Certificate of Employers' Liability Insurance (a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 1998, one or more copies of this certificate must be displayed at each place of business at which the Policyholder employs persons covered by the Policy)

Policy Number:	LCO02184
Name of Policyholder:	Hurstpierpoint and Sayers Common Parish Council
Date of commencement of insurance	01/06/2021
Date of Expiry of insurance	31/05/2022

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, or to offshore installations in territorial waters around Great Britain and its Continental Shelf (b)
2. the minimum amount of cover provided by this Policy is no less than £5 million (c)

Signed on behalf of
Aviva Insurance Limited
(Authorised Insurers)

Authorised Signatory
Colm Holmes
Chief Executive Officer, UK Insurance

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.

It is recommended that you retain a copy of each Employers' Liability certificate issued to you

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BHIB COUNCILS INSURANCE

Brokers Certificate of Public and Products Liability Insurance

Name and Address of Insured	Hurstpierpoint and Sayers Common Parish Council Parish Council Office Trinity Road, Hurstpierpoint Hassocks West Sussex BN6 9UY
Insurers	Aviva Insurance Ltd, Pitheavlis, Perth PH2 0NH
Policy Number	LCO02184
Period of Insurance	From: 01 June 2021 To: 31 May 2022

In our capacity as Insurance Brokers we hereby certify that the above named are currently insured for the above period. The limits of indemnity currently provided are as follows:

Public and Products Liability

£10,000,000 any one incident (or in total during any one period of insurance in relation to Products Liability)

The cover provided is in accordance with the terms and conditions agreed with the insurer. Details can be provided on request. The information provided is accurate at the date of issue. No obligation is imposed on the Broker to advise of any alterations.

Broker Details	BHIB Insurance Brokers AGM House, 3 Barton Close, Grove Park, Enderby, Leicester LE19 1SJ
Signed	
Name	Kevin Richards – Cert CII – Head of Technical Broking
Date of Issue	28 May 2021

Local Councils

Statement of Fact

28/05/2021

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IMPORTANT - This Statement of Fact provides a record of the information notified to us and facts assumed about you, your business and councillors and clerks. You must check all the information and material facts contained in the Statement of Fact and the Schedule and contact BHIB on 0330 013 0036 or by email to affinities@bhibinsurance.co.uk immediately if any details are incorrect or incomplete.

You should keep this statement of fact for your records.

Your Duty to make a Fair Presentation of Risk

You must make a fair presentation of risk. This means you must;

- disclose every material circumstance you know or ought to know or, failing that, provide enough information to enable Insurers to make further enquiries
- make disclosures in a reasonably clear and accessible manner
- ensure that representations as to a matter of fact are substantially correct
- ensure that representations as to a matter of belief are made in good faith

Material information is information that would influence an insurer in deciding whether a risk is acceptable and if so, the premium, terms and conditions to be applied. If you are in doubt whether a fact is material, you should disclose it, since failure to do so could invalidate your policy, reduce claims settlements or result in a claim not being paid.

Your duties before inception of cover	Your duties after inception of cover	Instructions regarding changes of cover
All material information must be disclosed to insurers to enable terms to be negotiated and cover arranged. This is not limited to answering specific questions that may be asked by us or by the insurer. If you become aware that material information that you have supplied prior to the placement of your insurance contract was incorrect you should tell us immediately.	Your duty to make a fair presentation of risk is re-imposed when there are changes or variations in cover and when the insurance contract is renewed or extended. In addition, changes that substantially increase the risk, or relate to compliance with a warranty or condition in the insurance contract must be notified at once.	Alterations to covers or increases in sums insured etc., will not be effective until insurers have accepted the change and you should not assume that they have done so until you have received confirmation to that effect from BHIB. To avoid delay, we therefore suggest that for urgent instructions, you contact us by telephone.

Please contact BHIB immediately if you are in any doubt as to whether or not information might be material or if you have any concerns that we might not be aware of all material information.

Claims Experience

All claims, incidents or losses during the past three years in respect of any of the risks to be insured must have been reported to the previous scheme underwriters, Allianz Insurance Plc and Aviva Insurance Ltd.

