Select Policy Schedule

for Oxford City Council and Oxford Direct Services Ltd, Oxford Direct Services Trading Ltd, Oxford City Housing Ltd and OXWED LLP

The policy, policy schedule, certificate of insurance and endorsements form one document which should be read together.

This schedule replaces any previous schedule.

Policy Number	QLA-18H070-0113
Period of Insurance from	1st July 2026
Period of Insurance to	30th June 2027

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Select Policy Schedule

Premium summary

The policy, policy schedule, certificate of insurance and endorsements form one document which should be read together.

This schedule replaces any previous schedule.

Insured	Oxford City Council and Oxford Direct Services Ltd, Oxford Direct Services Trading Ltd, Oxford City Housing Ltd and OXWED LLP
Policy Number	QLA-18H070-0113
Period of Insurance from	1st July 2026
Period of Insurance to	30th June 2027
Schedule Number	26
Issue Date	7th July 2026
Policy Form Reference	MLAALF08

Description		**Premium**
Property	Material damage	£796,101.97
	Works in progress - 'all risks'	£22,867.31
	Business interruption:	
	Gross revenue	£434.67
	Additional expenditure	£13,033.65
	Money	£2,521.39
	'All risks'	£89,834.57
Casualty	Public liability	£103,180.40
	Officials indemnity	included in public liability above
	Employers' liability	£146,919.13
	Libel and slander	included in public liability above
	Professional negligence	£38,678.69
Motor	Motor vehicles	£256,746.94
Additional Covers	Land charges	included in public liability above
	Personal accident	£5,415.27
	Public health act	£1,420.89
	Business travel	£260.00
	Computer	£14,046.57
	TOTAL	**£1,491,461.45**
	Terrorism	£44,541.42

Operative Endorsements

For Oxford Direct Services Limited/Oxford Direct Services Trading Limited their correspondence address is Cowley Marsh Depot, Marsh Road, Oxford, OX4 2HH and their business description is all activities of the insured

Select Property module
Part A - Material damage

The policy, policy schedule, certificate of insurance and endorsements form one document which should be read together.

This schedule replaces any previous schedule.

Insured	Oxford City Council and Oxford Direct Services Ltd, Oxford Direct Services Trading Ltd, Oxford City Housing Ltd and OXWED LLP
Policy Number	QLA-18H070-0113
Period of Insurance from	1st July 2026
Period of Insurance to	30th June 2027
Long Term Agreement Expiry	30th June 2027
Schedule Number	26
Issue Date	7th July 2026
Policy Form Reference	MLAAAF08

Item No	Description	Sum Insured	Perils Insured
Item 1	Housing Properties	£2,077,778,784	2, 6, 8, 12 and 13

Deductibles
Item 1
A) £100,000 applicable to insured perils 2,6,8,13
B) £100,000 applicable to insured peril 12
C) £500,000 applicable to insured perils 2,6,8,12,13
Non-ranking - £250 applicable to insured perils 2,6,8,12,13

Endorsements 1 to 11 can be found in the Property module policy booklet

Operative Endorsements
1, 5, 12 and 13

Item No	Description	Sum Insured	Perils Insured
Item 2	General Properties excluding Leys Leisure Centre and Town Hall	£186,039,101	1, 3, 4, 6, 8, 12, 13 and 15

Deductibles
Item 2
A) £100,000 applicable to insured perils 1,3,4,6,8,13,15
B) £100,000 applicable to insured peril 12
C) £500,000 applicable to insured perils 1,3,4,6,8,12,13,15
Non-ranking - £250 applicable to insured perils 1,3,4,6,8,12,13,15

Endorsements 1 to 11 can be found in the Property module policy booklet

Operative Endorsements
1, 5, 12, 13 and 14

Item No	Description	Sum Insured	Perils Insured
Item 3	General Properties comprising Leys Leisure Centre	£22,429,681	1, 3, 4, 6, 8, 12, 13 and 15

Deductibles
Item 3
A) £100,000 applicable to insured perils 1,3,4,6,8,13,15
B) £100,000 applicable to insured peril 12

Endorsements 1 to 11 can be found in the Property module policy booklet

Operative Endorsements
1, 5, 12 and 13

Item No	Description	Sum Insured	Perils Insured
Item 4	General Properties comprising Oxford Town Hall	£104,648,938	1, 3, 4, 6, 8, 12, 13 and 15

Deductibles
Item 4
A) £100,000 applicable to insured perils 1,3,4,6,8,13,15
B) £100,000 applicable to insured peril 12
C) £500,000 applicable to insured perils 1,3,4,6,8,12,13,15
Non-ranking - £250 applicable to insured perils 1,3,4,6,8,12,13,15

Endorsements 1 to 11 can be found in the Property module policy booklet

Operative Endorsements
1, 5, 12 and 13

Item No	Description	Sum Insured	Perils Insured
Item 5	Redbridge Waste	£598,500	1, 3, 4, 6, 8, 12, 13 and 15

Deductibles
Item 5
A) £100,000 applicable to insured perils 1,3,4,6,8,12,13,15

Endorsements 1 to 11 can be found in the Property module policy booklet

Operative Endorsements
1, 5, 12 and 13

Select Property module
Part C - Works in progress - 'all risks'

The policy, policy schedule, certificate of insurance and endorsements form one document which should be read together.

This schedule replaces any previous schedule.

Insured	Oxford City Council and Oxford Direct Services Ltd, Oxford Direct Services Trading Ltd, Oxford City Housing Ltd and OXWED LLP
Policy Number	QLA-18H070-0113
Period of Insurance from	1st July 2026
Period of Insurance to	30th June 2027
Long Term Agreement Expiry	30th June 2027
Schedule Number	26
Issue Date	7th July 2026
Policy Form Reference	MLAAAF08

Cover No	Description	Sum Insured	Perils Insured	Limit Any One Contract
2a	The Works	£35,506,602	'all risks'	£1,000,000
2b	Existing buildings	(as per part A)	(as per part A)	£1,000,000

Excess	Amount
Cover 2a	
Fire, Lightning, Explosion, Earthquake, All other perils excluding Fire, Lightning, Explosion, Aircraft, Riot & Civil Commotion and Earthquake	£250
Riot and Civil Commotion	£500
Cover 2b	
(as per part A)	(as per part A)

Endorsements 1 to 11 can be found in the Property module policy booklet

Operative Endorsements
12 and 13

Select Property module

Part D - Business interruption - gross revenue

The policy, policy schedule, certificate of insurance and endorsements form one document which should be read together.

This schedule replaces any previous schedule.

Insured	Oxford City Council and Oxford Direct Services Ltd, Oxford Direct Services Trading Ltd, Oxford City Housing Ltd and OXWED LLP
Policy Number	QLA-18H070-0113
Period of Insurance from	1st July 2026
Period of Insurance to	30th June 2027
Long Term Agreement Expiry	30th June 2027
Schedule Number	26
Issue Date	7th July 2026
Policy Form Reference	MLAAAF08

Item No	Description	Sum Insured	Perils Insured	Maximum Indemnity Period (Months)
1	Oxford City Town Hall OX1 1BX	£3,000,000	1, 3, 4, 6, 8, 12, 13 and 15	36

Deductibles
Item 1
A) £100,000 applicable to insured perils 1,3,4,6,8,13,15
B) £100,000 applicable to insured peril 12
C) £500,000 applicable to insured perils 1,3,4,6,8,12,13,15
Non-ranking - £250 applicable to insured perils 1,3,4,6,8,12,13,15

Optional Extensions
1.A, 1.B, 1.C, 1.D and 1.E

Endorsements 1 to 11 can be found in the Property module policy booklet

Operative Endorsements
5, 6, 12 and 13

Select Property module

Part F - Business interruption - additional expenditure

The policy, policy schedule, certificate of insurance and endorsements form one document which should be read together.

