# To Whom It May Concern



**Name of Insured:** Barry Town Council

This is to confirm that Barry Town Council have in force with this Company until the policy expiry on 31st March 2026 insurance incorporating the following essential features:

**Policy Number:** YLL-272003-3713
**Renewal Date:** 1st April 2026

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| **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:**

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|---|---|
| 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.