

Changes to your Council Combined Policy

Effective for all Council Combined policies inception on or after 29/04/2020

We have updated your Council Combined insurance policy, and this document will summarise the key changes that we have made. You should still carefully check your policy to familiarise yourself with the cover provided, and to ensure that the cover provided sufficiently meets your needs.

You can find the full terms and conditions of the product in the policy document. This summary is provided to you for information purposes only and does not form part of your insurance contract.

Property damage section – All risks:

Cover/Item	Your old policy	Your new policy
Explosives cover	Included – page 19	Removed as deemed unnecessary for the sector
Leased buildings cover	Included – pages 21-22	Removed as deemed unnecessary for the sector
Mysterious disappearance cover	Not included	Now included – page 24
Outworkers cover	Included – page 23	Removed as deemed unnecessary for the sector
Valuables exclusion	Included – page 29	Removed
Minimum security standards condition	Included – pages 30-31	Removed and replaced with Minimum security standards condition – Level 1 and Minimum security standards condition – Level 2 – pages 32-33 – Applicable level of security will be specifically noted in your policy Schedule
No smoking condition	Included (Specific section conditions and covers) – page 37	Removed
Waste Condition	Included (Specific section conditions and covers) – page 37	Removed
Excess Amendments	Not included	Now included – ‘Endorsements that apply to this section’ on Your Policy Schedule

Money and personal accident assault section:

Cover/Item	Your old policy	Your new policy
Minimum security standards condition	Included (Specific section conditions) – pages 67-68	Removed and replaced with Minimum security standards condition – Level 1 and Minimum security standards condition – Level 2 – pages 69-70 – Applicable level of security will be specifically noted in your policy Schedule

Employers liability section:

Cover/Item	Your old policy	Your new policy
Employed person definition	Defined as per page 73	Re-defined as per pages 75-76 Now clarified that councillors are included within the definition

Public and products liability section:

Cover/Item	Your old policy	Your new policy
Employed person definition	Defined as per page 79	Re-defined as per page 81 Now clarified that councillors are included within the definition
Data protection cover	Included at £500,000 – pages 81-82	Increased to £1,000,000 – pages 83-84
Indemnity to hirer cover	Included at £2,000,000 – page 83	Increased to £5,000,000 – page 85

Selected all risks section – cover for specific items:

Cover/Item	Your old policy	Your new policy
Minimum security standards condition	Included (Specific section conditions) – pages 97-98	Removed and replaced with Minimum security standards condition – Level 1 and Minimum security standards condition – Level 2 – pages 100-101 – Applicable level of security will be specifically noted in your policy Schedule

Officers liability section:

Cover/Item	Your old policy	Your new policy
Brexit cover	Not included	Now included – page 107
Circumstance investigation costs cover	Included at £25,000 – page 103	Increased to £50,000 – page 107
Deprivation of assets cover	Included at £100,000 – page 104	Increased to £250,000 – page 107
Insolvency hearing costs cover	Not included	Now included at £25,000 – page 107

Employment practices liability section:

Cover/Item	Your old policy	Your new policy
Entire section	Not included	Now included – pages 113-120

Council legal liability and legal expenses section:

Cover/Item	Your old policy	Your new policy
Breach of data protection cover	Not included	Now included – page 126
Brexit cover	Not included	Now included – page 126
Circumstance investigation costs cover	Not included	Now included – page 126
Compensation for court attendance cover	Not included	Now included – page 126
Contractual disputes cover	Defence costs included at £500,000 – page 113	Legal pursuit only at £25,000 (aggregate limit) and £1,000 excess – page 129
Contractual liability cover	Not included	Now included – page 126
Crisis public relations costs cover	Not included	Now included – page 126
Cyber liability cover	Included at £500,000 – page 113	Reduced to £50,000 – page 126
Data protection cover	Included at £500,000 – page 113	Reduced to £100,000 – page 126
Debt recovery cover	Defence costs included at £500,000 – page 113	Legal pursuit only at £25,000 (aggregate limit) and £1,000 excess – page 129
Identity fraud cover	Not included	Now included – page 127
Infringement of copywrite cover	Not included	Now included – page 127
Investigation costs cover	Not included	Now included – page 127
Loss of documents cover	Not included	Now included – page 127
Manslaughter claims cover	Not included	Now included – page 127
Negative social media crisis public relations costs cover	Not included	Now included – page 127
Pension/employee benefit schemes cover	Not included	Now included – page 128
Regulatory mitigation cover	Not included	Now included – page 128
Telephone fraud cover	Not included	Now included – page 128
Third party fraud or forgery cover	Not included	Now included – page 128
Trespass, nuisance, person removal and property dispute cover	Defence costs included at £500,000 – page 115	Legal pursuit only at £25,000 (aggregate limit) and £1,000 excess – page 129
Legal pursuit extension	Not included	Now included – pages 129-130
Breach of professional duty exclusion	Not included	Now included – page 131

Bodily injury or property damage exclusion	Not included	Now included – page 131
Excess exclusion	Not included	Now included – page 131
Failure to fund pension, share ownership or employee benefit scheme exclusion	Not included	Now included – page 132
Prior claims, investigations and circumstances exclusion	Not included	Now included – page 132
Prospects of success exclusion	Included – page 116	Removed – although operative under the Legal pursuit extension – page 129
Virus exclusion	Not included	Now included – page 132

Terrorism section:

Cover/Item	Your old policy	Your new policy
What is covered	As per definition – page 119	Revised definition – page 135
Electronic risks exclusion	As per definition – page 119	Revised definition – pages 135-136

Equipment breakdown section:

Cover/Item	Your old policy	Your new policy
Covered equipment exclusion	As per definition – page 124	Revised definition including points 17 & 18 – pages 141-142

Your Policy Schedule – Additional Endorsements:

Cover/Item	Your old policy	Your new policy
Coronavirus Exclusion	Not included	Now included – Additional Endorsements Section of Your Policy Schedule