This schedule replaces any previous schedule.

Insured	Oxford City Council and Oxford Direct Services Ltd, Oxford Direct Services Trading Ltd, Oxford City Housing Ltd and OXWED LLP
Policy Number	QLA-18H070-0113
Period of Insurance from	1st July 2026
Period of Insurance to	30th June 2027
Long Term Agreement Expiry	30th June 2027
Schedule Number	26
Issue Date	7th July 2026
Policy Form Reference	MLAAAF08

Item No	Description	Sum Insured	Perils Insured	Maximum Indemnity Period (Months)
1	All **premises** occupied by the **insured** and included under Part A Item 2 - General Properties	£15,000,000	1, 3, 4, 6, 8, 12, 13 and 15	36

Deductibles
Item 1
A) £100,000 applicable to insured perils 1, 3, 4, 6, 8, 13, 15
B) £100,000 applicable to insured peril 12
C) £500,000 applicable to insured perils 1, 3, 4, 6, 8, 12, 13, 15
Non-ranking - £250 applicable to insured perils 1, 3, 4, 6, 8, 12, 13, 15

Optional Extensions
1.A, 1.B, 1.C, 1.D and 1.E

Endorsements 1 to 11 can be found in the Property module policy booklet

Operative Endorsements
5, 6, 12, 13 and 15

Select Property module
Endorsements

The policy, policy schedule, certificate of insurance and endorsements form one document which should be read together.

This schedule replaces any previous schedule.

Insured	Oxford City Council and Oxford Direct Services Ltd, Oxford Direct Services Trading Ltd, Oxford City Housing Ltd and OXWED LLP
Policy Number	QLA-18H070-0113
Period of Insurance from	1st July 2026
Period of Insurance to	30th June 2027
Long Term Agreement Expiry	30th June 2027
Schedule Number	26
Issue Date	7th July 2026
Policy Form Reference	MLAAAF08

Operative Endorsements

12 General Provision 1. Limit of Liability of the Select Terms and Conditions module is deleted and restated as follows

In the event of loss, damage, cost or expense as insured under parts A to M of the Select Property module and part F of the Select Additional Covers Module arising from any one **event** the maximum liability of the **insurer** will not exceed

a) in respect of all Housing Properties under item 1 of Part A the lower of 100% of the declared value provided to the **insurer** at last renewal or £5,000,000 This limit does not apply to the following blocks of flats Evenlode, Windrush, Hockmore, Plowman, Foresters, Bridges Crioss House and Plough House

b) in respect of Part A item 3 Leys Leisure Centre the lower of 100% of the declared value provided to the insurer at last renewal or £29,000,000

c) in respect of Part A item 4 Oxford Town Hall £125,000,000

d) in respect of Part K - Item 5 - Street Furniture and other equipment £75,000

e) in respect of all other **buildings** the lower of 100% of the declared value provided to the **insurer** at last renewal or £50,000,000.

13 In respect of Parts A to M of Select Property Module no cover is provided until such time as is expressly confirmed by the insurer in writing.

a) In respect of any unoccupied properties

b) In respect of any infrastructure, including but not limited to the Flood Alleviation at Northway & Marston

14 In respect of the undernoted locations insured under Item 2 of Part A – Material damage

a) the Deductible in respect of insured peril 12. Storm or Flood is applied each and every loss as per endorsement 5. Deductible paragraph A. Each and Every Loss and not as otherwise stated in the schedule

b) any aggregate under endorsement 5. Deductible paragraph C. Annual Aggregate Limit is disapplied in respect of insured perils12. Storm or Flood

1 Gladstone Road Oxford OX3 8LN

15 In respect of Item 1 - All **premises** occupied by the **insured** and included in the insurance under Part A Item 1 - General Properties under Part F – Business interruption – additional expenditure the **insurer's** liability any One Event will not exceed

a) £1,000,000 in respect of Insured Perils 11. Storm and 12. Storm or Flood at the below **premises**

1 Gladstone Road OX3 8LN

b) the lower of the sum insured for this item or 15% of the **building** declared value provided to the **insurer** at inception or £10,000,000 whichever is the lower under Part A – Material damage of this policy had they been totally lost or destroyed.

Select Property module
Part I - Money

The policy, policy schedule, certificate of insurance and endorsements form one document which should be read together.

This schedule replaces any previous schedule.

Insured	Oxford City Council and Oxford Direct Services Ltd, Oxford Direct Services Trading Ltd, Oxford City Housing Ltd and OXWED LLP
Policy Number	QLA-18H070-0113
Period of Insurance from	1st July 2026
Period of Insurance to	30th June 2027
Long Term Agreement Expiry	30th June 2027
Schedule Number	26
Issue Date	7th July 2026
Policy Form Reference	MLAAAF08

Item No	Description	Limit Any One Loss
1	Loss of Non-Negotiable Money in the situations specified in items 2(a), 2(b), 2(c)(i), 2(c)(ii).	£1,000,000
2	(a) Loss of other **money** in transit in the custody of **employees**, or in transit by registered post, or in Bank Night Safe.	£100,000
	(b) Loss of other **money** in transit in the custody or control of a security company or similar organisation.	£36,000
	(c) (i) Loss of other **money** in the **premises**, in the custody of or under the actual supervision of **employees**.	£100,000
	(c) (ii) Loss of other **money** in the **premises**, in locked safes or strongrooms.	£100,000
	(d) Loss of other **money** in the private residence of any **employee**.	Nil

Excess
£500 each and every claim

Endorsements 1 to 11 can be found in the Property module policy booklet

Operative Endorsements

12 General Provision 1. Limit of Liability of the Select Terms and Conditions module is deleted and restated as follows

In the event of loss, damage, cost or expense as insured under parts A to M of the Select Property module and part F of the Select Additional Covers Module arising from any one **event** the maximum liability of the **insurer** will not exceed

a) in respect of all Housing Properties under item 1 of Part A the lower of 100% of the declared value provided to the **insurer** at last renewal or £5,000,000 This limit does not apply to the following blocks of flats Evenlode, Windrush, Hockmore, Plowman and Foresters

b) in respect of Part A item 3 Leys Leisure Centre the lower of 100% of the declared value provided to the insurer at last renewal or £29,000,000

c) in respect of Part A item 4 Oxford Town Hall £125,000,000

d) in respect of Part K - Item 5 - Street Furniture and other equipment £75,000

e) in respect of all other **buildings** the lower of 100% of the declared value provided to the **insurer** at last renewal or £50,000,000.

Select Property module
Part K - 'All risks'

The policy, policy schedule, certificate of insurance and endorsements form one document which should be read together.

This schedule replaces any previous schedule.

Insured	Oxford City Council and Oxford Direct Services Ltd, Oxford Direct Services Trading Ltd, Oxford City Housing Ltd and OXWED LLP
Policy Number	QLA-18H070-0113
Period of Insurance from	1st July 2026
Period of Insurance to	30th June 2027
Long Term Agreement Expiry	30th June 2027
Schedule Number	26
Issue Date	7th July 2026
Policy Form Reference	MLAAAF08

Property Insured
As described in attached Specification A.

Endorsements 1 to 11 can be found in the Property module policy booklet

Operative Endorsements
1

12 General Provision 1. Limit of Liability of the Select Terms and Conditions module is deleted and restated as follows

In the event of loss, damage, cost or expense as insured under parts A to M of the Select Property module and part F of the Select Additional Covers Module arising from any one **event** the maximum liability of the **insurer** will not exceed

a) in respect of all Housing Properties under item 1 of Part A the lower of 100% of the declared value provided to the **insurer** at last renewal or £5,000,000 This limit does not apply to the following blocks of flats Evenlode, Windrush, Hockmore, Plowman and Foresters

b) in respect of Part A item 3 Leys Leisure Centre the lower of 100% of the declared value provided to the insurer at last renewal or £29,000,000

c) in respect of Part A item 4 Oxford Town Hall £125,000,000

d) in respect of Part K - Item 5 - Street Furniture and other equipment £75,000

e) in respect of all other **buildings** the lower of 100% of the declared value provided to the **insurer** at last renewal or £50,000,000.