Declaration

To the best of your knowledge no Councillor or Clerk has;

- been subject to any County Court Judgements
- had any insurer decline, cancel or refuse to renew insurance
- been convicted/charged/cautioned in respect of any criminal offence
- ever been prosecuted for failure to comply with any Health and Safety or Welfare or Environmental Protection legislation
- been declared bankrupt or disqualified from being a company director or involved in any company that went into receivership, liquidation or administration

Your Property

All property insured including outbuildings will be maintained in a good state of repair.

Where Subsidence is covered all properties are free from any sign of damage caused by subsidence, ground heave or landslip, and have no history of such damage.

You do and will continue to maintain machinery and equipment in a good state of repair.

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Fidelity Guarantee

You do and will continue to;

- delete employees' password access or make it invalid immediately when any employee leaves your employment
- make BHIB aware of any additional wording included in your last external audit report

Health and Safety

You comply with all appropriate Health and Safety legislation, and follow the guidelines and advice of the Health & Safety Executive.

Special Events & Activities

Where you undertake any of the following activities, you comply with the guidelines outlined in the Special Events & Activities Guidelines sheet issued to you;

- Firework Displays, Bonfires and Beacons
- Christmas Trees and Lights
- Bouncy Castles and Inflatables
- Shooting and Archery
- Fetes and Galas
- Playgrounds
- Boating Ponds and Lakes

You confirm that you are not carrying out any activity or event not catered for in the Local Council Special Events and Activities Guidelines and you will ensure that you will follow the guidelines accordingly.

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Client Details

Council Name	Hurstpierpoint and Sayers Common Parish Council
Address Line 1	Parish Council Office
Address Line 2	Trinity Road, Hurstpierpoint
Town	Hassocks
County	West Sussex
Postcode	BN6 9UY
Please state to which Rural Community Council (England) or County Voluntary Council (Wales) you are affiliated or in which County area your Hall is situated	Sussex
Population Size	Up to 10,000
If you do not have an PAYE Reference, please confirm that you are exempt from holding one	To be confirmed
Contact Title	Miss
Contact Forename	Sarah
Contact Surname	Groom
Contact Telephone	01273 833264
Contact Email Address	sarah.groom@hurstpierpoint-pc.gov.uk

Verified e-mail address for all communications. Please let the BHIB Affinities team know immediately if this address needs to be changed. ✓

Additional Email Address	
This is...	a new quotation

Mandatory Covers

Public Liability Limit of Indemnity	£10,000,000
Employers Liability Limit of Indemnity	10,000,000
Officials Indemnity Limit	500,000
Libel and Slander Limit	250,000
Legal Expenses Limit	250,000
Money - Cash in Transit, on Premises in Business Hours, in Bank Night Safe	£5,000
Money - Cash in Safe	2,500.00
Fidelity Guarantee Limit	£500,000

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Additional Covers

Do you require Additional Covers, as set out below?	Yes
Do you wish to increase the standard limit for any of the above options	Yes
Please enter Contents Limit required	0
Please enter Street Furniture Limit required	237,870
Please enter Gates & Fences Limit required	54,106
Please enter Playground Equipment required	122,995
Please enter War Memorials required	0
Please enter Mowers & Machinery required	0
Please enter Sports Equipment required	0
Total of Higher Values	414,971

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Optional Covers

Do you require cover for Buildings	Yes

Buildings Cover (1)

Address Line 1	Chantry Stables
Address Line 2	High Street, Hurstpierpoint
Town	Hassocks
County	West Sussex
Postcode	BN6 9RE
Please state the Sum Insured	167,314
Construction Type	Standard Construction Buildings incl Listed Buildings & Pavilions
Is Subsidence cover required	Yes
Has there been any history of subsidence at this location	No

Buildings Cover (2)

Address Line 1	Cemetery Chapel and Store
Address Line 2	South Avenue, Hurstpierpoint
Town	Hassocks
County	West Sussex
Postcode	BN6 9QB
Please state the Sum Insured	232,650
Construction Type	Standard Construction Buildings incl Listed Buildings & Pavilions
Is Subsidence cover required	Yes
Has there been any history of subsidence at this location	No

