

**Brief Outline of each insurance cover provided from 1<sup>st</sup> April 2018**

**Property Combined**

Building and contents cover for properties owned by SCC or for which they are responsible (including schools). Standard perils include fire, flood, theft, vandalism etc.

**Property Owners**

Commercial property insurance – owned by SCC and leased to a tenant. Similar perils as above. Minimal excess as there is a tenant (avoiding risk).

**Works in Progress**

Buildings in the course of construction or improvement, including site security.

**Crime with Fidelity Guarantee**

Employee fraud or dishonest acts cover.

**Combined Liability (Public Liability and Employers Liability)**

Employers liability covers when the employee proves that SCC as an employer has failed in their duty of care (e.g. accidents in the workplace)

Public liability covers when the claimant proves that SCC has failed in their duty or have been negligent and caused the claimant to suffer loss or damage (e.g. a tyre hitting the kerb).

**Motor Fleet – comprehensive cover**

Standard comprehensive motor policy for SCC employees driving our vehicles or hire vehicles for work purposes.

**Personal Accident and Travel**

School journeys and business travel policy, which covers injury and loss of personal items.

**Engineering Inspection**

To carry out the inspections under our statutory duty for plant and equipment on SCC premises, e.g. lifts.

**Officials Indemnity (OI) and Professionals Indemnity (PI)**

Professional indemnity covers a breach of professional duty due to any neglect, error or omission. This applied where SCC is providing a paid service to others.

Officers indemnity covers where SCC are obliged to pay compensation for financial loss by an error committed by an employee.