Select Property module

'All risks' Specification A

The policy, policy schedule, certificate of insurance and endorsements form one document which should be read together.

This schedule replaces any previous schedule.

Insured	Oxford City Council and Oxford Direct Services Ltd, Oxford Direct Services Trading Ltd, Oxford City Housing Ltd and OXWED LLP
Policy Number	QLA-18H070-0113
Effective Date	01/07/2026
Schedule Number	26

The specifications set out below are declared to be incorporated in and to form part of the policy numbered as above and are subject to the terms and conditions of the insurance in so far as they are not expressly varied hereby.

Item No	Description	Sum Insured/ Quantity	Rate %	Excess Each and Every Claim	Annual Premium	Operative Endorsements	Effective Date
1	Play area equipment, internal & external gym equipment	£2,905,792	0.59899	£100	£14,881.54	1 and 12	01/07/2026
2	Drainage inspection camera	£10,000	1.57412	£100	£134.58	1 and 12	01/07/2026
3	Surveillance and noise	£10,000	1.57412	£100	£134.58	1 and 12	01/07/2026
4	Electric bicycles, electric cargo	£26,000	1.57387	£0	£349.87	1 and 12	01/07/2026
5	Street furniture and other equipment including electric car chargers	£1,593,058	1.53774	£100	£20,944.98	1 and 12	01/07/2026
6	2 portable air quality monitors (in equal proportions)	£10,000	1.53774	£100	£131.47	1 and 12	01/07/2026
7	Office equipment ODS and OCC	£2,076,987	0.24665	£100	£4,380.13	1 and 12	01/07/2026
8	Solar panels systems	£1,189,645	1.55555	£250	£15,822.19	1 and 12	01/07/2026
9	Solar car port canopy	£175,000	1.88583	£250	£2,821.67	1 and 12	01/07/2026
10	Washing machines, electric dryers & Nyax cashless payment machine	£9,376	1.57413	£100	£126.18	1 and 12	01/07/2026
11	Film making equipment for OCC communications & media team	£7,275	1.57416	£100	£97.91	1 and 12	01/07/2026
12	Camera & accessories for ODS marketing team	£3,500	1.57423	£100	£47.10	1 and 12	01/07/2026
13	Plant, tools and equipment for Oxford Direct Services	£1,850,000	1.54882	£100	£24,498.49	1 and 12	01/07/2026
14	Museum and Galleries insured under K(a)	£4,553,300	0.12047	£1,000	£4,689.94	12	01/07/2026
15	2 portable air quality monitors	£225,000	0.37698	£100	£725.21	1 and 12	01/07/2026
16	Audio visual equipment for ODS	£3,785	1.50585	£100	£48.73	1 and 12	01/07/2026
	Total	**£14,648,718**			**£89,834.57**		

Select Property module
Part M - Terrorism

The policy, policy schedule, certificate of insurance and endorsements form one document which should be read together.

This schedule replaces any previous schedule.

Insured	Oxford City Council and Oxford Direct Services Ltd, Oxford Direct Services Trading Ltd, Oxford City Housing Ltd and OXWED LLP
Policy Number	QLA-18H070-0113
Period of Insurance from	1st July 2026
Period of Insurance to	30th June 2027
Schedule Number	26
Issue Date	7th July 2026
Policy Form Reference	MLAAAF08

Item No	Description	Zone	Sum Insured
1	Material Damage - other than Housing Properties	C	£350,022,822
2	Material Damage - Housing	CD	£2,077,778,784
3	Business Interruption	All	£19,250,000

Deductible/Excess
As insured under other parts of the Select policy.

Major Property Limit of Indemnity
£50,000,000

Operative Endorsements

1 This part of the policy is designated TER-18H070-0301 for accounting purposes.

Select Casualty module
Part A - Public liability

The policy, policy schedule, certificate of insurance and endorsements form one document which should be read together.

This schedule replaces any previous schedule.

Insured	Oxford City Council and Oxford Direct Services Ltd, Oxford Direct Services Trading Ltd, Oxford City Housing Ltd and OXWED LLP
Policy Number	QLA-18H070-0113
Period of Insurance from	1st July 2026
Period of Insurance to	30th June 2027
Long Term Agreement Expiry	30th June 2027
Schedule Number	26
Issue Date	7th July 2026
Policy Form Reference	MLAAFE08

Limit of Indemnity
£50,000,000

Excess
£55,018

Annual Aggregate
£275,088

Operative Endorsements

1 The **excess** which will be deducted from any payment under this part will apply separately to any one claim or series of claims arising from any one **event**. For the avoidance of doubt a series of similar occurrences happening over a period of time whether perpetrated by the same individual or group of individuals or arising out of the same cause is not one **event**.

2 Where an **event** gives rise to a claim under more than one of Casualty Module Part A, B and D; and Additional Covers Module Part B the **excess** will apply separately to each part but the total of the combined **excesses** will not exceed the highest individual **excess** of any one part.

3 The **insured** will not be responsible under the **excess** on Casualty Module Parts A, B and D and Additional Covers Module Part B for more than the sum of £275,088 in respect of all claims arising during any one Period of Insurance and if the aggregate amount for which the **insured** is responsible during that Period of Insurance exceeds £275,088 then the amount above that figure will become payable by the **insurer**.

4 The following is held to be added to General Condition 8:

e) The **excess**, cross class aggregate stop, claims handling fee and premium will be amended at each renewal date in line with the change in the Average Weekly Earnings - Regular Pay - Whole Economy - 3 month Average Index for all employees during the period of 12 months which expires in the October of the preceding calendar year.

5 The **insurer** has agreed to delegate to the **insured**, subject to the terms and conditions detailed in the claims handling authority requirements, authority to investigate, adjust, defend and or settle claims made under this Part.

6 **Section 3 – Special Exclusions**

16. Communicable Diseases

any loss, damage, liability, claim, cost or expense of whatsoever nature, directly or indirectly caused by, contributed to by, resulting from, arising out of, or in connection with, the following:

a) a **communicable disease**; or

b) the fear or threat (whether actual or perceived) of a **communicable disease**

regardless of any other cause or event contributing concurrently or in any other sequence thereto, arising from a residential care home or a domiciliary care service subject to regulation by the applicable regulatory body for the jurisdiction in which the facility or service is situated.

However:

i) clauses a) and b) of this exclusion do not apply in respect of:

1. food or drink poisoning; or
2. Legionnaires' disease (if specifically covered by an extension or endorsement applied to this policy but only to the extent of cover expressly stated as being provided under the extension or endorsement)

ii) clause a) of this exclusion does not apply to the occurrence of a **communicable disease** which, but for this exclusion, would be insured under this section, provided always that:

1. the liability of the **insurer** shall not exceed £20,000,000 inclusive of costs and expenses in any one period of insurance,
2. the **insured** is responsible for the **excess**.

7 The following is added to Section 2 – Cover

2.12 Data Protection

The **insurer** will also indemnify the **insured** for legal costs and expenses incurred with the **insurer's** prior consent, and all sums the **insured** is required to pay as damages to an individual arising from proceedings brought against the **insured** under:

a) Sections 168 and 169 of the Data Protection Act 2018

b) Article 82 of Regulation (EU) 2016/679 (General Data Protection Regulation).

