

## To Whom It May Concern

**Name of Insured:** Minehead Town Council

This is to confirm that Minehead Town Council have in force with this Company until the policy expiry on 31st March 2027 insurance incorporating the following essential features:

**Policy Number:** YLL-272033-5513

**Renewal Date:** 1st April 2027

<b>Limits of Indemnity:</b> 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
Employers' Liability:	£10,000,000 any one event inclusive of costs
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
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Employers' Liability:	Nil any one claim
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**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.

Zurich Municipal is a trading name of Zurich Insurance Company Ltd. A public limited company incorporated in Switzerland. Registered in the Canton of Zurich, No. CHE-105.833.114, registered offices at Mythenquai 2, 8002 Zurich. UK Branch registered in England and Wales no BR000105. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance Company Ltd is authorised and regulated in Switzerland by the Swiss Financial Market Supervisory Authority FINMA. Authorised by the Prudential Regulation Authority. Subject to regulation by the Financial Conduct Authority and limited regulation by the Prudential Regulation Authority. Details about the extent of our regulation by the Prudential Regulation Authority are available from us on request. Our firm reference number is 959113.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

# Certificate of Employers' Liability Insurance (a)

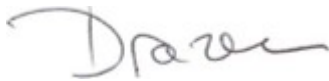
(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998 (the Regulations) as amended by the Employers' Liability (Compulsory Insurance) (Amendment) Regulations 2008, a copy of this certificate must be displayed at all places where you employ persons covered by the policy or an electronic copy of the certificate must be retained and be reasonably accessible to each employee to whom it relates).

<b>Policy number</b>	YLL-272033-5513
<b>1. Name of policyholder</b>	Minehead Town Council
<b>2. Date of commencement of insurance policy</b>	01/04/2026
<b>3. Date of expiry of insurance policy</b>	31/03/2027

We hereby certify that subject to paragraph 2:

1. The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney **(b)**.
2. (a) The minimum amount of cover provided by this policy is no less than £5 million **(c)**.

Signed on behalf of Zurich Insurance Company Ltd (Authorised Insurer).



Drazen Jaksic  
Chief Executive Officer of Zurich Insurance Company Ltd, UK Branch

## Notes

- (a)** Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b)** Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c)** See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

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