



20 August 2020

Request

I respectfully request that you supply the following documentation and information.

Insurance Documentation including a copy of the current certificate and full policy document, and similar documents covering the last three years.

Third party and legal cover for the parish of St John, covering the parish, and its officials for their actions when acting as parish officials whether criminal or civil.

Response

Documents for the last three years are attached for the following policies –

- St John policy Schedules (five Schedules and two policy documents)
- Public Liability and Torts policy Schedules (three Schedules and one policy document) and excess layer policy Schedules (three Schedules and two policy documents)
- DAS Commercial Legal protection policy Schedules (three Schedules and one policy document)

The Parish of St John holds Employer's Liability Insurance which provides cover of at least £5m (total £10m) in respect of any one incident. Employers' Liability Insurance policies include cover for volunteers.

The Connétable and members of the Honorary Police of the Parish of St John have third party and legal cover under the following group insurance policies –

- a) Public Liability and Torts policy - provides cover for the officer's legal liability for personal injury or damage to property of up to £15 million, which includes legal defence costs. There is also cover for specific torts (wrongful arrest, false imprisonment, malicious prosecution) of up to £1 million and an Officials Indemnity up to £2 million for other loss or damage caused by an error or omission as long as the Officer was acting within the scope of their official authority. Specific exclusions include slander, libel or defamation, fraud, dishonesty or criminal offence.
- b) Legal protection policy - this policy is designed to pick up cases not involving the Public Liability & Torts policy (which automatically includes the legal costs of defending those claims) for Officers while on duty. Legal Defence pays up to £250,000 for any one claim including to:
 - a. Defend an officer's legal rights prior to the issue of legal proceedings when dealing with the police where it is alleged that the officer has or may have committed a criminal offence arising from their duties.
 - b. Defend an officer's legal rights if an event arising from their duties leads to them being prosecuted in a criminal court, or being subject to a civil action for discrimination (sex, race, disability, age, religious or political beliefs), Health & Safety at Work Law infraction, or Data Protection Law infraction.
 - c. Defend a prosecution for an offence connected with the use or driving of a motor vehicle excluding parking offences or failing to have valid insurance.