

BEXLEY LONDON BOROUGH
INSURANCE OF PERSONAL EFFECTS

Many employees provide materials and equipment for their personal use in connection with their work and the Council expect employees to arrange insurance cover for their personal property where the property is kept at their place of employment. The Council has, however, arranged contingency cover against the following perils but cover is provided only where the employee's own personal insurance cover does not cover the loss.

A summary of the insurance cover arranged by the Council is given below and the Council has decided that they will accept no responsibility for personal property outside the cover being provided by the insurers.

1. Fire, lightening, explosion, aircraft risks and theft (or any attempt thereof) involving entry into or exit from the premises by forcible and/or violent means where the loss occurs in buildings owned or occupied by the Council.

Personal property covered:-

Technical books, drawing instruments, tools and personal effects of employees consisting of clothing, footwear, materials and small items of equipment normally carried about by employees where the items are used on Council business.

Equipment such as radios, tape and cassette recorders are not covered by this insurance policy.

Limit of compensation £125 for any one employee for any loss or damage arising from one cause.

2. Pedal cycles, insurance cover as above but limit of compensation £250.