

Officials Indemnity Insurance

Cover for compensatory damages recoverable from the **Insured** arising out of a **wrongful act** in connection with the **business**.

Cover includes defence costs where a claim is brought but liability or the extent of damages is denied.

Indemnity Limit £5,000,000.

Wrongful act Any actual or alleged breach of duty, negligence, error or omission - but excludes deliberate, reckless, dishonest, fraudulent or malicious acts.

Insured Any person who becomes a **member** or **employee** while acting on behalf of the Council.

Commissions or boards under the jurisdiction of the public authority.

Governing body and any person who becomes a trustee or employee of an LEA within the area of the public authority.

Member A person elected to serve as an official of the public authority.

A person appointed to serve on any committee or sub-committee of the local authority.

Employee A person under a contract of service with the public authority.

A self- employed person while performing work for the public authority.

A person volunteering to assist, co-opted, seconded or appointed to assist the public authority.

A member of a joint management committee scheme formed to assist in the business of the public authority.

Business Official activities of the public authority.

The activities of any member or employee serving in the capacity of a **nominated representative** where the public authority is entitled to approve such activities for any not- for- profit organisation or organisation existing for any educational, research promotional, training or similar non-profit making purpose.

The conduct of elections.

Nominated Representative

Any **member** or **employee** acting at the request or direction of the public authority as a director, officer or trustee of or in any managerial or supervisory capacity of an **outside entity**.

Outside Entity	Any body, corporate trust association, not-for-profit organisation or committee existing for any profession, trade or research, promotional, training, educational or charitable purpose not under the authority or control of the Council.
Excluded activities	<p>Airports</p> <p>Hospitals</p> <p>Clinics</p> <p>Jail or detention facilities</p> <p>Financial services</p> <p>Pension plans</p>
Exclusions	<p>Bodily injury or property damage</p> <p>Deliberate acts</p> <p>Dishonesty</p> <p>Fines or penalties</p> <p>Claims where the outside entity provides cover</p>