

Core Cover Comparison

Covers	Limit of Indemnity	Hiscox	Ecclesiastical	Inspire / AXA
Public Liability	£10,000,000	Yes	Yes	Yes
Hirers Liability	£5,000,000	Yes	£2,000,000	Yes
Employers' Liability	£10,000,000	Yes	Yes	Yes
Officials Indemnity	£500,000	Yes	Yes	Yes
Libel and Slander	£250,000	£500,000	Yes	£500,000
Employee Dishonesty	£150,000	Yes	Yes	Yes
Personal Accident	£50,000/£250 pw	£100,000/£500 pw	Yes	£100,000/£500 pw
Commercial Legal Expenses	£100,000	Yes	Yes	Yes
Money	£1,000	Yes	Yes	£2,500
Loss of Revenue	£10,000	Yes	Yes	Yes
Increased Cost of Working	£10,000	Yes	Yes	Yes
Motor No claims Excess and Bonus	£250 each	Yes	No	Yes
Contents (away from premises)	£5,000	Yes	Yes	Yes
Defibrillators and Cabinets	£5,000	Yes	Yes	Yes
Keyman cover	£400 pw up to 26 weeks	£250 pw up to max £2,500 in one year	Yes	£250 pw up to max £2,500 in one year
Business Travel	£1,000	Cancellation and curtailment only; option to purchase full cover	No	No
Equipment Breakdown	In line with property sum insured	No	In line with property sum insured	No
Contract Works	£75,000	Yes	No	10% or £100,000
Internet/Email	£50,000	Yes	No	£500,000
Crisis Management	£25,000	Yes	No	£500,000

Came & Company Local Council Insurance (CLCI) is a trading style of Stackhouse Poland Ltd of Blenheim House, 1-2 Bridge Street, Guildford, Surrey, GU1 4RY and is authorised and regulated by the Financial Conduct Authority (FCA) to sell general insurance products.

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