, AtkinsRéalis, our partners in this work. Personal information such as your name or email address will not be shared.

For more information on how we collect and protect your data, please visit: [Privacy statement | Cambridgeshire County Council](https://www.cambridgeshire.gov.uk/council/data-protection-and-foi/information-and-data-sharing/privacy-statement)
<<https://www.cambridgeshire.gov.uk/council/data-protection-and-foi/information-and-data-sharing/privacy-statement>>

Why your views matter

By taking part you will help to shape the future of public rights of way and countryside access in Cambridgeshire for the coming years. We are grateful for your input into this process.

General

1 What organisation are you representing?

2 Please provide your name

3 Please provide a contact email address

4 What category does your organisation represent?

(Required)

Please select only one item

- ☐ Government Body
- ☐ Local Authority
- ☐ Parish Council
- ☐ User Group
- ☐ Charitable Group
- ☐ Landowners / Land Managers
- ☐ Other

5 What level of geographic area is your organisation chiefly concerned with?

Please select only one item

- ☐ National
- ☐ Regional
- ☐ Cambridgeshire
- ☐ A single district
- ☐ A single parish
- ☐ Other / Multiple areas

6 In what way are the County's public rights of way currently used by the organisation, community or customers you represent?

Select all those that apply.

(Required)

Please select all that apply

- ☐ Walking
- ☐ Wheeling (e.g. wheelchairs, mobility scooters etc.)
- ☐ Cycling
- ☐ Horse riding
- ☐ Carriage driving
- ☐ Off road motorcycling
- ☐ Off road vehicles (e.g. 4x4s)
- ☐ Land management / Agricultural access
- ☐ Other
- ☐ Don't know / Not applicable

7 For what purpose are the existing rights of way primarily used by the organisation, community or customers you represent?

Please select only one item

- ☐ Recreational journeys (e.g. dog walking, rambling, cycling for pleasure, horse riding etc.)
- ☐ Journeys to access schools, work, shops, community services etc.
- ☐ Relatively equal use of the above
- ☐ Don't know / Not applicable

Public Rights of Way Network and Awareness

In this section we are asking about the general quality and awareness of Cambridgeshire's public rights of way.

8 How would you rate the Cambridgeshire public rights of way network for the following types of use?

	Very good	Good	Fair	Poor	Very poor	Don't know / Not applicable
Users of wheelchairs, mobility vehicles or other mobility aids <i>Please select only one item</i>	☐	☐	☐	☐	☐	☐
Accessing schools, work, shops and community services <i>Please select only one item</i>	☐	☐	☐	☐	☐	☐
Walking, including dog walking <i>Please select only one item</i>	☐	☐	☐	☐	☐	☐
Running <i>Please select only one item</i>	☐	☐	☐	☐	☐	☐
Cycling <i>Please select only one item</i>	☐	☐	☐	☐	☐	☐
Horse riders <i>Please select only one item</i>	☐	☐	☐	☐	☐	☐
Carriage drivers <i>Please select only one item</i>	☐	☐	☐	☐	☐	☐
Off-road motorcyclists <i>Please select only one item</i>	☐	☐	☐	☐	☐	☐
Off-road vehicles (4x4s etc.) <i>Please select only one item</i>	☐	☐	☐	☐	☐	☐

9 Overall, how would you rate the changes you have seen on Cambridgeshire's public rights of way over the last 10 years?

Please select only one item

- ☐ Significant improvements
- ☐ Moderate improvements
- ☐ No change
- ☐ Moderately worse
- ☐ Significantly worse
- ☐ Don't know

10 Is the current provision of signposting and wayfinding markers adequate to use public rights of way without a map?

Please select only one item

- ☐ Yes
- ☐ No
- ☐ Don't Know

11 How aware do you feel local people are of the public rights of way in Cambridgeshire?

Please select only one item

- ☐ Very aware
- ☐ Aware
- ☐ Not aware
- ☐ Don't know

12 How aware do you feel visitors to Cambridgeshire are of the public rights of way in the county?

Please select only one item

- ☐ Very aware
- ☐ Aware
- ☐ Not aware
- ☐ Don't know

Service

This section asks about the service directly provided by Cambridgeshire County Council for the resolution of public rights of way issues and how information is shared.

13 Please rate the ease with which the public can report problems with public rights of way:

Please select only one item

- ☐ Very easy
☐ Easy
☐ Fair
☐ Poor
☐ Very poor
☐ Don't know / Have not tried to report a problem

14 On average, how would you rate the resolution of public rights of way problems that you have reported to CCC?

Good

Poor

Don't Know / Not
Applicable

Timeliness of response

Please select only one item

Quality of the response or the works carried out

Please select only one item

15 How useful is the public rights of way information on the Cambridgeshire County Council website?

[Cambridgeshire County Council website front page](http://www.cambridgeshire.gov.uk/) <http://www.cambridgeshire.gov.uk/>

Please select only one item

- ☐ Very good
- ☐ Good
- ☐ Fair
- ☐ Poor
- ☐ Very poor
- ☐ Don't know / Have not tried to access information

16 If you answered fair, poor or very poor, can you please explain why.

Accessibility

Please consider the experiences of different users, including disabled people, older people, families with young children, people using wheelchairs, mobility scooters or pushchairs, people with sensory impairments, and those who may face other barriers to accessing the countryside.