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Buildings Cover (3)	
Address Line 1	Public Toilets
Address Line 2	Pitt Lane, Hurstpierpoint
Town	Hassocks
County	West Sussex
Postcode	BN6 9QA
Please state the Sum Insured	81,163
Construction Type	Standard Construction Buildings incl Listed Buildings & Pavilions
Is Subsidence cover required	Yes
Has there been any history of subsidence at this location	No

Buildings Cover (4)	
Address Line 1	Public Toilets
Address Line 2	Trinity Road, Hurstpierpoint
Town	Hassocks
County	West Sussex
Postcode	BN6 9UY
Please state the Sum Insured	81,163
Construction Type	Standard Construction Buildings incl Listed Buildings & Pavilions
Is Subsidence cover required	Yes
Has there been any history of subsidence at this location	No

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Buildings Cover (5)	
Address Line 1	Willow Way
Address Line 2	Hurstpierpoint
Town	Hassocks
County	West Sussex
Postcode	BN6 9TH
Please state the Sum Insured	522,210
Construction Type	Standard Construction Buildings incl Listed Buildings & Pavilions
Is Subsidence cover required	Yes
Has there been any history of subsidence at this location	No

Do you require cover for CCTV Equipment	Yes
Sum Insured required for CCTV Equipment	3,000
Is cover for Sports Ground Surfaces and/or Concrete, Tarmac or Asphalt Surfaces required	Yes
Sum Insured required for Ground Surfaces	33,778
Is cover for Regalia required	Yes
Sum Insured required for Regalia	379
Is Business Interruption cover required?	Yes
Do you wish to add cover for Loss of Revenue?	Yes
Loss of Revenue Sum Insured	10,000
Additional Increased Cost of Working sum insured	0
Indemnity Period (months)	12 Months
Do you wish to add cover for Increased Cost of Working?	No
Do you wish to add cover for Loss of Rent?	No
Do you wish to add cover for Key Persons?	Yes
Is cover for Personal Accident required	Yes
Is cover for Terrorism required	No
Do you require No Claims Bonus Protection & Application of Excess Protection	Yes
Do you require Data Breach Response cover?	No

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Have you attained an award under the Local Council Awards Scheme?	No
Do you wish to receive a free Parish Online licence?	No
Do you wish to agree to a 3 year Long Term Undertaking (LTU) in return for a discount	Yes
LTU Start date	01/06/2021
LTU End date	31/05/2024

General Questions

(i) No Insurer has declined my/our proposal, cancelled or refused to renew my/our policy, required an increased premium, special terms or conditions for any of the insurance proposed for	True
(ii) Neither I/We, nor any other principal members of this organisation have been convicted of any criminal offence other than a motoring conviction	True
(iii)I am/We are not aware of any existing circumstances which have resulted or could result in a dispute which may give rise to any payment under this insurance and I/We understand that no such circumstances can be accepted as a foundation of a claim under this insurance	True
(iv) I/We declare that the proposer is registered in the United Kingdom, the Isle of Man or the Channel Islands	True
To the best of my/our knowledge no partners, principals or directors have; been subject to any county court judgments, had any Insurer decline or refuse to renew Insurance or impose any special temrs for acceptance, been convicted/charged/cautioned in respect of any criminal offence, been declared bankrupt or disqualified from being a company director or involved in any company that went into receivership or liquidation, been subject to a recovery action by Customs & Excise or the Inland Revenue.	True
Business Description	Local Council
Has the client elected to pay by instalments?	No
Has your organisation made, or had made against it, any claims in the last 3 years, whether insured or not?	Yes
Have you had any Arson or Flood claims in the last 12 months?	No
Have you had more than one Theft, Employers Liability or Public Liability claim in the last 12 months?	No
Have any individual claims been settled for more than £5,000 in the last 3 years ?	No

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Important Information

Data Protection – Privacy Notice

Personal Information

We collect and use personal information about you so that we can provide you with a policy that suits your insurance needs. This notice explains the most important aspects of how we use your information but you can get more information about the terms we use and view our full privacy policy at www.aviva.co.uk/privacypolicy or request a copy by writing to us at Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester LE7 1PD.

The data controller responsible for this personal information is Aviva Insurance Limited as the insurer of the product. Additional controllers include BHIB Insurance Brokers, who are responsible for the sale and distribution of the product, and any applicable reinsurers.

