



LOCAL AUTHORITY COMBINED LIABILITY SCHEDULE

Policy Number	IOA5UYT17A0H / IOA5UYT17B0H	Broker	JLT Specialty Limited
Insured	LONDON BOROUGH OF ENFIELD	Employer Reference Number(s)	120/B32
Subsidiary Companies	None		
Address	CIVIC CENTRE SILVER STREET ENFIELD MIDDLESEX EN1 3XF		
Business	Unitary Authority		
Wording	Aspen Local Authority Combined Liability 2015		
Period of Insurance	1 April 2017 to 31 March 2018 both days inclusive		

LIMIT OF INDEMNITY

Section	Operative	Limit	
A	Employers' Liability	YES	GBP 25,000,000 (but GBP 5,000,000 in respect of Offshore) any one occurrence.
B	Public Liability	YES	GBP 25,000,000 any one occurrence.
C	Product Liability	YES	GBP 25,000,000 in all in the Period of Insurance.
D	Pollution Liability	YES	GBP 25,000,000 in all in the Period of Insurance.
E	Officials Indemnity	YES	GBP 10,000,000 in all in the Period of Insurance.
F	Professional Indemnity	YES	GBP 1,000,000 in all in the Period of Insurance.
G	Libel and Slander	YES	GBP 5,000,000 in all in the Period of Insurance.
H	Land Charges	YES	GBP 10,000,000 in all in the Period of Insurance.
I	Public Health Act	YES	GBP 100,000 in all in the Period of Insurance.

PREMIUM

Section	Minimum & Deposit	Method of Calculation	Plus 10% IPT
A	Employers' Liability	GBP [REDACTED] Adjustable at [REDACTED] on Total wages GBP [REDACTED]	GBP [REDACTED]
B	Public Liability	GBP [REDACTED] Adjustable at [REDACTED] on Total wages GBP [REDACTED]	GBP [REDACTED]
C	Product Liability	Included in B	
D	Pollution Liability	Included in B	
E	Officials Indemnity	GBP [REDACTED] Adjustable at [REDACTED] on Total wages (for limits up to and including GBP [REDACTED]) GBP [REDACTED] In full for any limit in excess of GBP [REDACTED]	GBP [REDACTED] GBP [REDACTED]
F	Professional Indemnity	Included in E	
G	Libel and Slander	Included in E	
H	Land Charges	Included in E	
I	Public Health Act	Included in E	

In full premium GBP [REDACTED] for the following limits:

Officials Indemnity	GBP [REDACTED] XS GBP [REDACTED]
Libel and Slander	GBP [REDACTED] XS GBP [REDACTED]
Land Charges	GBP [REDACTED] XS GBP [REDACTED]



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EXCESS

Section		Excess			
A	Employers' Liability	GBP	500,000	each and every claim inclusive of costs and expenses.	
B	Public Liability	GBP	500,000	each and every claim inclusive of costs and expenses.	
C	Product Liability	GBP	500,000	each and every claim inclusive of costs and expenses.	
D	Pollution Liability	GBP	500,000	each and every claim inclusive of costs and expenses.	Combined Liability
E	Officials Indemnity	GBP	500,000	each and every claim inclusive of costs and expenses.	Aggregate Stop of
F	Professional Indemnity	GBP	500,000	each and every claim inclusive of costs and expenses.	GBP [REDACTED]
G	Libel and Slander	GBP	500,000	each and every claim inclusive of costs and expenses.	
H	Land Charges	GBP	500,000	each and every claim inclusive of costs and expenses.	
I	Public Health Act	GBP	500,000	each and every claim inclusive of costs and expenses.	

The Insured shall be responsible for the first amount of each and every claim or series of claims arising from one source or original cause as indicated in the Excess. The amount shown is inclusive of all costs, expenses and fees (other than the fees of Company's nominated loss adjuster) incurred in the investigation, defence or settlement of any claim. The Company may require the Excess to be paid at any time during the investigation, defence or settlement of any claim. Notwithstanding this Excess, the Insured shall comply with Condition 5. Claims Procedure as if no Excess applied. A "claim" is deemed to be any notification forwarded to the Company in accordance with Condition 5. Claims Procedure.

RETROACTIVE DATE

Section		
E	Officials Indemnity	01 April 2004
F	Professional Indemnity	01 April 2010
G	Libel and Slander	01 April 2004
H	Land Charges	01 April 2004
I	Public Health Act	01 April 2004

MEMORANDA ATTACHING TO THE POLICY

Data Protection Act - Amendment to Limit of Indemnity
 Election Indemnity Extension (162a)
 Long Term Agreement Clause (No Discount) (Jan 2010) (132b)
 Risk Management Bursary

ENDORSEMENTS

Data Protection Act - Amendment to Limit of Indemnity

Extension to All Sections

Data Protection Act is amended to read as follows:

The Company will indemnify the Insured against all sums which the Insured becomes legally liable to pay under Section 13 of the Data Protection Act 1998 in connection with personal data as defined by the said Act held by the Insured, but the Company will not indemnify the Insured for:-

- i) the payment of fines or penalties.
- ii) the cost of replacing, reinstating, rectifying or erasing any personal data.
- iii) in respect of Sections E, G and H respectively, any Limit of Indemnity in excess of GBP 2,000,000.

Subject to all other terms of the insurance.



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Election Indemnity Extension [Aspen 162a]

Extension to Section E: Officials' Indemnity

The Company will also indemnify the Insured against all sums which the Insured becomes legally liable to pay for damages and claimant's costs and expenses arising out of or in connection with any accidental breach of duty by any Returning Officer, Acting Returning Officer, Deputy Acting Returning Officer or any other person employed or officially acting for them in connection with any local or United Kingdom parliamentary election, any Police and Crime Commissioners Election, or any referendum.

It is further noted and agreed that the Excess in respect of this Extension is nil.

The Company will also pay Defence Costs within the Limit of Indemnity.

Subject to all other terms of the insurance.

Long Term Agreement [Aspen 132b]

In consideration of the Insured having undertaken to offer the renewal of this insurance to the Company on the same basic rates and conditions for a period of 2 years from 01 April 2015, with the option to extend for a further 12 months from 01 April 2017, and for a further 12 months from 01 April 2018, and to pay the premium annually, a discount has been allowed in arriving at the premium provided that:-

- i) the premium shall be subject to revision on a reasonable and proper scale following advice of any alteration that materially affects the subject matter of this insurance.
- ii) the minimum and/or deposit premium may be amended following any alteration in any estimate(s) provided (but the maximum reduction in the minimum and deposit premium following any reduction in wages and/or turnover estimates for any subsequent period shall be [REDACTED])

If the Insured fails to adhere to his obligations under this agreement, the Company shall secure damages from the Insured in the sum of the total premium that the Company would have been entitled to receive had the Insured adhered to such obligations.

Subject to all other terms of the insurance.

Risk Management Bursary

Upon request, the Company will contribute GBP [REDACTED] towards agreed risk management initiatives implemented during the Period of Insurance.

Subject to all other terms of the insurance.