

Insurance Renewal 1st June 2017

Broker Underwriter	Came & Co AXA	Zurich	Norris & Fisher
Public Liability	10,000,000.00	12,000,000.00	10,000,000.00
Employers' Liability - including Employees, Councillors and volunteers	10,000,000.00	10,000,000.00	10,000,000.00
Officials' Indemnity - legal liability claims arising from any negligent act, error or omission committed in good faith by any employee or official of the Council.	500,000.00	12,000,000.00	250,000.00
Libel and Slander - protection against a verbal or written comment, made by the Council, which a member of the public considers to be incorrect or damaging and as a result seeks financial compensation.	250,000.00	250,000.00	250,000.00
Fidelity Guarantee - cover against acts of fraud or dishonesty by any official of the Council, or a number of officials in collusion, and any subsequent loss of property.	150,000.00	250,000.00	100,000.00
Personal Accident - Employees, Councillors and Volunteers.	£100,000/£500 pw	£100,000/£100 pw	£50,000/£200 pw
Money Cover - loss of money when carried by Employees	2,500.00	5,000.00	1,000.00
Property on an all-risks basis.	Yes	Yes	Yes
Commercial Legal Expenses - protection for the Councillors and Clerk acting in their capacity as officials for the Council, against the cost of potential commercial legal disputes, legal advice and representation.	100,000.00	100,000.00	100,000.00
Keyman Cover	£250 pw up to £2,500/yr		
Premium	490.80	368.14	475.23
3 year Long Term Agreement	466.26	355.71	
Last Year	479.84		