Personal information we collect and how we use it

We will use your personal information:

- to provide you with insurance: we need this to decide if we can offer insurance to you and if so on what terms and also to administer your policy, handle any claims and manage any renewal,
- to support legitimate interests that we have as a business: we need this to manage arrangements we have with reinsurers, for the detection and prevention of fraud and to help us better understand our customers and improve our customer engagement (this includes marketing, customer analytics and profiling),
- to meet any applicable legal or regulatory obligations: we need this to meet compliance requirements with our regulators (e.g. Financial Conduct Authority), to comply with law enforcement and to manage legal claims, and
- to carry out other activities that are in the public interest: for example we may need to use personal information to carry out anti-money laundering checks.

As well as collecting personal information about you, we may also use personal information about other people, for example family members you wish to insure on a policy. If you are providing information about another person we expect you to ensure that they know you are doing so and are content with their information being provided to us. You might find it helpful to show them this privacy notice and if they have any concerns please contact us in one of the ways described below.

The personal information we collect and use will include name, address and date of birth, financial information and details of your business and property. If a claim is made we will also collect personal information about the claim from you and any relevant third parties. We may also need to ask for details relating to the health or any unspent offences or criminal convictions of you or somebody else covered under your policy. We recognise that information about health and offences or criminal convictions is particularly sensitive information. Where appropriate, we will ask for consent to collect and use this information.

If we need your consent to use personal information, we will make this clear to you when you complete an application or submit a claim. If you give us consent to using personal information, you are free to withdraw this at any time by contacting us – refer to the "Contacting us" details below. Please note that if consent to use information is withdrawn we may not be able to continue to provide the policy or process claims and we may need to cancel the policy.

Of course, you don't have to provide us with any personal information, but if you don't provide the information we need we may not be able to proceed with your application or any claim you make. Some of the information we collect as part of this application may be provided to us by a third party. This may include information already held about you and your business and property within the Aviva group, including details from previous quotes and claims, information we obtain from publicly available records, our trusted third parties and from industry databases, including fraud prevention agencies and databases.

Credit Searches

To ensure the Insurer has the necessary facts to assess your insurance risk, verify your identity, help prevent fraud and provide you with our best premium and payment options, the Insurer may need to obtain information relating to you at quotation, renewal and in certain circumstances where policy amendments are requested. The Insurer or their agents may:

- undertake checks against publicly available information (such as electoral roll, county court judgments, bankruptcy orders or repossession(s). Similar checks may be made when assessing claims,
- carry out a quotation search from a credit reference agency (CRA) which will appear on your credit report and be visible to other credit providers. It will be clear that this is a quotation search rather than a credit application.

The identity of our CRA and the ways in which they use and share personal information, are explained in more detail at www.callcredit.co.uk/crain.

Automated decision making

We carry out automated decision making to decide whether we can provide insurance to you and on what terms, deal with claims or carry out fraud checks. In particular we use an automated underwriting engine to provide on-line quotes, using the information we have collected.

How we share your personal information with others

We may share your personal information:

- with the Aviva group, our agents and third parties who provide services to us, and your intermediary and other insurers (either directly or via those acting for the insurer such as loss adjusters or investigators) to help us administer our products and services,
- with regulatory bodies and law enforcement bodies, including the police, e.g. if we are required to do so to comply with a relevant legal or regulatory obligation,
- with other organisations including insurers, public bodies and the police (either directly or using shared databases) for fraud prevention and detection purposes,
- with reinsurers who provide reinsurance services to Aviva and for each other. Reinsurers will use your data to decide whether to provide reinsurance cover, assess and deal with reinsurance claims and to meet legal obligations. They will keep your data for the period necessary for these purposes and may need to disclose it to other companies within their group, their agents and third party service providers, law enforcement and regulatory bodies.

Some of the organisations we share information with may be located outside of the European Economic Area ("EEA"). We'll always take steps to ensure that any transfer of information outside of Europe is carefully managed to protect your privacy rights. For more information on this please see our Privacy Policy or contact us.

Marketing

We may use personal information we hold about you across the Aviva Group to help us identify and tailor products and services that may be of interest to you. We will do this in accordance with any marketing preferences you have provided to us. We may continue to do this after your policy has ended.

