

Moray Council  
High Street  
Elgin  
Morayshire  
IV30 1BX

1st April 2023

**Named Insured: Moray Council**  
**Reference: UC POP 5573285**

To Whom it may Concern,

We confirm that a material damage policy is in place with Travelers Insurance Company Ltd for the dates 1<sup>st</sup> April 2023 to 31<sup>st</sup> March 2024 inclusive.

This policy includes Commercial and Industrial property as declared to and agreed with the company with a Declared Value of £58,010,567 and Rent of £3,401,559.

An indemnity is being provided in accordance with insured perils 1, 2, 3, 4, 5, 6, 7, 8, 9B, 10 and 13 of the Travelers Insurance Company Ltd Public Sector Property Damage policy wording. Full details of these insured perils are noted below;

1. Fire lightning explosion earthquake
2. Aircraft or other aerial devices or articles dropped therefrom
3. Riot civil commotion strikers locked-out workers or persons taking part in labour disturbances or malicious persons
4. Theft or attempted theft of Property Insured
5. Accidental escape of water from any automatic sprinkler installation
6. Breakage or collapse of radio and television receiving aerials aerial fittings and masts
7. Escape of oil from any fixed oil fired heating system including any resulting loss of oil
8. Impact by any road vehicle or animal
- 9A. Storm
- 9B. Storm or flood
10. Escape of water from any tank apparatus or pipe
11. Subsidence or ground heave or landslip of any part of the site on which the Property stands
12. Any other accidental breakage of Glass and Sanitary Ware (subject to specified exclusions)
13. Any other accidental damage (subject to specified exclusions)

A deductible of Nil is applicable to each and every claim except for insured perils 8, 9A, 10 and Malicious Damage which is subject to a deductible of £250 each and every claim.

The indemnity provided by this insurance policy is subject to the full terms conditions and exclusions of the Travelers Insurance Company Ltd Public Sector Property Damage policy wording. A copy of this policy wording is available on request.

There are additional subjectivities attaching to the provision of this indemnity and any cover will also be subject to the terms conditions and exclusions of the Travelers Insurance Company Ltd Public Sector Property Damage policy wording. A copy of this policy wording is available on request.

It should be noted that in respect of unoccupied property the indemnity provided by the policy reduces to insured perils 1 and 2 only for any insured building that is unoccupied for a period of 30 consecutive days or more. Any indemnity in respect of a valid claim relating to insured perils 1 and 2 will be subject to full compliance with special conditions detailed below which are also included within the relevant policy wording;

- (a) such unoccupied buildings are secured against illegal entry and all external doors and accessible external windows shall be fitted with good quality locks
- (b) all services to be disconnected other than limited services required for security guards fire and burglar alarms unless otherwise agreed by the Company in writing
- (c) all letter boxes shall be sealed to prevent insertion of material
- (d) perimeter fences walls and gates shall be kept complete and maintained
- (e) such unoccupied buildings shall be kept clear both internally and externally of combustible materials and not be used for storage
- (f) vegetation surrounding such unoccupied buildings shall be kept down
- (g) the Business Premises shall be inspected thoroughly internally and externally at least once every seven days (or at a frequency agreed by the Company in writing) by the Named Insured or a responsible person appointed by the Named Insured and a record maintained of such inspections and any defects rectified without delay

Yours Sincerely,



**Oliver Warburton BA Hons Cert CII | Senior Associate Underwriter | Public Sector**

**Travelers Insurance Company**  
**61-63 London Road | Redhill, Surrey RH1 1NA**