

Select for Local Councils

Notice to policyholders

This document outlines the main changes to your updated policy document. It doesn't include a record of every change or those made to individual client policies. Please make sure that you read any accompanying documents alongside your updated policy document to understand the complete terms, conditions, limitations and exclusions of your policy.

Throughout your policy

Your policy wording has been updated in line with our standard format. As such there are changes to the overall structure along with the conditions, exclusions, section names, numbering and positioning of some clauses. There are corresponding changes to the appearance of your policy schedule where appropriate. A summary of the key changes is as follows.

Your Select for Local Council Policy

- A clause has been added to clarify that any limits in the policy apply only once regardless of the number of insured parties, unless specifically stated otherwise.

General exclusion - War Risks

- This exclusion has been updated, clause e) of the Nuclear and war risks, government or public authority order and sonic bangs exclusion has been amended to also exclude the additional contingencies of mutiny, war-like operations and civil commotion assuming the proportions of or amounting to a popular rising, military rising and martial law.

General provisions - new section added

1. Limit of liability

Applicable to Parts A, B, C, D and R

- The Limit of liability under the General provisions has added to make it clear there is a maximum limit of liability which applies any one event , not per item or per building.
- This applies to your Property sections of cover only, including Material Damage, Business Interruption, All Risks, Money and Terrorism, where in force.
- It is important that you consider the adequacy of this limit against your insurance needs. If you require a higher limit, please engage with your Risk and Insurance Consultant or Market Underwriter.

2. Sanctions

- The wording has been moved from General Conditions.

General conditions

Long term agreement

- The wording of the Long term agreement condition under General Conditions has been amended.
- The condition still makes it clear that this is an annual policy and renewal does not have to be offered.
- The amendments make it clear that the long term agreement governs the rate that is charged.
- The amendments also make clear about the circumstances in which the rate can be changed, and the rights you have in such a scenario. These include changes to your risk, changes to legislation, changes in the availability of reinsurance, which change the risk covered for you. Where rates are changed in such situations, you are not obliged to renew the policy with Zurich Municipal however if you do, the long term agreement will be held to have been honoured.

Survey and risk improvement action

- The survey and risk improvement subjectivity has been removed from our quotation documents and added to your policy wording to make it more visible throughout the life of the policy.
- This condition sets out the requirements on customers in respect of supporting surveys and completion of risk improvement actions.

Damage definition

Applicable to Parts A and B

- A clarification for the definition of 'damage' under the Property sections of your policy wording has been added, to make it clear that damage defined under the policy must be accidental and physical loss or accidental and physical damage.
- This does not impact the causes of such 'damage' that you choose to insure against, including insured malicious damage and/or insured other deliberate acts, which are fortuitous as far as you are concerned as a customer.

Part A - Material damage

Exclusions to parts A, B and C - Pollution and contamination

- The pollution and contamination exclusion has been amended to exclude any claims consisting of as well as caused by or resulting from pollution or contamination.

Endorsements

Unoccupied buildings

- The unoccupancy condition has been updated to be clearer about the minimum requirements we specify to you on notification to us of a property becoming unoccupied, allowing you to act on key protections quicker. These include removal of combustible contents when the property becomes unoccupied, removal of accumulated combustible materials over time during inspections, and a fortnightly minimum inspection frequency unless a different frequency is agreed by us in writing.

Part C - All risks

- The underinsurance provision within Part C - All Risks has been amended to be clear that average is applied to each individual article of property insured rather than to the total sum insured for a group of articles under one item.

Part E - Public liability

Abuse - Cover

- Abuse cover is still provided. Multiple incidents to a claimant will constitute one claim which will be recorded as the date the first claim was made against the insured.
- Associated Special Definitions of Abuse and Abuse Event have been included for clarity.

Concussive and sub-concussive impacts - Cover

- A cover clause for Concussive and sub-concussive impacts has been introduced.
- An associated Special Definition of Concussive and Sub-concussive Impacts has been included for clarity.
- A series of conditions have been introduced which reflect best practice in respect of risk management and documenting of Concussive and sub-concussive impacts.

Court attendance cost - Cover

- The day rate which can be claimed by members or employees has increased.

Damage to reputation - Cover

- This is a new section of cover to your policy.

Joint/Cross liabilities- Cover

- This is a new section of cover to your policy.

Use of heat - Cover

- The condition for use of heat has been updated to reduce the inspection frequency to twenty minutes.

Cyber - Special exclusion

The cyber exclusion has been altered to:

- write back in cover for liability in respect of physical bodily injury or physical damage to material property subject to a costs inclusive, annual aggregate limit of indemnity
- remove the existing requirement for an unauthorised act for the exclusion to apply.

Part G - Employers' liability

Court attendance cost - Cover

- This is a new section of cover to your policy.

Damage to reputation - Cover

- This is a new section of cover to your policy.

Part O - Personal accident

This wording has been re-written and includes additional enhancements:

- Childcare costs and domestic staff expenses for members and employees
- Coma benefit
- Dependents benefit
- Disability assistance
- Disappearance
- Domestic travel expense
- Exposure
- Funeral expenses
- Hijack or kidnap
- Hospitalisation benefit
- Medical expenses
- Moving costs
- Physiotherapy
- Rehabilitation support
- Retraining expenses

Cover for personal effects following assault or accident has been limited.

Part P - Legal expenses

- This wording has been re-written but the cover remains the same.

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