

Your Encompass Policy Schedule

You should read this Schedule in conjunction with your Statement of Fact and Policy Wording.

These details are a record of the information provided to Keegan & Pennykid (Insurance Brokers) Limited. It is also essential that you read all of the clauses applying to your Policy as these contain important information that may affect your Policy cover.

In choosing this product and your level of cover, you have not received any personal recommendations from Royal & Sun Alliance Insurance plc

Basic Details:

Policyholder/Insured:	Dumfries & Galloway Council	Primary Contact:	Hazel Kerr
Correspondence Address:	Purchase Order No 770127315 Dumfries & Galloway Council Buccleuch St DG1 2AD	Telephone:	0303 333 3000
Email:	hazel.kerr@dumgal.gov.uk	Account Handler:	Hazel Strachan
		Email Address:	hs@keegan-pennykid.com
		Our Reference:	DUMF27CS01
Activities:	Community Councils day to day business, meetings, raising awareness events including hire of venues. Also, Liability cover for the Resilience groups		

Company/Insurer Details:

Insurer:	Royal & Sun Alliance Insurance Ltd	Intermediary:	Keegan & Pennykid (Insurance Brokers) Ltd
Policy Number:	RKK958425		50 Queen Street, Edinburgh Scotland, EH2 3NS
Broker Ref:	DUMF27CS01	Tel:	0131 225 6005
Period of Insurance:	01/05/2024 to 30/04/2025	Web:	www.keegan-pennykid.com
		Email:	mail@keegan-pennykid.com

Insurance Premium:

Reason for Issue:	Renewal
Insurance Premium	£ 4,445.55
Insurance Premium Tax	£ 533.47
Total Premium	£ 4,979.02

If there are any Endorsements applicable to the Sections of Cover provided by this Policy these will be shown in the Endorsement Appendix at the end of the Schedule

Property Damage Insurance:

Basis of Cover Not Insured

Specified Items:

Basis of Cover Not Insured

Business Interruption:

Basis of Cover Not Insured

Loss of Registration Certificate Insurance:

Basis of Cover Not Insured

Money Insurance:

Basis of Cover Not Insured

Terrorism Insurance:

Basis of Cover Not Insured

Liability Insurance:

Basis of Cover	Limit of Indemnity
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Section 1 Employers' Liability - Insured

Any one Event (excluding liability arising directly or indirectly out of Terrorism)	£ 10,000,000
Any one Event arising directly or indirectly out of Terrorism	£ 5,000,000

Section 2 Public/Products Liability - Insured

Any one Event	£ 5,000,000
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All Events happening during the Period of Insurance in respect of products supplied	£ 5,000,000
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All incidents considered by the Company to have occurred during any one Period of Insurance in respect of Pollution or Contamination of buildings or other structures or of water or land or of the atmosphere	£ 5,000,000
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Section 3 Legal Defence Costs - Insured

Part A

The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any one Period of Insurance	£ 250,000
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Part B

The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any one Period of Insurance	£ 250,000
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Section 4 Financial Loss - Not Insured

Section 5 Abuse - Not Insured

Section 6 Crisis Containment - Insured

The total amount payable by the Company in respect of all Losses costs and expenses during any Period of Insurance	£ 25,000
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Cyber Liability

Basis of Cover Not Insured

Professional Indemnity Insurance

Basis of Cover	Limit of Indemnity	Insured's Contribution
Any One Claim	£ 250,000	£ 250
Retroactive Date	01/05/2012	

Fidelity Insurance

Basis of Cover Not Insured

Personal Accident & Travel Insurance

Personal Accident Insurance - Insured

Volunteers: No. of people: 25
No. of Units: 1

Employees: No. of people:
No. of Units:

Basis of Cover Limit of Indemnity

Aircraft Accumulation Limit

1) In case of multi-engined aircraft £ 1,000,000
2) In case of all other aircraft £ 250,000

In the event of a claim amount exceeding the Incident Limit or Aircraft Accumulation Limit the Company's Liability in respect of each Insured Person claimed for shall not be proportionately reduced until the total does not exceed that Limit

Travel Insurance - Not Insured

Loss of Liquor Licence Insurance

Basis of Cover Not Insured

Management Protection Insurance

Basis of Cover

Any One Claim

Limit of Indemnity

Part I Trustee Liability	£ 250,000	Retroactive Date 01/05/2012
Part II Corporate Liability	£ 250,000	01/05/2012
Part III Employment Practices Liability	Not Insured	

Management Protection - Excess

	Excess	
Part I Trustee Liability	£ 250	
Part II Corporate Liability	£ 250	

Legal Expenses Insurance

Basis of Cover: Not Insured

Transit Insurance

Basis of Cover Not Insured

Contractors All Risks Insurance

Basis of Cover Not Insured

Computer Equipment Insurance

Basis of Cover Not Insured

Loss of NCB & Excess Protection

Basis of Cover Not Insured

Endorsement Appendix - Endorsements applicable to the Sections of Cover provided by the Policy

LIAB001 - Extension of Cover - Liability Insurance

Detail: It is hereby noted and agreed that the cover under the Liability Section is extended to include activities carried out as required under the Dumfries and Galloway Community Councils Resilience Plans and associated community resilience activities that the Community Councils would undertake to support an emergency.

LTA001 - Long Term Agreement

Detail: The following Long Term Agreement is applicable to this Policy except Terrorism Insurance A discount of 10% is deducted from the premium payable on this Policy in consideration of the Policyholder undertaking with effect from 1st May 2023 to offer annually for 3 years from the date specified herein the insurance under this Policy as agreed on the terms and conditions in force at the expiry of each Period of Insurance and to pay the premium annually in advance

Detail: it being understood that A) the Company shall be under no obligation to accept an offer made in accordance with this agreement B) any sums insured or limits of liability may be reduced at any time to correspond with any reduction in the value or reduction in the business The above mentioned undertaking applies to any Policy or Policies which may be issued by the Company in substitution for this Policy and the same

Detail: discount shall be allowed off the premiums on any policy or policies issued by the Company Payment of the premium due at the commencement of the undertaking specified in this clause shall be deemed acceptance by the Policyholder of the terms of this clause

Trustees Liability - Professional Services Exclusion

The Insurer shall not be liable for Loss directly or indirectly based on, arising out of or in any way involving any breach of professional duty to a client, customer or other third party who relies on advice, design, specification or other professional services provided by or on behalf of the Insured.

All other Policy terms exclusions and conditions remain unaltered.

Amendment to Public/Products Liability Exclusions

The following is applicable to Liability Insurance Section 2 Public Products Liability only.

Exclusion 16 Abuse is hereby deleted.

Ukraine Crimea Russia or Belarus Exclusion

The following Exclusion is added to Section 2 Public/Products Liability of the Liability Insurance Section of this Policy

- 17 Ukraine Crimea Russia or Belarus arising from or in connection with:
- a) the export of any products by or on behalf of the Policyholder,
 - or
 - b) any visits by any Person Employed to Ukraine Crimea Russia or Belarus

Russia Belarus or Ukraine Exclusion

The following clause applies to the Professional Indemnity section of the policy.

The Insurer shall not be liable in respect of any Claim arising out of or related to the conduct of Professional Business in or into or in respect of operations or assets situated in or directly or indirectly pursuant to the instructions of any party whose corporate registration or permanent residence or relevant operating location is situated in any territory under the control de jure or de facto of the Russian Federation or the Republic of Belarus or Ukraine.