Occurring on or after 1st July 1993

Provided always that:

i) the **insurer** will not be liable under this clause for:
   1) fines, penalties, liquidated, punitive or exemplary damages
   2) the costs of notifying any person regarding loss of personal data
   3) the cost of replacing, reinstating, rectifying or erasing any personal data
   4) any deliberate or intentional criminal act or omission giving rise to any claim under this clause committed by the **insured**

ii) the liability of the **insurer** under this clause will not exceed £1,000,000 in any one period of insurance.

Select Casualty module
Part B - Officials indemnity

The policy, policy schedule, certificate of insurance and endorsements form one document which should be read together.

This schedule replaces any previous schedule.

Insured	Oxford City Council and Oxford Direct Services Ltd, Oxford Direct Services Trading Ltd, Oxford City Housing Ltd and OXWED LLP
Policy Number	QLA-18H070-0113
Period of Insurance from	1st July 2026
Period of Insurance to	30th June 2027
Long Term Agreement Expiry	30th June 2027
Schedule Number	26
Issue Date	7th July 2026
Policy Form Reference	MLAAFE08

Limit of Indemnity
£5,000,000

Excess
£55,018

Annual Aggregate
£275,088

Retroactive Date
1st July 1993

Special Extensions
C

Operative Endorsements

1 The **excess** which will be deducted from any payment under this part will apply separately to any one claim or series of claims arising from any one **event**. For the avoidance of doubt a series of similar occurrences happening over a period of time whether perpetrated by the same individual or group of individuals or arising out of the same cause is not one **event**.

2 Where an **event** gives rise to a claim under more than one of Casualty Module, Parts A, B and D; and Additional Covers Module Part B the **excess** will apply separately to each part but the total of the combined **excesses** will not exceed the highest individual **excess** of any one part.

3 The **insured** will not be responsible under the **excess** on Casualty Module, Parts A, B and D; and Additional Covers Module Part B for more than the sum of £275,088 in respect of all claims arising during any one period of insurance and if the aggregate amount for which the **insured** is responsible during that period of insurance exceeds £275,088 then the amount above that figure will become payable by the **insurer**.

4 The following is held to be added to General Condition 8:

e) The **excess**, cross class aggregate stop, claims handling fee and premium will be amended at each renewal date in line with the change in the Average Weekly Earnings - Regular Pay - Whole Economy - 3 month Average Index for all employees during the period of 12 months which expires in the October of the preceding calendar year.

5 Section 2 – Cover, Section 2B – Elections, is restated as follows:

Section 2B – Elections

In connection with the conducting of **elections** the **insurer** will indemnify the **insured** and at the **insured's** request any Returning Officers, Acting Returning Officer or Counting Officer against:

a) reasonable legal expenses necessarily incurred in connection with the defence of any proceedings brought against the **insured** or any Returning Officer, Acting Returning Officer or Counting Officer
b) the cost of holding another **election** in the event of the original **election** being declared invalid.
c) petitioners costs and expenses which the **insured** becomes legally liable to pay.

Provided always that:

i) such proceedings or invalidation are the results of the accidental:
   1) contravention of any of the provisions of the Representation of the People Act 1983; or
   2) breach of any ministerial or other duty by the Returning Officer, Acting Returning Officer, Counting Officer or any other person employed by or officially acting for them in connection with the **election**.
ii) no indemnity is available to the **insured** or Returning Officer, Acting Returning Officer or Counting Officer from any other source.

Any amount stated in the schedule as the **excess** applicable under this part will not apply to this section.

Select Casualty module
Part C - Employers' liability

The policy, policy schedule, certificate of insurance and endorsements form one document which should be read together.

This schedule replaces any previous schedule.

Insured	Oxford City Council and Oxford Direct Services Ltd, Oxford Direct Services Trading Ltd, Oxford City Housing Ltd and OXWED LLP
Policy Number	QLA-18H070-0113
Period of Insurance from	1st July 2026
Period of Insurance to	30th June 2027
Long Term Agreement Expiry	30th June 2027
Schedule Number	26
Issue Date	7th July 2026
Policy Form Reference	MLAAFE08

Limit of Indemnity
£20,000,000

Excess
£10,000

Annual Aggregate
£75,000

Operative Endorsements

1 The **excess** which will be deducted from any payment under this part will apply separately to any one claim or series of claims arising from any one **event**. For the avoidance of doubt a series of similar occurrences happening over a period of time whether perpetrated by the same individual or group of individuals or arising out of the same cause is not one **event**.

2 The **excess** referred to above will apply in respect of any one claim or series of claims arising from any one cause.

Provided that the **insured** will not be responsible under the **excess** for more than the sum of £75,000 in respect of all claims arising during any one Period of Insurance and if the aggregate amount for which the **insured** is responsible during that Period of Insurance exceeds £75,000 then the amount above that figure will become payable by the **insurer**.

Select Casualty module
Part D - Libel and slander

The policy, policy schedule, certificate of insurance and endorsements form one document which should be read together.

This schedule replaces any previous schedule.

Insured	Oxford City Council and Oxford Direct Services Ltd, Oxford Direct Services Trading Ltd, Oxford City Housing Ltd and OXWED LLP
Policy Number	QLA-18H070-0113
Period of Insurance from	1st July 2026
Period of Insurance to	30th June 2027
Long Term Agreement Expiry	30th June 2027
Schedule Number	26
Issue Date	7th July 2026
Policy Form Reference	MLAAFE08

Limit of Indemnity
£2,000,000

Excess
£55,018

Annual Aggregate
£275,088

Operative Endorsements

1 The **excess** which will be deducted from any payment under this part will apply separately to any one claim or series of claims arising from any one **event**. For the avoidance of doubt a series of similar occurrences happening over a period of time whether perpetrated by the same individual or group of individuals or arising out of the same cause is not one **event**.

2 Where an **event** gives rise to a claim under more than one of Casualty Module Parts A, B and D, and Additional Covers Module, Part B the **excess** will apply separately to each part but the total of the combined **excesses** will not exceed the highest individual **excess** of any one Part.

3 The **insured** will not be responsible under the **excess** on Casualty Module, Parts A, B, and D, and Additional Covers, Module Part B for more than the sum of £275,088 in respect of all claims arising during any one period of insurance and if the aggregate amount for which the **insured** is responsible during that period of insurance exceeds £275,088 then the amount above that figure will become payable by the **insurer**.

4 The following is held to be added to General Condition 8:

e) The **excess**, cross class aggregate stop, claims handling fee and premium will be amended at each renewal date in line with the change in the Average Weekly Earnings - Regular Pay - Whole Economy - 3 month Average Index for all employees during the period of 12 months which expires in the October of the preceding calendar year.

Select Casualty module
Part E - Professional negligence

The policy, policy schedule, certificate of insurance and endorsements form one document which should be read together.

This schedule replaces any previous schedule.

Insured	Oxford City Council and Oxford Direct Services Ltd, Oxford Direct Services Trading Ltd, Oxford City Housing Ltd and OXWED LLP
Policy Number	QLA-18H070-0113
Period of Insurance from	1st July 2026
Period of Insurance to	30th June 2027
Schedule Number	26
Issue Date	7th July 2026
Policy Form Reference	MLAAFE08

Service A	All activities undertaken by the **insured** in accordance with their statutory powers on behalf of third party clients but excluding any of the following: (a) architectural design; (b) work or advice associated with any design and build contracts; (c) quantity surveying, building surveying or any surveying and valuation work; (d) civil engineering, mechanical engineering or electrical engineering; (e) Treasury Management or Financial Investment; (f) any other Service separately listed on the policy schedule. Treasury Management means functions referred to as such in the current CIPFA Treasury Management Code of Practice or any subsequent publication having the same purpose. Financial Investment means activities regulated by the Financial Conduct Authority.
Retroactive Date	20th June 2011
Limit of Indemnity	£5,000,000
Excess	£5,000

Service B	The provision of design work and schedule setting for building works and adaptations for disability, in client's own homes by The Home Improvement Agency
Retroactive Date	27th April 2020
Limit of Indemnity	£5,000,000
Excess	£5,000

Service C	Design and Build activities under a JCT Design and Build contract carried out by Oxford Direct Services Limited and Oxford Direct Services Trading Limited for various public sector clients and also for education establishments and housing associations and some commercial businesses in Oxfordshire as detailed on the proposal form dated 31/07/2025
Retroactive Date	1st January 2024
Limit of Indemnity	£5,000,000
Excess	£5,000

Service D	Installation of the Gul E solution of EV charging units by Oxford Direct Services Limited for private customers, local authorities and developers
Retroactive Date	1st July 2026
Limit of Indemnity	£5,000,000
Excess	£5,000

Operative Endorsements

1 The **excess** referred to above will apply in respect of any one claim or series of claims arising from any one cause.