17 What issues do you or your organisation's users experience with the accessibility, current condition, or maintenance of rights of way?

18 What should be the priorities for improving access to rights of way for everyone?

Please consider both physical improvements (such as surfaces, gates, steps, ramps and signage) and wider accessibility, including information, wayfinding, safety and inclusive design.

- 19** Have you or your organisation any information or suggestions that can help the Council to understand the need to provide better opportunities for those who face challenges to access the countryside.

This could include barriers experienced by disabled people (including those with visual impairments), older people, families with young children, or others who may face challenges accessing the countryside.

Development and Public Rights of Way

Cambridgeshire is experiencing widespread development which affects public rights of way and public access land. These questions are to understand views on the impacts of these.

- 20** In what ways do you consider the impacts of development have led to negative outcomes for the public rights of way network?

- 21** In what ways do you consider the impacts of development have led to positive outcomes the public rights of way network?

- 22** What do you consider Cambridgeshire County Council could do reduce the harms, or maximise the benefits, for public rights of way that may arise as a result of development?

Environment and Wellbeing

Public rights of way and access to land can provide both challenges and positive benefits for wellbeing and environmental biodiversity. These questions are to understand organisations' views on this.

23 Please rate the adequacy of access to green spaces and the natural environment in Cambridgeshire.

Please select only one item

- ☐ Very good
- ☐ Good
- ☐ Fair
- ☐ Poor
- ☐ Very poor
- ☐ Don't know

24 How could maintenance practices on public rights of way (e.g. mowing regimes, vegetation clearance etc.) be improved to support biodiversity?

25 Do you have any ideas on how wildlife habitats could be enhanced along public rights of way corridors?

Path Status and Surface

Path status designates which classes of users can use specific public rights of way.

Path surfaces can be natural, semi-sealed or sealed and can have a large impact on the usage and enjoyment of using public rights of way.

Surface type examples:

Natural (e.g. grass)

Semi-Sealed (e.g. hoggin)

Sealed (e.g. asphalt)

Hoggin

Hoggin is a natural, unprocessed mix of clay, sand and gravel. When compacted, it forms a firm, buff-coloured, and semi-permeable surface.

26 What is your opinion on changing the status of path to allow a wider range of users?

For example, a public footpath for pedestrians being changed in status to a bridleway, which would also allow cyclists and horse riders to use the route.

27 What is your opinion on changing the paths from natural surfaces to either sealed (e.g. asphalt) or semi-sealed surfaces (e.g. hoggin)?

Safety

Safety in this context covers the risk or incidence of accidents, injury or crime.

28 How safe is it to use the public rights of way in Cambridgeshire?

This could include safety risks arising from traffic, other persons, animals or the physical environment.

Please select only one item

- ☐ Very safe
- ☐ Fairly safe
- ☐ Unsafe
- ☐ Very unsafe
- ☐ Don't know / Not applicable

29 If you answered 'Unsafe' or 'Very unsafe' can you tell us why and what could help resolve this? If you answered 'fairly safe', what could be better?

30 Has your organisation or its members been impacted by rural crime in the county (e.g. hare coursing, fly tipping, trespass etc.)?

Please select only one item

- ☐ Yes, it has a large impact
- ☐ Yes, it has some impact
- ☐ Whilst it occurs, the impacts are minor
- ☐ Not directly affected, but aware it is a concern
- ☐ No
- ☐ Don't know

Looking Forward

The next set of questions are to gather input into what steps could be taken to improve public rights of way and countryside access in the coming years.

31 When considering countryside access and public rights of way in Cambridgeshire, what do you think could be done better or differently?

32 What do you think are the THREE most important improvements that would make using/visiting the Cambridgeshire countryside easier and more enjoyable?

Please select 3 options. If you change your mind you can deselect a choice by clicking it a second time, and then reselect.

There will be the opportunity to suggest improvements not listed here, in the following question.

Permissive paths

Permissive paths are those that the landowner grants permission to user categories (e.g. walkers, cyclists, horse riders etc.) that they wish. The permission can be withdrawn at any time, unless the landowner has entered into an agreement with terms attached to its closure.

	Choice 1	Choice 2	Choice 3
Better road crossings Please select only one item	☐	☐	☐
Clear overgrown paths more frequently Please select only one item	☐	☐	☐
Improve access to green spaces from public rights of way Please select only one item	☐	☐	☐
Increase circular routes Please select only one item	☐	☐	☐
Increase network length Please select only one item	☐	☐	☐
Increase the number of permissive paths Please select only one item	☐	☐	☐
Increase the status of existing paths, to allow a wider range of users Please select only one item	☐	☐	☐
More signposting / waymarking Please select only one item	☐	☐	☐
Provide information on accessible routes Please select only one item	☐	☐	☐
Removal of gates and stiles Please select only one item	☐	☐	☐

33 Is there anything else you would like to add which you think would benefit or improve people's use and enjoyment of the countryside in Cambridgeshire?

