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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.

To Whom It May Concern

Name of Insured: Helmingham Parish Council (Mid Suffolk)

This is to confirm that Helmingham Parish Council (Mid Suffolk) have in force with this Company until the policy expiry on 02/10/2027 insurance incorporating the following essential features:

Policy Number:	YLL-2720935153	
Renewal Date:	03/10/2026	
Limits of Indemnity:	Public Liability:	£12,000,000 any one event
	Products Liability:	£12,000,000 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

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.