2 The following are added to Section 1- Special Definitions:

Cladding Claims

Any damage, loss, cost or expense or any other liability directly or indirectly arising from or in any way connected to the combustibility of any composite panels, cladding or facades or buildings or structures and/or internal or external wall systems and any associated core/filler/insulation material and/or any fixing systems.

Fire Safety Claims

Any damage, loss, cost or expense or any other liability arising from or in any way related to the fire safety, fire performance or combustibility of a building or structure, or any part of such building or structure.

The following is added to Section 3- Special Exclusions

16. Cladding and Fire Safety

liability, loss, cost or expense directly or indirectly caused by, contributed to by or arising out of Cladding Claims and/or Fire Safety Claims.

Select Motor module
Part A - Motor vehicles

The policy, policy schedule, certificate of insurance and endorsements form one document which should be read together.

This schedule replaces any previous schedule.

Insured	Oxford City Council and Oxford Direct Services Ltd, Oxford Direct Services Trading Ltd, Oxford City Housing Ltd and OXWED LLP
Policy Number	QLA-18H070-0113
Period of Insurance from	1st July 2026
Period of Insurance to	30th June 2027
Long Term Agreement Expiry	30th June 2027
Schedule Number	26
Issue Date	7th July 2026
Policy Form Reference	MLABAD07

Item 1 - Motor Vehicles ODS (52)		
Section 20: Cover	A : Comprehensive	
Section 21: Excess	Each insured vehicle	£5,000 KLMNP
	Limit each event	£20,000 KLMNP
	Cause of damage applicable	K.Accidental Damage L.Fire M.Theft N.Windscreens P.Third Party
Section 2	Third party property damage limit	£5,000,000 applicable to any Commercial vehicle £50,000,000 applicable to any Motor Car
Section 22	Additional covers: S T	 Damage to Immobile Property - limit £25,000 Continuing Hire Charges - limit £10,000
Part C	Legal expenses and uninsured loss recovery	

Operative Endorsements
None

Select Additional Covers module
Part B - Land charges

The policy, policy schedule, certificate of insurance and endorsements form one document which should be read together.

This schedule replaces any previous schedule.

Insured	Oxford City Council and Oxford Direct Services Ltd, Oxford Direct Services Trading Ltd, Oxford City Housing Ltd and OXWED LLP
Policy Number	QLA-18H070-0113
Period of Insurance from	1st July 2026
Period of Insurance to	30th June 2027
Long Term Agreement Expiry	30th June 2027
Schedule Number	26
Issue Date	7th July 2026
Policy Form Reference	MLAABD07

Limit of Indemnity
£2,000,000

Excess
£55,018

Annual Aggregate
£275,088

Retroactive Date
1st July 1993

Operative Endorsements

1 The **excess** which will be deducted from any payment under this part will apply separately to any one claim or series of claims arising from any one **event**. For the avoidance of doubt a series of similar occurrences happening over a period of time whether perpetrated by the same individual or group of individuals or arising out of the same cause is not one **event**.

2 Where an **event** gives rise to a claim under more than one of Casualty Module, Parts A, B, and D, and Additional Covers Module, Part B the **excess** will apply separately to each part but the total of the combined **excesses** will not exceed the highest individual **excess** of any one part.

3 The **insured** will not be responsible under the **excess** on Casualty Module, Parts A, B and D, and Additional Covers Module Part B for more than the sum of £275,088 in respect of all claims arising during any one Period of Insurance and if the aggregate amount for which the **insured** is responsible during that Period of Insurance exceeds £275,088 then the amount above that figure will become payable by the **insurer**.

4 The following is held to be added to General Condition 8:

e) The **excess**, cross class aggregate stop, claims handling fee and premium will be amended at each renewal date in line with the change in the Average Weekly Earnings - Regular Pay - Whole Economy - 3 month Average Index for all employees during the period of 12 months which expires in the October of the preceding calendar year.

Select Additional Covers module
Part C - Personal accident

The policy, policy schedule, certificate of insurance and endorsements form one document which should be read together.

This schedule replaces any previous schedule.

Insured	Oxford City Council and Oxford Direct Services Ltd, Oxford Direct Services Trading Ltd, Oxford City Housing Ltd and OXWED LLP
Policy Number	QLA-18H070-0113
Period of Insurance from	1st July 2026
Period of Insurance to	30th June 2027
Long Term Agreement Expiry	30th June 2027
Schedule Number	26
Issue Date	7th July 2026
Policy Form Reference	MLAABD07

Category	Insured Persons	Operative Time
A	Employees	Engaged in the **business** including Journeys and commuting between private residence and place of duty in connection with the **business**
B	**members**	Engaged in the **business** including Journeys and commuting between private residence and place of duty in connection with the **business**; official service on outside bodies; surgeries and other duties complementary to the **business**.
C	Members of families of authorised persons accompanying such persons on a Journey	On a Journey commencing from the time of leaving their place of residence and continuing until return to their place of residence.

Insured Persons Category and Compensation Payable

Benefit	A	B	C
1. Accidental Death	5 times annual salary	£20,000	£50,000
2. Loss of Limb (one or more) and/or Loss of Eye (one or both)	5 times annual salary	£20,000	£50,000
3A. Total Loss of Hearing (in both ears) and/or Total Loss of Speech	5 times annual salary	£20,000	£50,000
3B. Total Loss of Hearing in one ear	25% of 3A	25% of 3A	25% of 3A
4. Permanent Total Disablement	5 times annual salary	£20,000	£50,000
5. Permanent Partial Disablement	5 times annual salary	Up to £20,000	Up to £50,000
6A. Hemiplegia	£125,000	£125,000	£125,000
6B. Paraplegia	£125,000	£125,000	£125,000
7A. Quadriplegia	£250,000	£250,000	£250,000
7B. Triplegia	£200,000	£200,000	£200,000
8. Temporary Total Disablement	£500 per week	£250 per week	£50 per week
9. Temporary Partial Disablement	0% gross weekly wage	0% gross weekly wage	0% gross weekly wage
Benefit Period - Temporary Disablement	104 weeks	104 weeks	104 weeks

Benefit	A	B	C
Deferment Period - Temporary Disablement	0 days	0 days	0 days

Section 3: Excluded Travel to Dangerous or Unsettled Areas Countries and specific areas in countries where at the time of booking or departure the Foreign, Commonwealth & Development Office are advising against all travel or all non-essential travel

Operative Endorsements

1 The following are added to Section 1 - Special Definitions

Bone Fracture
A fracture that goes through part or all of a bone.

Catastrophic Injury
A Bodily Injury that results in Hemiplegia, Paraplegia, Quadriplegia, Triplegia, an acquired brain injury or severe burns that permanently prevents an Insured Person from engaging in their Usual Occupation.

Dependant Adult
Any person who is dependent on the Insured Person and for whom the Insured Person is an official carer and in receipt of a carer or attendance allowance from the state.

