## **Public Liability - The Cover**

This insures Wiltshire Council's legal liability for:

- Loss of or damage to third party property and
- Death of or injury or disease to third parties and employees happening in connection with the activities of the Wiltshire Council.

This means that if the Council is responsible for damaging someone's property or if there is an accident on Council premises and somebody is injured, the public liability should cover any claim made.

This does not mean there will be automatic right to compensation.

The injured party must establish that the Council has in some way been negligent or in breach of its statutory duty.

If you are required to give a third party your Public Liability details, all you normally need to provide them with is the following: -

• Insurers: Maven Public Sector Liability

• Policy no: P20CASLFG00153

• Expiry date: 31st March each year

• Indemnity limit: £30 million