

We will meet the compensation that you are legally liable to pay for personal injury or damage to property of third parties, including legal costs. The negligent act is covered whether committed by a Committee Member, Employee or Volunteer.

The policy provides cover for the following 'special events'

- Bonfire/firework events with up to 1,000 people attending including Hogmanay celebrations.
- Sports days/fun days/10k fun races

Any other 'special events' should be notified to Highland Council via the CCLO.

Employers Liability

Limit of Indemnity £10,000,000

This is a statutory requirement and all employers have to arrange this cover for anyone employed under a contract of service.

Fidelity Guarantee Cover

The policy provides a limit of £2500 in respect of fraudulent acts by Committee Members or Employees of the Community Council who may either misappropriate funds or Community Council property.

£100 excess applies to each and every claim.

Money Cover

The policy covers money insurance with the following limits:

- Money in private residence of any of the Insured's employees or official £250
- Money in transit in the custody of the Insured's employees or officials or in transit by registered post or in a bank night safe £1,000
- In the premises - in the custody or supervision of employee or official £1,000
- In the premises – in locked receptacles other than safe/strong room £200
- Non-Negotiable money i.e. crossed cheques, crossed postal orders, national savings certificates and credit card sales vouchers £250,000

We also automatically include a Personal Accident extension under the money cover in the event of assault only whilst entrusted with money. This gives a capital sum insured of £10,000 in the event of death or permanent injury and a sum of £100 per week payable in the event of temporary total disablement for a period up to 104 weeks. Cover also includes accidental damage to personal effects caused by any attempted robbery, to a limit of £500.

£50 excess applies to each and every claim.

Libel and Slander

This will cover your legal liability to pay damages arising from the activities of a Committee Member or Employee. Associated legal costs are covered as well. We do not cover individuals who take it upon themselves to issue defamatory statements representing their personal views, rather than those of the organisation they represent.

Sum insured: £100,000 10% of each and every claim or £1,000 which is the lowest.

Personal Accident

We will pay the agreed monetary benefit (capital £20,000, weekly £50) to you if a Committee Members, Employees or Volunteers sustains bodily injury by accident or assault whilst engaged on your behalf, including whilst commuting.



Certificate of Employers' Liability Insurance (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations), one or more copies of this certificate must be displayed at each place of business at which the policyholder employs persons covered by the policy)

Policy Number YLL 272017 0513

1. Name of policy holder. North of Scotland Community Council Scheme
2. Date of commencement of insurance policy. 01 April 2017
3. Date of expiry of insurance policy. 31 March 2018

We hereby certify that subject to paragraph 2:-

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

Signed on behalf of Zurich Insurance plc (Authorized Insurer).

A handwritten signature in black ink, appearing to read 'Vibhu Sharma'.

Vibhu Sharma

Notes

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