Full Thickness Burns
Third or fourth degree burns where all layers of the skin - epidermis and dermis - are destroyed.

Hemiplegia
The permanent paralysis of one lower limb and one upper limb on the same side of the body.

Independent Financial Adviser
An adviser who is authorised and regulated by the Financial Conduct Authority or equivalent regulatory authority in the Insured Person's Country of Permanent Residence and who is not the Insured Person, the Partner of the Insured Person, a member of the immediate family of the Insured Person or an Employee.

Mental Health Specialist
Any legally registered and properly qualified psychiatrist or psychologist acting within the scope of their license and training pursuant to the laws of the country in which such practice is maintained.

Mental Health Specialist shall not include the **insured**, any Insured Person or any of their close relatives unless otherwise approved by the **insurer**.

Triplegia
The permanent and total paralysis of three (3) limbs.

Zurich Assistance
The coordinator on the **insurer's** behalf of a range of services in connection with medical assistance aspects of this part supported by a 24 hour helpline.

Please note that these services are supplied by third parties who are contracted to the **insurer**.

The following are added to Section 2 – Cover:

2.20 Broken Bones
If an Insured Person sustains an accidental Bodily Injury during the Operative Time that leads to one or more Bone Fractures the **insurer** will pay the **insured** the following amounts:

Bone Fractures of:

a)	Spine, hip, pelvis, coccyx	£1,000
b)	Upper and lower leg including ankle (femur, tibia, fibula, heel) not including feet or toes	£500
c)	Upper and lower arm including wrist (humerus, radius, ulna) not including hands and fingers or thumbs	£500
d)	Skull, collar bone, shoulder	£500

Provided always that:
i) the extent of the injuries are supported by a suitable report from a Medical Practitioner
ii) the maximum amount payable is £5,000.

2.21 Corporate Events Cover- Employees and Guests Personal Accident
The Operative Time includes participation by Employees and guests of the **insured** in corporate events including expensed business meals.

Provided always that:
a) the benefit will be restricted to benefits 1, 2, 3A. and 3B. of the schedule; and

b) the amount payable will be up to £25,000 except where the Employee is an Insured Person when the amount payable will be the appropriate personal accident benefit.

2.22 Corporate Reputation Protection
If an Insured Person sustains Bodily Injury during the Operative Time that within 3 months solely and independently of any other cause results in death, Total Loss of Hearing, Loss of Limb, Loss of Eye or Total Loss of Speech the **insurer** will pay up to a maximum amount of £50,000 for:
a) the engagement of image and public relations consultants
b) the release of information through the media
directly in connection with and within 15 days of such Bodily Injury in order to protect and positively promote the **insured's** image.

Provided always that the **insured** must contact Zurich Assistance as soon as possible where it is the **insured's** intention to use the assistance services provided under this clause.

The **insurer** will provide via Zurich Assistance internal and external stakeholder communications support, brand rehabilitation and recovery services or any other appropriate public relations support to help the **insured** to manage a public relations crisis which has resulted from the death, Total Loss of Hearing, Loss of Limb, Loss of Eye or total Loss of Speech of one or more Insured Persons as provided for under this clause. This support is provided by contacting Zurich Assistance on: +44 (0)1489 868 988

2.23 Cosmetic Surgery
If an Insured Person sustains Bodily Injury during the Operative Time which results in a valid claim under Section 2 -Cover for a benefit of £50,000 or more the **insurer** will pay the **insured** up to a maximum of £7,500 for costs incurred for connected cosmetic reconstructive treatment that has been recommended by a Medical Practitioner within 24 months of the Bodily Injury. Injuries incurred as a result of a surgical procedure are excluded. The **insurer** will not pay this benefit in addition to a benefit for facial scarring.

2.24 Dependant Adult Benefit
If a payment is made under benefit 1 in the schedule for accidental death and there is a Dependant Adult the **insurer** will pay the **insured** up to £30,000. This is payable in addition to benefit 1 and is limited to two Dependant Adults per Insured Person.

2.25 Executor Expenses
In the event that an Insured Person sustains Bodily Injury during the Operative Time which results in death the **insurer** will on the production of an interim death certificate indemnify the **insured** up to £2,000 for any reasonable expenses necessarily incurred as a direct consequence of the death of the Insured Person which require immediate payment by the executor to the estate of the Insured Person whilst the administration of the estate is being arranged.

2.26 Family Counselling Benefit Following Accidental Death
If during the Operative Time the Insured Person suffers death as the result of Bodily Injury the **insurer** will pay the **insured** up to £2,500 for the cost of professional psychological counselling treatment for their Partner and/or Child(ren) provided always that the **insured** has been made aware of the treatment in writing.

2.27 Full Thickness Burns
If an Insured Person sustains accidental Bodily Injury during the Operative Time that leads to Full Thickness Burns the **insurer** will pay the **insured** the following amounts:

Full Thickness Burns of:

a)	27% or more of the body surface	£10,000
b)	Between 18-26% of the body surface	£5,000
c)	Between 9-17% of the body surface	£1,500

Provided always that the extent of the injuries are supported by a suitable report from a Medical Practitioner.

2.28 Hero Accidental Death
In the event that an individual (who is not an Insured Person, or a member of the emergency services) sustains a Bodily Injury resulting in accidental death or Permanent Total Disablement whilst attempting to save the life of an Insured Person the **insurer** will pay the **insured** £25,000 provided always that the **insurer** will not pay more than £125,000 for all persons in any one Event.

2.29 Independent Financial and Tax Advice
If an Insured Person sustains a Bodily Injury which results in a claim for the benefits listed below the **insurer** will pay the **insured** or their estate upon request up to £2,000 to cover the fees charged by an Independent Financial Adviser, to provide the Insured Person or their estate with professional financial and tax advice:
a) Loss of Limb (one or more)
b) Loss of Eye (one or both eyes)
c) Total Loss of Hearing (in both ears)
d) Total Loss of Speech
e) Permanent Total Disablement.

2.30 Medical Certificate Expenses
If an Insured Person sustains Bodily Injury that results in them having to obtain a Medical Certificate the **insurer** will pay the **insured** for the cost of obtaining the certificate up to a maximum amount of £200.

2.31 Medical Second Opinion
Insured Persons may gain access to a medical second opinion on any critical illness they are suffering. This illness must be serious in nature and the Insured Person must already be under the care of a medical consultant who has recommended treatment, medication, surgery or other relevant measures. The second opinion service is arranged via our partner who has a network of medical professionals who will review the Insured Person's results and reports (to be supplied by the Insured Person) and offer a written assessment to the Insured Person.

This assessment is for information purposes only and the Insured Person is under no obligation to act on it.

An initial telephone interview may be arranged by contacting Zurich Assistance on: +44 (0)1489 868 988.

2.32 Out-patient Expenses
If an Insured Person is required to travel to hospital as an out-patient as a result of Bodily Injury sustained during the Operative Time the **insurer** will pay the **insured** up to £100 per week for reasonable travel costs necessarily incurred by the Insured Person up to a maximum amount of £1,000.

2.33 Partner and Child Disability
In the event that a Partner or Child sustains Catastrophic Injury during the Operative Time the **insurer** will pay the **insured** up to a maximum of 50% of benefits 6 and 7 stated in the schedule.

2.34 Personnel Replacement Expenses
If an Insured Person sustains Bodily Injury that results in death or Permanent Total Disablement during the Operative Time the **insurer** will pay the **insured** up to a maximum amount of £10,000 for reasonable costs necessarily incurred within 26 weeks of the date of loss in employing a temporary Employee recruited through a registered recruitment company in order to directly replace the Insured Person.

