

INSURANCE ARRANGEMENTS

AGENDA 18, Enc viii)

Insurance Policy: AJG Community Schemes
Client Name: Ashington Town Council
Client Reference Number: 2157012
Effective Date: 14/04/2022

Further to our recent renewal letter and any subsequent discussions, we are delighted that you have chosen to renew your business through Gallagher.

In accordance with your instructions, or where we advised you that we have automatically renewed, we have placed your insurances with the insurers shown below, under long term agreement with Pen Underwriting Limited until 13th April 2024.

Policy	Insurer	Premium	Insurance Premium Tax	Administration Fee(s)	Total Due
AJG Community Schemes	Pen Underwriting Limited	£4,683.34	£562.00	£75.00	£5,320.34
Total		£4,683.34	£562.00	£75.00	£5,320.34



Certificate of Motor Insurance

Warning: This certificate may have been laser printed and is not valid if altered in any way.

For full details of the insurance cover reference must be made the Motor Insurance policy wording.

1. Motor Insurance and Certificate number:	AGRI/105308/2022
2. Description of Vehicle:	Citroen/DISPATCH bearing the registration number, or identification NA16 BVR
3. Name of Policyholder:	ASHINGTON TOWN COUNCIL
4. Effective date for the commencement of insurance for the purposes of the relevant law:	00:01 hours 14 Apr 2022
5. Date of expiry of insurance:	Midnight 13 Apr 2023
6. Persons or classes of persons insured:	A. The Policyholder B. Any driver aged over 25 Provided that the person driving hold a licence to drive the vehicle or has held and is not disqualified from holding or obtaining such a licence
7a. Limitations to use:	<ul style="list-style-type: none"> • Social, domestic and pleasure • Travel to and/or from the Policyholder's place of work and/or study • In the ordinary course of the business of the Policyholder • Use in connection with the undertaking of contract work
7b. Unless specified under section 7a (above) of this certificate of motor insurance, the policy does not cover:	<ul style="list-style-type: none"> • Use by any other person to travel to and/or from their place of work and/or study and for any associated business use • Carriage of passengers and/or goods for hire and/or reward • Carriage of any horse, animal and/or other living creatures for hire and/or reward • Towing for reward a mechanically propelled vehicle • Racing, pace-setting, speed trials, motor rallies, competitions or trials • Hire of the vehicle • Use in connection with the motor trade • Use in connection with any other business • Use to secure the release of a motor vehicle other than the vehicle identified above by its registration mark, which has been seized by, or on behalf of, any government or public authority

Policy Schedule

POLICY REFERENCE:	6856975
BINDING AUTHORITY REFERENCE:	B11791268021000
THE POLICYHOLDER:	Ashington Town Council
PRINCIPAL ADDRESS:	Town Hall Station Road Ashington Northumberland NE63 8RX
THE INSURER:	Underwritten by certain underwriters at Lloyd's'
BUSINESS:	Council
BROKER:	Arthur J. Gallagher Insurance Brokers Limited
PERIOD OF INSURANCE:	FROM: 14 April 2022 TO: 13 April 2023 Both days inclusive Local Standard Time at the Policyholder's Principal Address stated above in this Schedule
LIMIT OF LIABILITY:	Limit of Indemnity: £250,000 This is the maximum amount in the aggregate that the policy will pay including Defence Costs , irrespective of the number of Claims, Losses, Business Interruption Losses or Cyber Events giving rise to an indemnity under this policy Sub-Limit of Liability: £25,000 Funds Transfer Fraud and Theft of Funds Held in Escrow
RETENTION:	Retention each and every Cyber Event: £1,000 Save that:- In respect of cover under Clause 1.2 the Waiting Period is 8 hours per Business Interruption Event . The Retention above will apply to each and every Business Interruption Event once the Waiting Period has been satisfied. In respect of cover under Clause 1.3 the Retention is NIL
PREMIUM:	£285.00
INSURANCE PREMIUM TAX:	£34.20
TOTAL:	£319.20
POLICY WORDING:	OSR: Cyber Plus v2021.2
RETROACTIVE DATE:	Unlimited
LAW AND JURISDICTION:	This agreement is governed by the law of England and Wales and is subject to the jurisdiction of the courts of England and Wales
TERRITORY:	Worldwide
SEAT OF ARBITRATION:	England and Wales
INCIDENT REPOSE PROVIDER (NOTIFICATION OF CLAIMS):	Crawford & Company – 0800 376 6216