If you wish to amend your marketing preferences please contact us:

By phone: 01603 622200 or +44 1603 604999 (from abroad)

By email: helpdesk@aviva.co.uk

By Post: Aviva, Freepost, Mailing Exclusion Team, Unit 5, Wanlip Road Ind Est, Syston, Leicester, LE7 1PD

To see how you can change your preferences in MyAviva or view your choices for online advertising visit our full Privacy Policy at www.aviva.co.uk/privacypolicy

How long we keep your personal information for

We maintain a retention policy to ensure we only keep personal information for as long as we reasonably need it for the purposes explained in this notice. We need to keep information for the period necessary to administer your insurance and deal with claims and queries on your policy. We may also need to keep information after our relationship with you has ended, for example to ensure we have an accurate record in the event of any complaints or challenges, carry out relevant fraud checks, or where we are required to do so for legal, regulatory or tax purposes.

Your rights

You have various rights in relation to your personal information, including the right to request access to your personal information, correct any mistakes on our records, erase or restrict records where they are no longer required, object to use of personal information based on legitimate business interests, ask not to be subject to automated decision making if the decision produces legal or other significant effects on you, and data portability. For more details in relation to your rights, including how to exercise them, please see our full privacy policy or contact us – refer to the "Contacting us" details below.

Contacting us

If you have any questions about how we use personal information, or if you want to exercise your rights stated above, please contact our Data Protection team by either emailing them at dataprt@aviva.com or writing to the Data Protection Officer, Level 4, Pitheavlis, Perth PH2 0NH.

If you have a complaint or concern about how we use your personal information, please contact us in the first instance and we will attempt to resolve the issue as soon as possible. You also have the right to lodge a complaint with the Information Commissioners Office at any time.

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time

- Share information about you with other organisations and public bodies including the Police
- Undertake credit searches and additional fraud searches
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information

and we suspect fraud, we will record this to prevent fraud and money laundering.

We can supply on request further details of the databases we access or contribute to. If you require further details please contact us.

Policy Investigation Unit, Aviva, Cruan Business Centre, Westerhill Business Park, 123 Westerhill Road, Bishopbriggs, Glasgow, G64 2QR.Telephone: 0345 300 0597. Email PIUUKDI@AVIVA.COM

We and other organisations may also search these agencies and databases to

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies
- Check your identity to prevent money laundering, unless you provide us with other satisfactory proof of identity.
- Check details of job applicants and employees.

Claims History

- Under the conditions of your policy you must tell us about any Insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.
- We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

You should show these notices to anyone who has an interest in the insurance under the policy.

Complaints Procedure

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you.

In the first instance, please contact your insurance adviser or usual Aviva point of contact.

Aviva are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

If you have taken a product out with us online or by telephone you can also use the European Commission's Online Dispute Resolution for logging complaints. To use this service the European Commission has also provided an Online Dispute Resolution Service for logging complaints. To use this service please go to: http://ec.europa.eu/odr

Financial Services Compensation Scheme

Aviva are members of the Financial Services Compensation Scheme (FSCS). You may be entitled to compensation from the scheme if they cannot meet their obligations, depending on the type of insurance and circumstances of your claim. Further information about the compensation scheme arrangements is available from the FSCS (www.fscs.org.uk)

Choice of Law

The appropriate law as set out below will apply unless you and the insurer agree otherwise.

1. The law applying in that part of the United Kingdom, Channel Islands or Isle of Man in which you, the policyholder, normally live or (if applicable) the first named policyholder normally lives, or
2. In the case of a business, the law applying in that part of the United Kingdom, Channel Islands or Isle of Man where it has its principal place of business, or
3. Should neither of the above be applicable, the law of England and Wales will apply.

Telephone Call Charges and Recording

Calls to 0800 numbers from UK landlines and mobiles are free. The cost of calls to 03 prefixed numbers are charged at national call rates (charges may vary dependent on your network provider) and are usually included in inclusive minute plans from landlines and mobiles. For our joint protection telephone calls may be recorded and/or monitored.

Claims since inception of this policy

Any claim which has been reported to Insurers under this policy is deemed to have been included in this Statement of Facts and does not need to be separately shown within the claim section of this document.

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