

04 August 2020

To Whom it May Concern

Dear Sirs

As Insurance Brokers to Lancaster City Council we are writing to confirm that our client holds the following policies:

Employers Liability

Insurer:	Zurich Municipal
Policy Number:	QLA-07H070-0123
Period:	01 April 2020 – 31 March 2021
Limit of Indemnity:	£25,000,000 limit any one occurrence

Public Liability

Insurer:	Zurich Municipal
Policy Number:	QLA-07H070-0123
Period:	01 April 2020 – 31 March 2021
Limit of Indemnity:	£10,000,000 any one occurrence

Willis Limited
51 Lime Street
London
EC3M 7DQ

T +44 (0) 20 3124 6000
W willistowerswatson.com

Products Liability

Insurer:	Zurich Municipal
Policy Number:	QLA-07H070-0123
Period:	01 April 2020 – 31 March 221
Limit of Indemnity:	£10,000,000 in the annual aggregate

This letter is provided as a courtesy to our client as a matter of information only and confers no rights on the holder. Our duties in relation to this insurance are to our client and we accept no duty of care or responsibility to you or any other third party and any liability to you or any third party is excluded. This letter does not amend, extend or alter the coverage afforded by the policies, nor does it purport to set out all of the policies' terms, conditions and exclusions. The policy terms, conditions, limits and exclusions may alter after the date of this document or the insurance may terminate or be cancelled, and the limits shown may be reduced by paid claims. We have no obligation to advise you of any changes which may be made to the policies or to advise you of their cancellation or termination.



Signed on behalf of WILLIS LIMITED



ZURICH[®]
MUNICIPAL

select

casualty module - Part A: public liability

This Schedule replaces any previous Schedule. The Schedule and Policy are to be read together.

INSURED: Lancaster City Council
Policy No: QLA-07H070-0123
Period of Insurance
from: 1st April 2020
to: 31st March 2021
Long Term Agreement
expiry: 31st March 2025

Limit of Indemnity: £10,000,000

EXCESS: £10,000

Annual Aggregate: £250,000

Operative Endorsements:

1. The following Special Definitions are added to Section 1 - Special Definitions:

Health Care

- a) Diagnosis of Injury
- b) prescription of treatment or drugs
- c) care or treatment of a patient
- d) personal medical or health care advice to individuals in their private capacity

Incidental Treatment

Administration or supervision of medication orally, topically, by injection or by tube, and the application of appliances or dressings.

2. The following is added to section - Special Exclusions

14 Health Care Duties

Liability arising out of or in consequence of the rendering of or failure to render Health Care other than in respect of Incidental Treatment forming part of the official duties of a suitably trained Employee provided always that this exclusion will not apply to nurses employed by the **insured**.

Zurich Municipal is a trading name of Zurich Insurance plc. A public limited company incorporated in Ireland Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

policy MSPAAB02
reference: 20 1 of 2
schedule no: 23 April 2020
issue date:
examined:

select

casualty module - Part A: public liability

This Schedule replaces any previous Schedule. The Schedule and Policy are to be read together.

INSURED: Lancaster City Council
Policy No: QLA-07H070-0123
Period of Insurance
from: 1st April 2020
to: 31st March 2021
Long Term Agreement
expiry: 31st March 2025

Zurich Municipal is a trading name of Zurich Insurance plc. A public limited company incorporated in Ireland Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland. UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and authorised and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our authorisation by the Financial Conduct Authority are available from us on request. Our FCA Firm Reference Number is 203093.

policy reference: MSPAAB02
reference: 20 2 of 2
schedule no: 23 April 2020
issue date:
examined: