

## TO WHOM IT MAY CONCERN

**Re: THAME TOWN COUNCIL**

We act as Insurance Brokers to the above company and at their request summarise below the insurances they hold for their business activities as Town Council

<b>Insurer</b>	–	<b>Aviva Insurance Ltd</b>
<b>Policy No</b>	–	<b>24592525CCI</b>
<b>Renewal Date</b>	–	<b>30<sup>th</sup> May 2017</b>
<b>Long Term Agreement</b>	–	<b>3 years with effect 30<sup>th</sup> May 2016</b>
<b>Indemnity Limits</b>	–	Employers Liability: £10,000,000
		Public Liability: £10,000,000
		Hirers Indemnity £ 2,000,000
		Libel & Slander £ 250,000
		Products Liability: £10,000,000
		Management Liability £ 250,000
		Employee Dishonesty £ 2,000,000

### **Excess**

Third Party Property Damage	–	£250
Employee Dishonesty	-	£2,000
Libel & Slander	–	£1,000

### **Property Damage – All Risks of Physical Loss or Damage including Theft**

#### **Sums Insured**

<b>Buildings</b>		<b>Machinery/Contents</b>
Town Hall	£1,654,571	£80,000
Museum	£1,011,127	£65,000
Southern Road	£ 270,655	£ 500
Bodigan Building	£ 653,658	£71,000
Street Furniture	£ 67,900	
Pearce Memorial	£ 17,362	
Youth Memorial	£ 25,664	
Playground Equipment	£ 413,142	

### **Excess**

Fire, Lightning, Explosion, Aircraft, Riot, Civil Commotion Strikers, Locked out workers, persons taking part in labour Disturbances & earthquake	NIL
---------------------------------------------------------------------------------------------------------------------------------------------------------	-----

Malicious persons, storm, flood, escape of water from any Tank, apparatus or pipe	£250
--------------------------------------------------------------------------------------	------

Theft/attempted theft or Theft damage to buildings	£250
All other insured damage	£250

### **Business All Risks**

1. Civic regalia	£14,500
2. Personal Computers & hand held devices	£ 6,664
3. Mobile telephone & communication equip	£ 5,700
4. Mower, Garden Machinery, Tools & Equipment	£22,098

### **Excess**

£50 each & every loss other than damage caused by Fire, Lightning or Explosion

### **Money & Assault**

Non negotiable money	£250,000
Not contained in a safe out of business hours	£ 250
At the home of authorised employees	£ 500
Any other loss	£ 1,800

### **Assault**

Capital Benefits	£ 10,000
Total disablement	£ 100 per week
Partial Disablement	£ 50 per week

### **Business Interruption**

Gross Revenue	£ 40,000
Increased Cost of Working	£ 50,000
Auditors or Accountants charges	£ 1,000

Extensions to cover include failure of utilities, prevention of access

### **Commercial Legal Protection**

Indemnity Limit	£100,000
-----------------	----------

### **Personal Accident**

Capital benefits	£20,000
Total Disablement	£ 200 per week
Partial Disablement	£ 100 per week

### **Business Travel**

Medical Expenses	£ 1,000,000
Personal Liability	£ 2,000,000
Baggage & personal Belongings	£ 2,000
Money	£ 1,000
Cancellation or Change of itinerary	£ 2,000

### **Glass**



Please note this summary of cover has been prepared purely as confirmation of the insurance in force at the date of this letter and is subject to the terms and conditions of each of the policies detailed.

We accept no responsibility for any inadvertent or negligent act, error or omission on our part in preparing the statement or for any loss, damage or expense incurred by the recipient arising from reliance on the information given.

We remain solely the agent of our Client and owe no legal duty or otherwise to any third party.

Kind regards.

Yours sincerely

A handwritten signature in black ink that reads 'ARiddell'.

**Anita Riddell Cert CII MInstLM Assoc CIPD  
Senior Account Handler**

**Direct Line: 01752 675496**

**E Mail: [anita.r@wpsinsurance.co.uk](mailto:anita.r@wpsinsurance.co.uk)**