MAVEN PUBLIC SECTOR EXCESS COMBINED LIABILITY POLICY SCHEDULE

Policy Number	[redacted]
Policy Wording	Maven Public Sector Excess Liability Policy 07.19
The Insured	The Police and Crime Commissioner for Staffordshire and/or the Chief Constable of Staffordshire Police
Insured Postal Address	Weston Road Stafford ST18 0YY
The Business	Police Force
The Underwriters	Maven Public Sector **Authorised and regulated by:** Financial Conduct Authority
Primary Policy Operative Covers	Employers' Liability — Insured Public, Products and Pollution Liability — Insured
Period of Insurance	From 1 April 2024 To 31 March 2025 both days inclusive Or any subsequent period for which the Insurer accepts a premium
Premium	Sub-total GBP [redacted] Insurance Premium Tax at 12% GBP [redacted] Total GBP [redacted]
The Insurer	Allianz Insurance plc. Registered in England number 84638 Registered office: 57 Ladymead, Guildford, Surrey GU1 1DB, United Kingdom. Allianz Insurance plc is authorised by the Prudential Regulation Authority and regulated by the Financial Conduct Authority and the Prudential Regulation Authority. Financial Services Register number 121849. **<u>Privacy Notice Summary</u>** For more information about how Allianz Insurance plc use your personal information, you can find a copy of the Privacy Notice at www.allianz.co.uk. Alternatively, you can request a printed version by calling 0330 102 1837 or by writing to the Data Protection Officer, Allianz, 57 Ladymead, Guildford, Surrey GU1 1DB.

Maven Public Sector (hereinafter referred to as the **Underwriters)** underwrite and bind business under a delegated authority from the Insurers.

Remuneration Disclosure

When Maven Public Sector underwrite your policy, the insurers pay Maven Public Sector a percentage of the premium as a fee for the work Maven Public Sector do on their behalf.
The premiums shown are inclusive of [redacted] brokerage to Aon and [redacted] YPO Framework fee.

Limits of Indemnity	
Employers' Liability:	GBP 15,000,000 any one occurrence/unlimited in any one year of insurance in excess of GBP 35,000,000 any one occurrence
Public Liability:	GBP 15,000,000 any one occurrence/unlimited in any one year of insurance in excess of GBP 35,000,000 any one occurrence
Products Liability:	GBP 15,000,000 any one occurrence and in all in any one year of insurance in excess of GBP 35,000,000 any one occurrence and in all in any one year of insurance
Pollution Liability:	GBP 15,000,000 any one occurrence and in all in any one year of insurance in excess of GBP 35,000,000 any one occurrence and in all in any one year of insurance

Underlying Policies	Insurers		Policy Number	Underlying Limit
Employers' Liability:	**Primary**	AXA XL Insurance Company UK Limited (AXICL UK)'and Aviva	P24CASLFG00008	35,000,000
Public, Products and Pollution Liability:	**Primary**	AXA XL Insurance Company UK Limited (AXICL UK)'and Aviva	P24CASLFG00008	35,000,000

Endorsements

Police Endorsement

In view of the Insured undertaking the responsibilities of a police force the following changes are made to the **Policy**

1) Employee Definition

The definition of **Employee** is extended to include

p) a Chief Constable

q) a Police Officer being any warranted member of the police force maintained in the area listed in Schedule 1 to the Police Act 1996 for which the Police and Crime Commissioner shown as the **Insured** is responsible or a warranted member of any other police force for which the **Insured** is responsible

r) a Special Constable or Police Cadet

2) Occurrence Definition

The definition of **Occurrence** is deleted and replaced as follows

17 Occurrence

means an act event or series of events resulting from one source or originating cause (including continuous or repeated injurious exposure to substantially the same general conditions)

provided that in respect of an act committed intentionally no indemnity shall be provided under this **Policy** unless any such intentional act can be demonstrated by the Insured to be

a) necessary to complete an operation arising out of the **Business** and
b) not malicious in origin or execution.

