To Whom It May Concern

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.

Name of Insured: Bishop's Stortford Town Council

This is to confirm that Bishop's Stortford 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-272003-6793

Renewal Date: 1st April 2027

Limits of Indemnity:

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
Employers' Liability:	Nil any one claim

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.