2.35 Post-Traumatic Stress Disorder – Terrorism
If an Insured Person directly witnesses an Event amounting to an act of terrorism on a Conveyance other than an aircraft or ship during the Operative Time and without sustaining Bodily Injury suffers post-traumatic stress disorder (as diagnosed by a suitably qualified Medical Practitioner) resulting within 6 months of the Event in Temporary Total Disablement the **insurer** will pay the **insured** 50% of the amount payable under benefit 8 but not exceeding £350 per week for a benefit period of 13 weeks.

Provided always that this clause will apply only where cover in respect of Temporary Total Disablement is stated in the schedule as operative.

2.36 Professional Counselling Benefit
If during the Operative Time the Insured Person sustains Bodily Injury the **insurer** will pay the Insured Person up to a maximum amount of £3,000 for the reasonable expenses necessarily incurred for professional psychological counselling treatment provided that the **insured** has been made aware of the treatment in writing.

2.37 Prosthetic Limbs
If the **insurer** makes a payment for Loss of limb(s) (one or more) and/or Loss of Eye (in one or both eyes) the **insurer** will also pay the **insured** up to a maximum amount of £40,000 to acquire and have fitted a prosthetic limb or to replace an existing prosthetic limb provided it is deemed medically necessary for them to do so.

Where a claim results in more than one prosthetic limb being required an aggregate limit of £80,000 will apply.

2.38 Recruitment Expenses
In the event that an Insured Person sustains Bodily Injury which results in death or Permanent Total Disablement during the Operative Time the **insurer** will pay the **insured** up a maximum amount of £15,000 for reasonable expenses necessarily incurred in employing a registered recruitment company to recruit a permanent Employee as a direct replacement for the Insured Person.

2.39 Simultaneous Death of Insured Person and Partner
Where Bodily Injury results in the death of an Insured Person and their Partner in a single Event and there is a Child the **insurer** will pay the **insured** up to £100,000.

2.40 Travel to Hospital Expenses
If an Insured Person sustains Bodily Injury during the Operative Time that results in Loss of Limb (one or more) or Loss of Eye in both eyes or Total Loss of Hearing or Total Loss of Speech or Permanent Total Disablement or permanent partial disablement or Temporary Total Disablement or Temporary Partial Disablement the **insurer** will pay the **insured** up to £100 per day for reasonable expenses necessarily incurred for the services of a chauffeur or taxi or other additional travel costs to convey a Partner, Child or parent of the Insured Person from the home of the Insured Person to a hospital where the Insured Person is an in-patient up to a maximum period of 52 weeks.

Provided always that the **insurer** will not pay more than £3,000 any one Event.

2.41 Travel to Work Expenses

In the event that an Insured Person sustains Bodily Injury that results in Loss of Limb(s) (one or more) or Loss of Eye in both eyes or permanent partial disablement or Temporary Total Disablement or Temporary Partial Disablement the **insurer** will pay the **insured** or the Insured Person £100 per day up to a maximum of £5,000 for reasonable expenses necessarily incurred for the services of a chauffeur or taxi to convey the Insured Person between their usual place of employment and their home.

2.42 Visitors
If a lawful visitor suffers Bodily Injury while in any premises occupied by the **insured** in connection with the **business** that within 24 months solely and independently of any other cause results in their death or Loss of Limb the **insurer** will pay the **insured** up to £50,000.

Section 2.6 Disability Assistance is restated as follows:

2.6 Disability Assistance

If an Insured Person sustains Bodily Injury during the Operative Time that within 24 months solely and independently of any other cause results in either Hemiplegia, Paraplegia, Quadriplegia or Triplegia the **insurer** will pay the **insured** up to £25,000 for expenses incurred with the **insurer's** prior written consent for alterations that are required to the Insured Person's home or car.

Provided always that expenses must have been incurred within 12 months of the **insured** receiving a benefit payment for either Hemiplegia, Paraplegia, Quadriplegia or Triplegia from the **insurer**.

Amendments to policy limits:

Damage to Personal Effects
The amount referred to in Section 2.3 is increased to £2,000.

Dental Injury Expenses
The amount referred to in Section 2.4 is increased to £2,500.

Hospitalisation Benefit
The amount referred to in Section 2.13 is increased to £525.

Medical Expenses
The amount referred to in Section 2.14 is increased to £25,000.

Moving Costs
The amount referred to in Section 2.15 is increased to £25,000.

Physiotherapy
The amount referred to in Section 2.17 is increased to £5,000.

Retraining Expenses – Members and Employees or their Partner
The amount referred to in Section 2.19 is increased to £25,000.

Select Additional Covers module
Part D - Public health act

The policy, policy schedule, certificate of insurance and endorsements form one document which should be read together.

This schedule replaces any previous schedule.

Insured	Oxford City Council and Oxford Direct Services Ltd, Oxford Direct Services Trading Ltd, Oxford City Housing Ltd and OXWED LLP
Policy Number	QLA-18H070-0113
Period of Insurance from	1st July 2026
Period of Insurance to	30th June 2027
Long Term Agreement Expiry	30th June 2027
Schedule Number	26
Issue Date	7th July 2026
Policy Form Reference	MLAABD07

Limit of Indemnity
£50,000

Excess
£55,018

Annual Aggregate
£275,088

Operative Endorsements

1 The **insured** will not be responsible under the **excess** on Casualty Module Parts A, B and D and Additional Covers Module Part B for more than the sum of £275,088 in respect of all claims arising during any one Period of Insurance and if the aggregate amount for which the **insured** is responsible during that Period of Insurance exceeds £275,088 then the amount above that figure will become payable by the **insurer**.

2 Where an **event** gives rise to a claim under more than one of Casualty Module Parts A, B and D and Additional Covers Module Part B the **excess** will apply separately to each Part but the total of the combined **excesses** will not exceed the highest individual **excess** of any one Part.

3 The following is held to be added to General Condition 8:

e) The **excess**, cross class aggregate stop, claims handling fee and premium will be amended at each renewal date in line with the change in the Average Weekly Earnings - Regular Pay - Whole Economy - 3 month Average Index for all employees during the period of 12 months which expires in the October of the preceding calendar year.

4 The **excess** which will be deducted from any payment under this part will apply separately to any one claim or series of claims arising from any one **event**. For the avoidance of doubt a series of similar occurrences happening over a period of time whether perpetrated by the same individual or group of individuals or arising out of the same cause is not one **event**.

Select Additional Covers module
Part E - Business travel

The policy, policy schedule, certificate of insurance and endorsements form one document which should be read together.

This schedule replaces any previous schedule.

Insured	Oxford City Council and Oxford Direct Services Ltd, Oxford Direct Services Trading Ltd, Oxford City Housing Ltd and OXWED LLP
Policy Number	QLA-18H070-0113
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Cover	**Sum Insured**
Section 2A: Medical and Associated Expenses	£10,000,000
Section 2B: Personal Property	£5,000
Section 2C: Money	£1,500
Section 2D: Electronic Business Equipment	£1,500
Section 2E: Cancellation and Other Expenses	£5,000
Section 2F: Kidnap Consultants' Costs	£250,000
Section 2G: Political and Natural Disaster Evacuation	£50,000
Section 2H: Legal Expenses	£25,000
Section 2I: Personal Liability	£2,000,000
Section 2F: Kidnap - Excluded Territories Afghanistan, Belarus, Colombia, Iraq, Israel and the Occupied Territories, Mexico, Nigeria, Pakistan, Russia, Somalia, Syria, Ukraine, Venezuela, Yemen	
Geographical scope of cover UK and Europe only	

Operative Endorsements

1 The annual premium for this part is based on a pattern of travel declared by the **insured**. The **insured** will keep records of each Journey including the Insured Persons, durations and destinations and will declare to the **insurer** the resultant pattern of travel for the preceding 12 months as part of the renewal assessment.