3) Property Damage in the care custody or control of the Insured

The following exemptions are added to Exclusion 3 of Section 2, Public and Products Liability of this **Policy**

g) property held by the **Insured** as part of an investigation for which they are legally responsible and which is not more specifically insured

h) property including buildings temporarily in the custody or control of the **Insured** to complete an operation arising out of the **Business**

4) Non-Police Activities

a) Persons Entitled to Indemnity
The following sub-clauses are deleted from Definition 21 – Persons Entitled to Indemnity

Sub-Clauses i),j),k) and m

b) Policy Extensions
The following **Policy** Extensions are deleted.

i) Section 2, Public and Products Liability – **Extension 10 Local Authority National Type Approval Confederation (LANTAC)**
ii) Section 3, Professional and Officials Indemnity – **Extension 5 Food Safety Act**
iii) Section 3, Professional and Officials Indemnity **– Extension 6 Public Health Act**

5) Riot Damages Act

The following is added to the list of Exclusions under Section 2: Public and Products Liability

20 arising directly or indirectly out of a payment or an entitlement to payment of compensation in respect of **Property Damage** occasioned by riot as provided under the terms of :

a) the Riot Compensation Act 2016 in England and Wales
b) the Riotous Assemblies Act (Scotland) 1822 in Scotland and
c) the Criminal Damage (Compensation)(Northern Ireland) Order 1977 in Northern Ireland provided that this Exclusion does not exclude liability that would otherwise have arisen in the absence of any such statutory entitlement to compensation

6) Persons Entitled to Indemnity

The following is added to Definition 21 – Persons Entitled to Indemnity

p) any member of the family of any of the **Insured's** dog handlers but only in connection with any incident involving such police dogs

q) any person involved in a Puppy or Dog training scheme operated by the **Insured** but only in connection with any incident involving such puppies or dogs

Pollution Clean up Costs Exclusion

It is hereby noted that no indemnity shall be provided by this **Policy** in respect of any losses that would be paid by virtue of Extension 16 to Section 2 Public and Products Liability of the **Primary Policy**

Asbestos Exclusion

It is hereby noted that no indemnity shall be provided by this **Policy** in respect of any losses of whatsoever nature directly or indirectly or fear of the consequences of exposure to or inhalation caused by or contributed to by or arising from asbestos asbestos fibres asbestos dust or any materials containing asbestos that would be paid under Section 1 Employers' Liability of the **Primary Policy**

Use of Unmanned Aerial Vehicles

It is hereby noted and agreed that Section 2 Public and Products Liability of the **Primary Policy** excludes all liability arising from the ownership possession or use of Unmanned Aerial Vehicles (UAVs)/Drones by the **Insured** in the course of the **Business**

For the purposes of this Endorsement, Unmanned Aerial Vehicles (UAVs)/Drones means an aerial vehicle that is not designed by the manufacturer to be controlled by a person from within or on the vehicle.

Communicable Disease

Cover under this Policy will only operate in respect of Communicable Disease as stated in the **Primary Policy** where the amounts stated in the **Primary Policy** as the Limits of Indemnity for Section 1 and Section 2 apply in respect of any one Occurrence in respect of Communicable Disease

Sanctions and Regulations

This Policy does not provide any cover or benefit for any business or activity to the extent that the provision of such cover, payment of any claim or provision of such benefit would expose the Insurer to any sanction, prohibition or restriction under United Nations resolutions or the trade or economic sanctions, laws or regulations of the European Union, United Kingdom or United States of America. For the avoidance of doubt any valid licence from the Office of Financial Sanction Implementation or similar authorised regulatory body shall have no bearing on this insurance, and this Policy will consider the sanction, prohibition or restriction to remain in force.

Long term agreement – 31 March 2025

Until the long term agreement Expiry Date shown above the **Insured** undertakes to offer to renew annually the insurance under this **Policy** on the terms and conditions in force at the expiry of each **Period of Insurance** provided it is understood that the **Underwriters** is under no obligation to accept the offer to renew made in accordance with the above mentioned undertaking.

The **Underwriters** may increase the Aggregate Stop Limit at each renewal date by up to 10% following agreement to such increase by the **Insured**.

The above mentioned undertaking applies to any policy which may be issued by the **Underwriters** in substitution for this **Policy**.

Payment of the premium as specified will be deemed acceptance by the **Insured** of the **Policy** terms.

[redacted]

Signed for the Underwriters and on behalf of the Insurer

Date: 1 April 2024