

PARISH COUNCIL INSURANCE POLICIES UPDATED 3 SEPT 2018

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| | | Came & Co- current broker for last 6 years . Good response to our claim in 2017. There is a local rep although we have never contacted | |
| | Zurich via ACRE | Hiscox | NOTES |
| | Long established PC insurance. Insured with them in the past - changed for reduced cost. Prompt response and helpful. | existing | Hiscox admin fee covers cost of changes in cover and cost of managing claims. Zurich does not charge any admin fees or fees for managing claims . |
| Premium (annual contract) | £349.87 | £397.81 (inc Came & Co £50.00 admin fee) | |
| Annual Premium 3 yr Long Term Agreement | 3 yrs £332.37 5 yrs £ 314.88 | 3yrs £380.42 per annum (inc admin fee) subject to inflation and any increases in premium tax. | |
| Public Liability | 10m | 10m | Hiscox would cover any footpaths the PC is responsible for . No doubt Zurich would too. |
| Employers Liability | 10m | 10m | Hiscox definitely includes Parish Councillors |
| Officials indemnity | included under employee/er indemnity | 500k | legal liability for negligence, in good faith. Errors or omissions when acting on behalf of Parish Council. |
| Libel and slander | £250k | 500k | comments made by the council resulting in a claim |
| Money | £250k. £100 in a dwelling | £1,000 | LAPC does not keep cash. Clerk very occasionally has cash (<£100) to pay in |
| Legal expenses | £1m | £100k | |
| Fidelity guarantee | £25k (just about enough. LAPC balance =£29K | £150k | fraud, dishonesty, clerk absconding. |
| office equipment | £2.5k | £5k | Hiscox and Zurich confirm clerks lap top is covered when out on business (e.g meetings) but not if left unattended. |
| Personal accident (16-75 yrs) capital benefits | £500k any one person.£2m any one incident | £100k + £500 a week. | Hiscox states volunteers including children assuming adequate risk management arrangements in place. Zurich children to be supervised. |
| Motor loss of no claims discount | na | £250 per claim | While on Council business |
| Keyman (person) cover/ clerk absence | not specified. | 2500 max | Cost of employing cover for Clerk if unable to work due to accident or long term illness lasting more than 14 days |
| GDPR | legal cover | legal cover | |
| Children | No. Responsibility of parents | Yes with adequate risk management in place | |
| Property/assets | all as per asset register | £ 5k max per claim | high street bus shelter replacement value approx. £8K |
| crisis management | £ 500 seems low. | £25k | |
| business continuity/ increased cost of working | N/A | £10k +£10K | |
| environmental damage | yes max £1m | | unlikely for LAPC's activity |
| Public liability within hirers liability | £2m | £5m | For hire of premises. unlikely for LAPC's activity |
| Internet and e-mail failure (business continuity) | ? | £50k+ crisis cover up to £25K | |

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| Sums insured | all as per asset register | per asset register | |
| policy excess | £ 100 each loss | £250 | |
| COMMENTS | | | |
| Misc benefits | | Newsletter , access to training (not specified) , visit by a local representative , website .£50 admin fee included in premium | |
| | office good response to requests for quotes and further information. | Very good response to claim last year. Office team is responsive and helpful | NOTE. ALL assume there are documented risk management reduction arrangements in place. |