



06 July 2001

Highland Council Village Halls Scheme

Terms for the Scheme

All premiums shown will be subject to a 5% Insurance Premium Tax

Property Insurance

Cover Fire and Special Perils, Impact, Impact of own vehicle, Accidental Damage and Accidental Damage to Glass

Item	Standard Construction (£1000 * £%)	Non-standard Construction (£1000 * £%)
Buildings	£0.09%	£0.25%
Contents(Perils)	£0.09%	£0.25%
Contents(Theft)	£0.45%	£0.55%

Excesses applying to the above cover: -

Item	ZM	Existing
Malicious Damage, Storm, Flood, Burst Pipes, Falling Trees	£250	£250
Impact Own Vehicles	Nil	No Cover
Accidental Damage to Plate Glass	Nil	£50
Accidental Damage Cover to Contents	£100	£250
Theft	£100	£100

Money

1. In Transit and on the Premises £500
2. Private Residences and Locked Receptacle £200

Cover may be extended to £2,500 twice a year for selected Halls subject to security

The above is subject to a £50 excess.

Premium: £5 per hall

Hirers' Liability

Limit of Indemnity - £2m

Premium: £10 per Hall

Public Liability

Limit of Indemnity - £5m (Includes events up to 300 attending).

Hazardous activities must be notified to the Company and an additional premium may be charged, e.g. bungee jumping, abseiling or barfly. Use of a bouncy castle does not require to be advised to the Company but our guidelines on this activity must be followed when used,

Premium: £30 per Hall

Marquee Hire Insurance

Limit of Indemnity - £10,000

Item	Excess
All Risks	£100

Premium: £25 for One Day, £35 for two Day's, £45 for Three Days, £10 thereafter.

Employers' Liability

Limit of Indemnity - £10m

Premium: £5 per Hall

Personal Accident

For Committee Members and Employees

Capital Sum	£20,000
Weekly Benefit	£50
Premium	£5 per Hall

Fidelity Guarantee

Sums Guaranteed - £5,000 subject to a £100 Excess

Premium; £5 per Hall