

Your Encompass Policy Schedule

You should read this Schedule in conjunction with your Statement of Fact and Policy Wording.

These details are a record of the information provided to Keegan & Pennykid (Insurance Brokers) Limited. It is also essential that you read all of the clauses applying to your Policy as these contain important information that may affect your Policy cover.

In choosing this product and your level of cover, you have not received any personal recommendations from Intact Insurance UK Limited.

Basic Details:

Policyholder/Insured:	West Dunbartonshire Council	Primary Contact:	Alan Karas
Correspondence Address:	Community Council Insurance	Telephone:	-
	Communities Team	Account Handler:	Hazel Strachan
	16 Church Street	Email Address:	hs@keegan-pennykid.com
	Dumbarton		
	G82 1QL	Our Reference:	WESX91CS01
Email:	alan.karas@west-dunbarton.gov.uk		
Activities:	Community Councils including resilience activities and community consultations (events are quoted for separately). Community Councils insured as part of this arrangement are Alexandria, Bonhill & Dalmonach, Clydebank East, Dumbarton East & Central, Kilmarnock, Old Kilpatrick, Parkhall North Kilbowie & Central, Silverton & Overtoun, Linnvale & Drumry and Balloch & Haldane Community Councils.		

Company/Insurer Details:

Insurer:	Intact Insurance UK Limited	Intermediary:	Keegan & Pennykid (Insurance Brokers) Ltd
Policy Number:	RKK958425		50 Queen Street, Edinburgh
			Scotland,
			EH2 3NS
Broker Ref:	WESX91CS01	Tel:	0131 225 6005
		Web:	www.keegan-pennykid.com
Period of Insurance:	01/04/2026 to 31/03/2027	Email:	mail@keegan-pennykid.com

Insurance Premium:

Reason for Issue:	Endorsement
	Request for copy documents
Insurance Premium	£ 0.00
Insurance Premium Tax	£ 0.00
Total Premium	£ 0.00

If there are any Endorsements applicable to the Sections of Cover provided by this Policy these will be shown in the Endorsement Appendix at the end of the Schedule

Property Damage Insurance:

Premises 2

Bonhill & Dalmonach, Community Council, Ladyton Community Centre, G83 9DZ

Specified Items	Item	Declared Value £	D/Value + VAT (*) £	Sum Insured (**) £
		1,204	1,445	1,878
Total Sum Insured				£ 1,878

Covers Not Insured:

: 7 - Sprinkler Leakage

Policyholder Contribution each and every loss

All Covers other than Cover 9 Subsidence	£	nil
Cover 9 Subsidence	£	1,000

Specified Items:

Item	Location	Interested Party	Sum Insured
Defibrillator	Premises 2		£ 1,204

Business Interruption:

Basis of Cover Not Insured

Loss of Registration Certificate Insurance:

Basis of Cover Not Insured

Money Insurance:

Premises/Transit	Limit of Indemnity £	4,000
Personal Injury (Robbery) - units		5

Terrorism Insurance:

Basis of Cover Not Insured

Liability Insurance:

Basis of Cover	Limit of Indemnity
Section 1 Employers' Liability - Insured	
Any one Event (excluding liability arising directly or indirectly out of Terrorism)	£ 10,000,000
Any one Event arising directly or indirectly out of Terrorism	£ 5,000,000
Section 2 Public/Products Liability - Insured	
Any one Event	£ 5,000,000
All Events happening during the Period of Insurance in respect of products supplied	£ 5,000,000
All incidents considered by the Company to have occurred during any one Period of Insurance in respect of Pollution or Contamination of buildings or other structures or of water or land or of the atmosphere	£ 5,000,000

Section 3 Legal Defence Costs - Insured

Part A

The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any one Period of Insurance £ 250,000

Part B

The total amount payable by the Company in respect of all costs and expenses arising out of all claims during any one Period of Insurance £ 250,000

Section 4 Financial Loss - Not Insured

Section 5 Abuse - Not Insured

Section 6 Crisis Containment - Insured

The total amount payable by the Company in respect of all Losses costs and expenses during any Period of Insurance £ 25,000

Cyber Liability

Basis of Cover Not Insured

Professional Indemnity Insurance

Basis of Cover	Limit of Indemnity	Insured's Contribution
Any One Claim	£ 250,000	£ 250
Retroactive Date	01/04/2016	

Fidelity Insurance

Limit of Indemnity	£ 5,000	
Retroactive Date	01/04/2016	
	Limit of Indemnity	Insured's Contribution
Employee Fraud	£ 5,000	£ 100
Third Party Computer Fraud	£ 5,000	£ 100
Third Party Funds Transfer	£ 5,000	£ 100
Forgery of Cheques & other financial instruments	£ 5,000	£ 100
Corporate Card Fraud	£ 5,000	£ 100

Personal Accident & Travel Insurance

Personal Accident Insurance - Insured

Volunteers: No. of people: 10
No. of Units: 1

Employees: No. of people:
No. of Units:

Basis of Cover Limit of Indemnity

Aircraft Accumulation Limit
1) In case of multi-engined aircraft £ 1,000,000
2) In case of all other aircraft £ 250,000

In the event of a claim amount exceeding the Incident Limit or Aircraft Accumulation Limit the Company's Liability in respect of each Insured Person claimed for shall not be proportionately reduced until the total does not exceed that Limit

Travel Insurance - Not Insured

Loss of Liquor Licence Insurance

Basis of Cover Not Insured

Management Protection Insurance

Basis of Cover	Limit of Indemnity	Retroactive Date
Any One Claim		
Part I Trustee Liability	£ 250,000	01/04/2016
Part II Corporate Liability	£ 250,000	01/04/2016
Part III Employment Practices Liability	Not Insured	
Management Protection - Excess		
	Excess	
Part I Trustee Liability	£ 250	
Part II Corporate Liability	£ 250	

Legal Expenses Insurance

Basis of Cover: Not Insured

Transit Insurance

Basis of Cover Not Insured

Contractors All Risks Insurance

Basis of Cover Not Insured

Computer Equipment Insurance

Basis of Cover Not Insured

Loss of NCB & Excess Protection

Basis of Cover Not Insured

Endorsement Appendix - Endorsements applicable to the Sections of Cover provided by the Policy

Trustees Liability - Professional Services Exclusion

The Insurer shall not be liable for Loss directly or indirectly based on, arising out of or in any way involving any breach of professional duty to a client, customer or other third party who relies on advice, design, specification or other professional services provided by or on behalf of the Insured.

All other Policy terms exclusions and conditions remain unaltered.

Amendment to Public/Products Liability Exclusions

The following is applicable to Liability Insurance Section 2 Public Products Liability only.

Exclusion 16 Abuse is hereby deleted.

Ukraine Crimea Russia or Belarus Exclusion

The following Exclusion is added to Section 2 Public/Products Liability of the Liability Insurance Section of this Policy

- 17 Ukraine Crimea Russia or Belarus
arising from or in connection with:
- a) the export of any products by or on behalf of the Policyholder,
or
 - b) any visits by any Person Employed
to Ukraine Crimea Russia or Belarus

Russia Belarus or Ukraine Exclusion

The following clause applies to the Professional Indemnity section of the policy.

The Insurer shall not be liable in respect of any Claim arising out of or related to the conduct of Professional Business in or into or in respect of operations or assets situated in or directly or indirectly pursuant to the instructions of any party whose corporate registration or permanent residence or relevant operating location is situated in any territory under the control de jure or de facto of the Russian Federation or the Republic of Belarus or Ukraine.