

To Whom It May Concern

Name of Insured: Penrith Town Council

This is to confirm that Penrith Town Council have in force with this Company until the policy expiry on 17th May 2027 insurance incorporating the following essential features:

Policy Number: YLL-2720875693

Renewal Date: 18th May 2027

Limits of Indemnity:

Public Liability:	£10,000,000 minimum*
	any one event
Products Liability:	£10,000,000 minimum*
	for all claims in the aggregate during and one period of insurance
Pollution Liability:	As per Products Liability
Official's Indemnity:	As below

*Please refer to your Policy Schedule for your exact Limit of Indemnity

Zurich's Public Liability cover includes financial loss for your councillors. We indemnify them in respect of all sums which you may become legally liable to pay as damages and claimants costs and expenses for financial loss arising as a result of a negligent act or accidental error or omission, alleged or committed.

Whilst other insurers will offer separate officials indemnity; we feel our Public Liability cover offers a bespoke solution for the needs of Parish and Town Councils

Excess:

Public Liability/Products Liability/Pollution Liability: £100 each and every claim in respect of Third Party Property Damage

Indemnity to Principals

Covers include a standard Indemnity to Principals Clause in respect of contractual obligations.

Full Policy

The policy documents should be referred to for details of full cover.

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