

# ALDENHAM PARISH COUNCIL

<b>Council Document</b> To review the insurance policy held by the council	<b>AGENDA item 9</b> Full Council Meeting 30 April 2024
---	--

## Background

Aldenhams Parish Council (APC) is required to periodically review arrangements to ensure that all risks arising from its activities and internal processes are appropriately managed. The Annual Return of Accounts required as part of the auditing regime undertaken at the close of each financial year requires APC to complete the following statement: -

“We carried out an assessment of the risks facing the Council and took appropriate steps to manage those risks, including the introduction of internal controls and/or external insurance cover, where required”.

APC have two insurance policies. One is for the vehicles it maintains, and also an all risks insurance policy for the council and its activities. This is with Hiscox Insurance Company, this is sourced by our brokers Gallagher, who work with the majority of local councils, and can then negotiate special rates due to the volume of business they supply. I attach the current schedule, please note that APC have a ‘Long Term 3 year Agreement’ with Hiscox which keeps the premium lower until July 2025. (Appendix 1).

One area that the council may wish to consider is cyber liability cover. This is designed to cover cyber security and privacy liabilities, including cyber extortion, cyber terrorism and data asset loss. The cover will meet the costs of responding to a breach, plus regulatory investigations and defence costs, civil fines and penalties (a major concern with GDPR). It can also cover for business interruption and loss of income, litigation damages and costs from individuals/class actions, and multimedia liability. A quote is being obtained from a separate company for this.

This premium will increase once the café is built and occupied. The contractor will insure works up to then.

## Recommendations

That APC have reviewed the policy and agree that there is nothing further to add to the schedule for 2024/25.

## Reasons for Recommendation

APC have checked all the risks it faces through its risk management system. It will however, review in 2024/25 the level of cover for assets (not land and building) as it moves to an automated system where purchases/disposals are added automatically through the accounting software.

## Alternative options

There are no alternatives to consider in 2024 as APC is locked into an LTA.

## Financial Implications

This current policy is renewed on 1 August 2025, and the 2023 invoice was for £11,419.30. This is index linked so will increase in August, but no figure has been agreed yet.

### **Risk Management Implications**

The provision of appropriate insurance cover is a key element in managing the various risks facing the Council. The cost of failure to have sufficient cover or from failure to carry out the conditions of the policy may be serious.

Members are asked to consider this report.

Peter Evans,  
Council Manager

# 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
Bomb Report Centre, Scrubbits Park Off, Radlett, WD7 8BH	£40,846
Bowls Pavilion, Phillimore Recreation Ground off, Radlett, WD7 8DA	£420,102
The Depot, Phillimore Recreation Ground off, Radlett, WD7 8DP	£599,639
Polytunnel, Phillimore Recreation Ground, Radlett, WD7 8DA	£26,531

Item description	Excess	Amount Insured
Total Buildings	£250	£1,087,118
Gates and fences	£250	£35,302
Fixed outside equipment	£250	£20,753
Street furniture	£250	£11,362
War memorials	£250	£67,241
Playground equipment	£250	£227,546
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)

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

### Endorsements

308.0.2 Flat roof condition

# 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	£142,932
Civic Regalia	£250	£4,536
Gardening equipment, plant and machinery	£250	£80,532
Sports equipment	£250	£19,708
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)

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



## Renewal SCHEDULE

<b>Exhibitions stands and equipment temporarily elsewhere</b>	£25,000 or 10% of the amount insured for contents, whichever is the less
<b>Defibrillators</b>	£5,000
<b>Bequeathed property</b>	£5,000
<b>Fund raising events</b>	£5,000
<b>Contents kept at home</b>	£25,000 or 10% of the amount insured for contents, whichever is the less
<b>Fraud and dishonesty</b>	£1,600,000 the aggregate per period of insurance

### Endorsements

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

### PROPERTY AWAY FROM THE PREMISES

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

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

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

### Endorsements

<b>65.00</b>	Contents temporarily elsewhere
<b>6729.0</b>	Removal of cover: cyber claims and losses

### PROPERTY – BUSINESS INTERRUPTION

<b>Section wording Insurer</b>	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)

<b>Key person</b>	£250 per week up to a maximum of £2,500 per period of insurance.
<b>Unauthorised use of public utilities</b>	£100,000 or the total amount insured for Business interruption, whichever is less

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

## Renewal SCHEDULE

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	Not insured

### Endorsements

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

### 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

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)
------------------	---



## Renewal SCHEDULE

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

<b>Special limits</b>	(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

<b>Endorsements</b>
---------------------

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

<b>OFFICIALS' AND TRUSTEES' INDEMNITY</b>
---

Section wording	11614 WD-HSP-UK-PAC-DO(5)
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

<b>Endorsements</b>
---------------------

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)

<b>COMMERCIAL LEGAL PROTECTION (DAS)</b>
--

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

<b>Endorsements</b>
---------------------

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



## Renewal SCHEDULE

### 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

### 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