

Policy number	2415660	Charity or Organisation details	Copdock & Washbrook Parish Council
Policy start date	04/04/2026		Municipal Infrastructure
Amendment date	04/04/2026		Parish of Copdock & Washbrook
			Ipswich
			IP8 3JA
Annual income	£70,000	Correspondence address	24 Church Crescent
Total wage roll	£10,401		Sproughton
Volunteers	30		Ipswich
			IP8 3BJ

DESCRIPTION OF THE ORGANISATION:
Council (town, parish or community)

CHARITABLE ACTIVITIES OF THE INSURED:

We cover the following activities:

- * Allotments
- * Clean-ups and litter picks
- * Clerical and other non-manual work
- * Committee activities
- * Conferences, trade shows and exhibitions
- * Delivery and/or collection of goods
- * Domestic duties
- * Fire safety or theft prevention advice
- * Fireworks display or bonfire event up to 100 attendees
- * Fundraising events (ex. fireworks & bonfires) up to 1000 people
- * Gardening (domestic)
- * Gritting of pavements and paths
- * Meetings, coaching and mentoring
- * Provision and maintenance of municipal infrastructure
- * Provision and maintenance of parks, open spaces and playgrounds
- * Talks, presentations and seminars

Provided any activity above is not otherwise more specifically excluded in any section of this policy or by any endorsement forming part of this schedule or otherwise by us in writing.

COVER IS SUBJECT TO:

- * Our terms accepted within 30 days of the 'date of issue' specified on this quotation
- * The information on the Statement of Facts form being correct (if it is incorrect or has changed, then advise your agent/us and we will issue a revised quotation and Statement of Facts)
- * We may want to survey your premises and any risk improvements needed by us must be completed within the timescales we say. Please see General Condition 18 of the policy wording

	Essentials	Excess
General covers		
Public and Products Liability	£10,000,000	£100
Employers' Liability	£10,000,000	
Trustees' and Directors' Indemnity	£500,000	£250
Personal Accident (sum insured/per week)		
Employees and volunteers		
aged 16-65 years	£25,000/£250	
aged 66-75 years	£10,000/£50	
aged 76-80 years	£5,000/£25	
Fidelity Guarantee	£250,000	£250
Retroactive date - 04/04/2024		
Reputational Risks		£250
PR Crisis - any incident cover	£5,000	
Libel and Slander	£250,000	
Legal Expenses	£250,000	
Cyber - including cyber crime	£50,000	£500
Time excess 12 hours		
All Risks	£2,500	
Unspecified items sum insured	£2,500	£75
Unspecified single item limit	£1,000	
Unspecified items geographical limit	United Kingdom	
Long Term Undertaking	1 years	
Location 1: Municipal Infrastructure, Parish of Copdock & Washbrook, Ipswich, IP8 3JA		
Property Damage		£100
Including Accidental Damage		
Buildings	£245,307	
Declared value	£213,310	
Contents	£10,080	
Excesses applying to Property Damage		
Malicious people		£250
Premium	£1,132.00	
Insurance Premium Tax (IPT)	£135.85	
Total Premium	£1,267.85	

Endorsements applicable

General endorsements

046 Long Term Undertaking

215 Activities

330 Infectious Disease, Cyber and Data Protection

333 Parish Council Scheme Endorsement

340 Territorial Exclusion (Property)General Exclusions

355 Cyber - Changes 2025

Location 1: Municipal Infrastructure, Parish of Copdock & Washbrook, Ipswich, IP8 3JA

046 Long Term Undertaking

049 Day One Non-Adjustable (Property Damage)

330 Infectious Disease, Cyber and Data Protection

333 Parish Council Scheme Endorsement

340 Territorial Exclusion (Property)General Exclusions

364 Changes to Business Interruption Extensions