Declaration of an increased level of travel will not invoke consideration of an increased premium for the forthcoming period of insurance unless it exceeds by more than 25% the pattern of travel previously agreed between the **insured** and the **insurer** as the basis of premium. Premium will not be adjusted retrospectively.

2 The following are added to Section 1 - Special Definitions

Natural Catastrophe
An Event caused by a natural phenomenon including earthquake, flood, hurricane, landslide, tornado, tsunami, volcanic eruption or wildfire.

The following are added to Section 2 – Cover:

2A.5 Foreign Coma Benefit
In the event of an Insured Person while on a Journey becoming ill or sustaining Bodily Injury resulting in a state of continuous unconsciousness outside their Country of Permanent Residence or Country of Secondment the **insurer** will pay the **insured** £75 for each day of continuous unconsciousness up to a maximum period of 104 weeks.

2A.6 Foreign Hospital Confinement Benefit
In the event of an Insured Person becoming ill or sustaining Bodily Injury while on a Journey outside their Country of Permanent Residence or Country of Secondment resulting in their admission to hospital as an in-patient on the advice of a Medical Practitioner the **insurer** will pay the **insured** £50 for each day of confinement to hospital for a maximum period of 104 weeks.

2A.7 Pet Care Following Overseas Hospitalisation
In the event of an Insured Person becoming ill or sustaining Bodily Injury while on a Journey outside their Country of Permanent Residence or Country of Secondment resulting in their admission to hospital as an in-patient on the advice of a Medical Practitioner, and as a result their return journey is delayed for more than 24 hours, the **insurer** will pay the **insured** for any necessary cattery or kennel fees or similar reasonable pet care fees for pets owned by the Insured Person up to a maximum of £300.

2B.4 Pre-journey Loss of Passport or Visa
The **insurer** will pay the **insured** or the Insured Person up to £500 for reasonable additional travel and accommodation expenses necessarily incurred including any charges levied by the issuing office for a replacement passport or visa if the Insured Person's passport or visa is stolen within the 7 day period immediately prior to the planned commencement of a Journey.

Provided always that the Insured Person reports the theft of the passport or visa to the Police or other appropriate authorities and obtains a written loss report from them.

2B.5 Loss of Vehicle Key
The **insurer** will pay the **insured** or Insured Person for the replacement of a key to the Insured Person's vehicle up to a maximum of £500 if the key is lost, damaged or stolen while on a Journey during the Operative Time.

2E.6 Travel Delay Caused by Natural Catastrophe
If the departure of a Conveyance on which an Insured Person is booked to travel on in order to get to their planned destination at the commencement, onward connection or completion of a Journey is delayed due to a Natural Catastrophe the **insurer** will pay the **insured** or Insured Person £100 per hour in excess of the first 4 hours delay up to a maximum amount of £800.

The following new Section 2J is added to this part:

Section 2J – Rental Vehicle Collision Damage Waiver

The Cover
The **insurer** will pay the **insured** or the Insured Person up to a maximum amount of £25,000 for loss of or **damage** to a rental vehicle during a Journey in respect of the monetary amount that the Insured Person is legally liable to pay as an excess or deductible to that part of a rental vehicle insurance policy or any other insurance policy applicable to the Insured Person for which cover in respect of **damage** to a rental vehicle is in force.

Provided always that the **insurer** will not pay more than £25,000 in respect of all claims for such loss or **damage** occurring per Event and during any one period of insurance.

Exclusions to Section 2J

This section does not cover:

1. Deliberate Damage
any loss of or **damage** to a rental vehicle caused deliberately by an Insured Person whether acting alone or in collusion with others.

2. Excluded Causes
a) any loss of or **damage** to a rental vehicle arising out of wear and tear, gradual deterioration, mechanical or electrical failure not attributable to accidental **damage**
b) **damage** that existed at the commencement of the period of rental.

The following Provision is added to Section 2B:

Provision to Section 2B

New for Old

Where the **insurer** agrees to replace Personal Property that is lost or beyond repair the **insurer** will pay on the basis of a new item that is substantially the same as the item lost or beyond repair and the **insurer** will not deduct an amount for wear and tear.

The following are added to Section 6- Medical Assistance and Security Services

(C) Airport Breakdown Assistance (Motor)
The Insured Person has access to roadside assistance in the event of their own private vehicle in which they are travelling to or from an airport in the United Kingdom suffering a breakdown or accident where their intention is to catch a flight in connection with a Journey.

The **insurer** will arrange for a mechanic and/or a taxi to attend the Insured Person in order to repair or recover the vehicle or to transport the Insured Person to the airport.

This is an arrangement service only. All third party costs must be borne by the **insured** or the Insured Person who will be made aware of this during the call.

Please contact Zurich Travel Assistance on: +44 (0)1489 868 888

(D) Home Emergency
If while the Insured Person is undertaking a Journey outside the United Kingdom and is made aware of a domestic emergency at their private residence they can contact Zurich Travel Assistance to organise an emergency repair.

This is an arrangement service only. All third party costs must be borne by the **insured** or the Insured Person who will be made aware of this during the call.

The Insured Person will need to be able to provide access to the premises and have the means available to pay for all costs upon completion of the work.

Within reason there are no limitations to the nature of services the Insured Person can request provided always that they should be on an emergency repair basis only and typically for plumbing, electrical or property fabric repairs in order to make the premises sound and secure.

Please contact Zurich Travel Assistance on: +44 (0)1489 868 888

Amendments to policy limits:

Supplementary Hospital Expenses
The amount referred to in Section 2A.3 is increased to £50,000.

United Kingdom Repatriation Expenses
The amount referred to in Section 2A.4 is increased to £50,000.

Loss of Keys
The amount referred to in Section 2B.2 is increased to £1,000.

Passport or Visa Indemnity
The amount referred to in Section 2B.3 is increased to £2,000.

Select Additional Covers module
Part F - Computer

The policy, policy schedule, certificate of insurance and endorsements form one document which should be read together.

This schedule replaces any previous schedule.

Insured	Oxford City Council and Oxford Direct Services Ltd, Oxford Direct Services Trading Ltd, Oxford City Housing Ltd and OXWED LLP
Policy Number	QLA-18H070-0113
Period of Insurance from	1st July 2026
Period of Insurance to	30th June 2027
Long Term Agreement Expiry	30th June 2027
Schedule Number	26
Issue Date	7th July 2026
Policy Form Reference	MLAABD07

Description	Sum Insured	Perils Insured	Maximum Indemnity Period (Months)
Section 2 - Material Damage			
Computer Suite Equipment whilst in the **premises**	£1,400,000	A,C	
Other Computer Equipment whilst in the **territorial limits**	£800,000	A,B,C	
Section 3 - Data and Information	£500,000	A,B,D,E,F,H,I	
Section 4 - Additional Expenditure	£750,000	A,B,D,E,F,H,I	12

Operative Endorsements

1 General Provision 1. Limit of Liability of the Select Terms and Conditions module is deleted and restated as follows

In the event of loss, damage, cost or expense as insured under parts A to M of the Select Property module and part F of the Select Additional Covers Module arising from any one **event** the maximum liability of the **insurer** will not exceed

a) in respect of all Housing Properties under item 1 of Part A the lower of 100% of the declared value provided to the **insurer** at last renewal or £5,000,000 This limit does not apply to the following blocks of flats Evenlode, Windrush, Hockmore, Plowman and Foresters

b) in respect of Part A item 3 Leys Leisure Centre the lower of 100% of the declared value provided to the insurer at last renewal or £29,000,000

c) in respect of Part A item 4 Oxford Town Hall £125,000,000

d) in respect of Part K - Item 5 - Street Furniture and other equipment £75,000

e) in respect of all other **buildings** the lower of 100% of the declared value provided to the **insurer** at last renewal or £50,000,000.

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