

## Insurance document

**Policyholder:** Weymouth and Portland Borough Council, West Dorset District Council, and North Dorset District Council

**Address:** South Walks House  
Dorchester  
DT1 1UZ Dorset  
United Kingdom

**Insurance Broker:** Aon Limited - Bristol

**Period of Insurance:** 01/04/2018 - 31/03/2019

**Date of printing:** 18/04/2018

**PROPERTY DAMAGE**

<b>To be paid:</b>	Premium:	
	Insurance Premium Tax:	
	Total:	

**Long Term Agreement (with offer to extend)**

In consideration of a discount of 5 per cent being allowed off the premium(s) on this policy the Insured undertakes with effect from 1st April 2017 to offer annually for 3 years the insurance under this policy on the terms and conditions in force at the expiry of each Period of Insurance and to pay the premiums annually in advance, it being understood that the Insurer shall be under no obligation to accept an offer made in accordance with the above-mentioned undertaking

The above-mentioned undertaking applies to any policy (or policies) which may be issued by the Insurer in substitution for this policy and the same discount of 5 per cent shall be allowed off the premiums on any substituted policy (or policies) issued by the Insurer

Payment of the first premium or renewal premium shall be deemed acceptance by the Insured of the policy terms including but in no way limited to this clause.

The Insured has the option to extend the expiry date by an additional 2 years at its discretion.

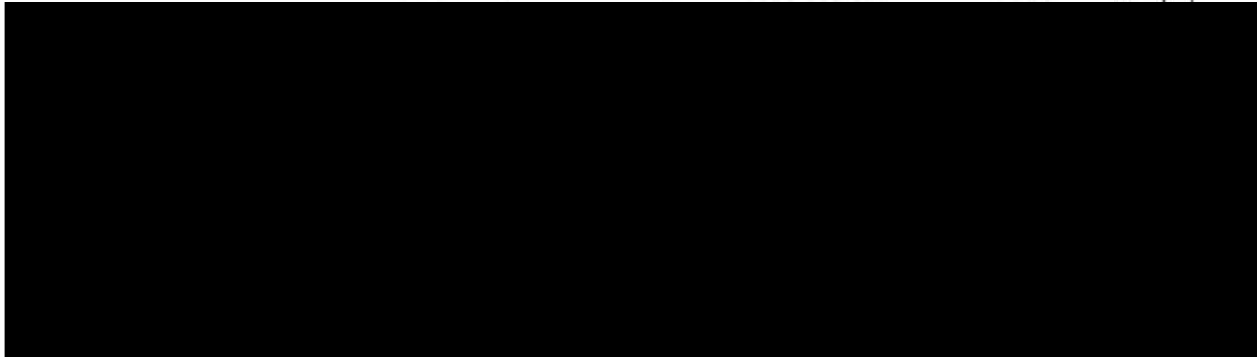
Expiry Date 31/03/2022

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Insurance Group: Property

**Section 1 - Property Damage**

Property Insured	Description	Sum Insured (Declared Value)	Day One	Deductible
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**Property Damage**

Sum Insured (Declared Value) as per the Property Schedule's received during the renewal process using all declared values per property. Ref: "NDDC Property Rnl 18 V2" and "WPBC-WDDC 18-19 (Draft)"

**Deductibles**

Description	Deductible
General and Industrial & Commercial properties	£250 each and every event all other perils except subsidence, increasing to £1,000 each and every event in respect of subsidence

**Endorsement 1: Property at other premises**

The insurance by this Section extends to include such property whilst in or at the premises of another for temporary purposes including whilst in transit by road rail or inland waterway and temporary housing en route to and from such premises all in the United Kingdom or Ireland

**Endorsement 2: Automatic Sprinkler Installations**

Contribution In the event of Damage by an Insured Event to Premises and should the Premises as a requirement of the Insurer be reinstated incorporating Automatic Sprinkler Installation, and not having an Automatic Sprinkler Installation prior to the Damage, then the Insurer will contribute 50% towards the cost of such new Automatic Sprinkler Installation provided that the liability of the Insurer shall not exceed 15% of the total cost of the reinstatement (excluding the cost of the Automatic Sprinkler Installation) or £250k, whichever is the less

**Endorsement 3 : Subrogation Waiver**

Any claimant under this Policy shall, at Our request and expense, take or permit to be taken all necessary steps for enforcing rights against any other party in Our name, before or after We make any payment.

We agree to waive any such rights against:

- i. Any tenant in respect of damage to any part of the premises in the demise of that tenant or to common parts of the premises unless the damage arises out of a criminal or fraudulent act
- ii. against any company standing in relation of parent to subsidiary (or subsidiary to parent) to Ourselves or against any company which is a subsidiary of a parent company of which We are also a subsidiary, in each case within the meaning of the Companies Act or Companies (Northern Ireland) Order current at the time of loss, destruction or damage.

**Endorsement 4: Average Waiver**

It is agreed that Condition 3 of this section is hereby deleted.

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Insurance Group: Property

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**Endorsement 5: Claims Preparation Costs**

This Section of the Policy is extended to insure expenses reasonably and necessarily incurred by the Insured for assessing for preparing and or certifying details of a claim resulting from a loss which would be payable under this Policy

However this extension shall not extend to insure the expenses of any loss assessors public adjusters independent adjusters or lawyers

Provided that the amount payable under this endorsement shall not exceed £100,000 in the aggregate during the Period of Insurance

For the avoidance of doubt any sum payable under this extension shall contribute towards any Deductible and Aggregate limit applicable to the loss.

The Insurer shall not be liable under this extension for any costs incurred in seeking to overturn decisions made by the Insurer regarding their liability to make any payment under this Policy or the amount of any such payment