34 What do you think can be done to accommodate the widest range of people who use the public rights of way network?

35 How can your organisation support improvements to public rights of way?

e.g. volunteering, funding, land access, partnerships etc.

36 Are you aware of any national or local policies or initiatives that affect PROW and countryside access - please tell us about them here.

Whilst we are aware of many policies, guidelines and initiatives, we may still have gaps, which is why we are asking.

Landownership

37 Are you or your organisation a landowner or involved in land management?

This could include managing land or sites where people may wish to have access. For example: private estates, farms, tourist sites, nature reserves, watercourses, etc.

(Required)

Please select only one item

- ☐ Yes
- ☐ No

Landownership questions

38 What type of land is managed by your organisation or its members?

For example: managing private estates, farms, tourist sites, nature reserves, watercourses, etc

39 Do you have any of the following on your organisation's land in Cambridgeshire?

Public rights of way include public footpaths, bridleways, restricted byways and byways to which the public have permanent rights of access.

Permissive paths are those that the landowner grants permission to user categories (e.g. walkers, cyclists, horse riders etc.) that they wish. The permission can be withdrawn at any time, unless the landowner has entered into an agreement with terms attached to its closure.

Permissive access land is similar, in that the landowner permits the public to access to part of their land and can with withdraw that access if they wish.

Select all that apply.

Please select all that apply

- ☐ Public rights of way
- ☐ Public open spaces (e.g. village greens, common land, public parks etc.)
- ☐ Permissive paths
- ☐ Permissive land access
- ☐ None of the above / Don't know

40 Would your organisation be willing to consider having permissive paths across its land?

Please select only one item

- ☐ Yes
- ☐ Yes, if the right incentives were available
- ☐ Not sure, I would need more information
- ☐ No
- ☐ Not applicable

41 Where public rights of way or other types of access currently impact land management practices, what improvements could better balance public access with your operations?

This could include measures such as preventing trespass or crime, or supporting stock management etc.

Full Council 8th September 2026 Item 55.3

Updating Cambridgeshire's 'Rights of Way Improvement Plan'

Dear Parish Council, County Councillor, or Rights of Way stakeholder,

I write from Cambridgeshire County Council's *Place and Sustainability* directorate. The County Council is currently reviewing its Rights of Way Improvement Plan (ROWIP), and we would like to understand you/your organisation's priorities for the future of countryside access in Cambridgeshire.

The County Council is committed to creating a greener, fairer, more caring Cambridgeshire. This aim is supported by ambitions to make travel across the County safer and sustainable, to help people live healthier lives, and to help communities and nature thrive. Our approach to managing and improving the public right of way network, and promoting countryside access, plays a part in bringing about the achievement of these goals.

The ROWIP forms part of the County's transport strategies and outlines what the Council intends to do to protect and enhance our public rights of way network and countryside access over the next ten years. This includes actions for a range of issues, from how we respond to development, to how we manage our rights of way data. You can view the current ROWIP here: [Rights of Way Improvement Plan | Cambridgeshire County Council](#)

You/your organisation have been shortlisted as a core stakeholder in our rights of way network and the Cambridgeshire countryside. We would value your comments on key questions about our rights of way network, and the priorities you would like to see in a revised ROWIP. You can provide comments via our questionnaire here: [Rights of Way Improvement Plan 2026](#)

The deadline for responses is **Sunday 11th October**. We would be extremely grateful to have your feedback.

If you have any questions about completing the questionnaire, please write to Rowip2026@cambridgeshire.gov.uk

Thank you for your participation in this exercise.

Kind regards,

[Redacted]

clerk@eltisley-pc-gov-uk

Dear Clerk

10 AUG 2026

Can you please bring to the attention of Eltisley Parish Council a couple of points regarding the green:

Trees

To my recollection, having lived in the village for nearly 40 years, the 3 horse chestnuts on the green have had little or no attention to the point where they are now becoming dangerous and unsightly, as evidenced by one bough falling last autumn. Can you please let me know what your intentions are with regard to maintaining these assets that are a key part of our village scene?

Condition of the green

Whilst the grass is cut and maintained on a regular basis, there are a number of rabbit holes that require attention. At this current time the green is very dangerous to use, particularly by the elderly and children. At the recent Fete, someone fell over due to a large hole outside The Cade. Again, can you please let me know what your plans are to rectify this?

I look forward to hearing from you with regard to your proposals.

Kind regards,

[Redacted]

Sent from Outlook

Full Council 8th September 2026 Item 56 (ii)

Email received 24/8/26

Dear AJackson,

I am writing to request permission for two vehicles to temporarily park on the Green while we are carrying out works to lay a new driveway.

The parking would only be required for the duration of the driveway works, and we would be grateful if you could advise whether a temporary permit can be arranged for the two vehicles.

We will provide any further details you require, including the expected start date and duration of the works, and will ensure that the vehicles are parked only for the agreed period and in accordance with any conditions attached to the permission.

We would appreciate your consideration of this request and would be grateful if you could put it forward to the Council for approval.

Thank you in advance for your help and co-operation.

Kind regards