



## QBE European Operations Public Authority Officials Indemnity Insurance (UK) Schedule

<b>Public Authority:</b>	<b>London Borough of Enfield</b>
<b>Address:</b>	Civic Centre, Silver Street, Enfield, London, EN1 3XN
<b>Business:</b>	London Borough
<b>Policy Number:</b>	<b>037499/01/2020/0180</b>
<b>Unique Market Reference:</b>	B1263EG0259920
<b>Policy Wording Reference:</b>	<b>PPAO011119</b> Cover is provided by the policy wording as above and the endorsements detailed below.
<b>Period of Insurance</b>	<b>From: 01 April 2020</b> <b>To: 31 March 2021</b> both days inclusive Greenwich Mean Time and for such further period or periods as may be mutually agreed upon.
<b>Retroactive Date:</b>	01 April 2004
<b>Date Issued:</b>	17 April 2020 <b>Issue Number:</b> 2
<b>Reason for Issue:</b>	Amendment to Retroactive Date
<b>Insurer:</b>	QBE UK Ltd (registered in England number 1761561; Home State - United Kingdom. Authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority.; registration number 202842)
<b>Registered Address:</b>	Plantation Place, 30 Fenchurch Street, London, EC3M 3BD Tel: + 44 (0) 20 7105 4000    Fax + 44 (0) 207 105 4019
<b>Contact Details</b>	
<b>Issue Office:</b>	Risk Management Partners Ltd, 67 Lombard Street, London, EC3V 9LJ
<b>Claim Notification:</b>	Gallagher Bassett International
<b>Territorial Limits:</b>	Worldwide
<b>Jurisdiction:</b>	Worldwide excluding <b>North America</b>
<b>Policy Law and Jurisdiction:</b>	The law of that part of the United Kingdom where the <b>authority</b> is headquartered



## Cover Applicable

The figures below apply other than where specifically stated to the contrary within an appendix of this Schedule or within a particular **insured section** of the **policy**.

Insured section	Sub/ Limit of indemnity		Retention
<b>Officials Indemnity</b>	<b>Limit of indemnity- GBP 10,000,000</b> any one <b>claim</b> and in the aggregate. Including sub-limits of indemnity for:		GBP 500,000  each and every <b>claim</b> or series of <b>claims</b>
	Consumer Protection Act 1987	<b>GBP 250,000</b> each and every <b>claim</b> or series of <b>claims</b> and for all claims in the aggregate during the <b>period of insurance</b>	
	Data Protection	<b>GBP 250,000</b> each and every <b>claim</b> or series of <b>claims</b> and for all claims in the aggregate during the <b>period of insurance</b>	
	Food Safety Act 1990	<b>GBP 250,000</b> each and every <b>claim</b> or series of <b>claims</b> and for all claims in the aggregate during the <b>period of insurance</b>	
	Land charges	<b>GBP 10,000,000</b> each and every <b>claim</b> or series of <b>claims</b> and for all claims in the aggregate during the <b>period of insurance</b>	
	Public Health Act	<b>GBP 250,000</b> each and every <b>claim</b> or series of <b>claims</b> and for all claims in the aggregate during the <b>period of insurance</b>	



## **Condition – Aggregate Stop Loss: GBP [REDACTED]**

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The non-ranking excess means the first amount payable by the **insured** in respect of each and every occurrence, claim or potential claim including any **defence costs** made against the **insured**, and all such payments are excluded from this insurance. The **limit of indemnity** by this **policy** is additional to the non-ranking excess which shall stand at:

GBP Nil

In addition the **insured** will pay the first amount of any covered loss as **retention** but the maximum amount for which the **insured** is responsible for each and every occurrence, claim or potential claim including any **defence costs** during any one **period of insurance** in respect of all amounts payable as **retention** will not exceed the figure shown above as the Aggregate stop limit. The amounts payable as non-ranking excess will not contribute to the Aggregate stop limit

Further the Aggregate stop limit under this **policy** is shared with and eroded in like manner by payments under the following coverages:

Combined Liability – Y129076QBE0120A  
Professional Indemnity – 037803/01/2020/0167

Upon exhaustion of the Aggregate stop limit the **insurer** will reimburse the **insured** for subsequent loss payments within this **retention** but the non-ranking excess will stand at:

GBP [REDACTED] in respect of Officials Indemnity and Professional Indemnity only



## Annual Premium

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Payment of the premium as specified below will be deemed acceptance by the **public authority** of the **policy** terms.

<b>Minimum and Deposit</b>	<b>GBP</b>	<b>[REDACTED]</b>
<b>Insurance Premium Tax at 12%</b>	<b>GBP</b>	<b>[REDACTED]</b>
<b>Total Payable</b>	<b>GBP</b>	<b>[REDACTED]</b>

Signed on behalf of the **insurer**

A handwritten signature in black ink, appearing to read 'Rudolf' followed by a stylized flourish.



## **Claims Handling Authority**

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With regard to Clause 3 'Duties in the event of a claim or potential claim' of this **policy** any reference to the **insurer** shall be deemed to include any party authorised to handle claims on the insurer's behalf.

The **insurer** has authorised Gallagher Bassett International Limited to handle claims on the **insurer's** behalf in respect of this **policy**.

### **In-House Claims Handling Agreement including conditions and reporting requirements**

There is no authority granted to the **public authority** in respect of the handling of claims that may be subject to indemnity under this **policy**.



## **Endorsements**

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### **Endorsement 001 - Retention – Election officials**

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The **retention** stated in the **schedule** is NIL in respect of any indemnity provided to any **Election official** with regard to any **election** held during the **period of insurance**.



## **Long Term Agreement – Expiry Date: 31 March 2022**

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Until the long term agreement expiry date shown above the **public authority** undertakes to offer to renew annually the insurance under this **policy** on the terms and conditions in force at the expiry of each **period of insurance** provided it is understood that;

- a) the **insurer** is under no obligation to accept the offer to renew made in accordance with the above mentioned undertaking;
- b) the **insurer** may increase the Aggregate Stop Limit at each renewal date by up to [REDACTED] following agreement to such increase by the **public authority**.

The above mentioned undertaking applies to any policy which may be issued by the **insurer** in substitution for this **policy**.

Payment of the premium as specified will be deemed acceptance by the **public authority** of the **policy** terms.

The **public authority** has the option to extend the expiry date annually by a further two years at its discretion.