

Moray Council
High Street
Elgin
Morayshire
IV30 1BX

7th May 2026

Named Insured: Moray Council
Reference: UC POP 5573285

To Whom it may Concern,

We confirm that a material damage policy is in place with Travelers Insurance Company Ltd for the dates 1st April 2026 to 31st March 2027 inclusive.

This policy includes Commercial and Industrial property as declared to and agreed with the company with a Declared Value of £59,974,765 and Rent of £3,917,241.

An indemnity is being provided in accordance with insured perils 1, 2, 3, 8, 9A and 10 of the Travelers Insurance Company Ltd Public Sector Property Damage policy wording. Full details of these insured perils are noted below:

1. Fire lightning explosion earthquake
2. Aircraft or other aerial devices or articles dropped therefrom
3. Riot civil commotion strikers locked-out workers or persons taking part in labour disturbances or malicious persons
8. Impact by any road vehicle or animal
- 9A. Storm
10. Escape of water from any tank apparatus or pipe

A deductible of Nil is applicable to each and every claim except for insured perils 8, 9A, 10 and Malicious Damage which is subject to a deductible of £250 each and every claim.

The indemnity provided by this insurance policy is subject to the full terms conditions and exclusions of the Travelers Insurance Company Ltd Public Sector Property Damage policy wording. A copy of this policy wording is available on request.

There are additional subjectivities attaching to the provision of this indemnity and any cover will also be subject to the terms conditions and exclusions of the Travelers Insurance Company Ltd Public Sector Property Damage policy wording. A copy of this policy wording is available on request.

It should be noted that in respect of unoccupied property the indemnity provided by the policy reduces to insured perils 1 and 2 only for any insured building that is unoccupied for a period of 30 consecutive days or more. Any indemnity in respect of a valid claim relating to insured perils 1 and 2



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travelers.co.uk

will be subject to full compliance with special conditions detailed below which are also included within the relevant policy wording:

- (a) such unoccupied buildings are secured against illegal entry and all external doors and accessible external windows shall be fitted with good quality locks
- (b) all services to be disconnected other than limited services required for security guards fire and burglar alarms unless otherwise agreed by the Company in writing
- (c) all letter boxes shall be sealed to prevent insertion of material
- (d) perimeter fences walls and gates shall be kept complete and maintained
- (e) such unoccupied buildings shall be kept clear both internally and externally of combustible materials and not be used for storage
- (f) vegetation surrounding such unoccupied buildings shall be kept down
- (g) the Business Premises shall be inspected thoroughly internally and externally at least once every seven days (or at a frequency agreed by the Company in writing) by the Named Insured or a responsible person appointed by the Named Insured and a record maintained of such inspections and any defects rectified without delay

Yours Sincerely,

George Hill

George Hill | Development Underwriter | Public Sector

Travelers Insurance Company
5th Floor, Pinnacle Building | King Street M2 4NG

