

Policy number	2448695	Charity or Organisation details	Waldringfield Parish Council
Policy start date	31/10/2026		Municipal Infrastructure
Amendment date	31/10/2026		Waldringfield Parish
			Woodbridge
			IP12 4QU
Annual income	£23,800	Correspondence	Low Farm, Ipswich Road
Total wage roll	£11,000	address	Waldringfield
Volunteers	15		Woodbridge
			IP12 4QU

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
- * Operation of community traffic calming or speed watch
- * 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	£100,000	£250
Personal Accident (sum insured/per week)		
Employees and volunteers		
aged 16-65 years	£15,000/£150	
aged 66-75 years	£10,000/£50	
aged 76-80 years	£5,000/£25	
Fidelity Guarantee	£100,000	£250
Retroactive date - 31/10/2025		
Reputational Risks		£250
PR Crisis - any incident cover	£5,000	
Libel and Slander	£250,000	
Legal Expenses	£250,000	
All Risks	£1,000	
Unspecified items sum insured	£1,000	£75
Unspecified single item limit	£500	
Unspecified items geographical limit	United Kingdom	
Long Term Undertaking	2 years	
Location 1: Municipal Infrastructure, Waldringfield Parish, Woodbridge, IP12 4QU		
Property Damage		£100
Including Accidental Damage		
Buildings	£115,018	
Declared value	£100,016	
Excesses applying to Property Damage		
Malicious people		£250
Premium	£581.25	
Insurance Premium Tax (IPT)	£69.74	
Total Premium	£650.99	

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

Location 1: Municipal Infrastructure, Waldringfield Parish, Woodbridge, IP12 4QU

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