

Parent Councils – Insurance Cover

Zurich Municipal Scheme Cover

Public Liability

This cover protects you as members of the Parent Council against any legal liability for injury to a third party (including to other members) or for damage caused to their property. It allows you to organise and run fundraising activities including discos, coffee mornings, bring & buy sales and fun days. The use of bouncy castles is also covered by the policy.

The policy includes cover for special events including fireworks displays but there must be strict adherence to the [Department for Business Innovation and Skills guidelines](#) for cover to apply. Any events likely to attract more than 1,000 people would probably attract an additional premium. Such events should be notified to [Alison Frew](#), Senior Risk Officer, Angus Council on direct dial (01307) 476167.

There is a £10M indemnity limit on each and every claim which means that the insurance policy may meet anything up to this figure for every claim that is submitted against the policy.

There is only an excess (of £100) for claims for damage to premises/property that is hired/leased/loaned. There is no excess for injury claims.

Fidelity Guarantee

This provides cover for you against fraud or dishonesty by members of the Parent Council leading to financial loss by the Parent Council. The indemnity limit is £10,000 for each and every claim and there is a £100 excess.

Money

The policy provides cover for the loss of cash and non-negotiable money (crossed cheques, crossed giro cheques, crossed money orders, crossed postal orders, etc).

Non-negotiable money is covered up to a limit of £250,000.

Cash is covered up to the following limits:

- £10,000 whilst in transit in the custody of a member of Parent Council
- £500 whilst in the private residence of a member of the Parent Council
- £10,000 in the school and in the custody or under the actual supervision of any member of the Parent Council
- £10,000 in the school and locked in a safe or strong room
- £300 in the school and in a locked receptacle other than a safe or strong room.

A £50 excess applies to each claim.

There is also an element of personal accident cover under this section for members of the Parent Council if they sustain bodily injury as a result of an assault whilst entrusted with Parent Council money. The cover is restricted to disablement or death occurring within 24 months of the original injury.