

## To Whom It May Concern

**Name of Insured:** Read Parish Council (Ribble Valley)

This is to confirm that Read Parish Council (Ribble Valley) have in force with this Company until the policy expiry on 31/05/2027 insurance incorporating the following essential features:

**Policy Number:** YLL-2720895693

**Renewal Date:** 01/06/2026

**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.

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