



Reference: RFI 1802055

**Request:**

I write to request the following information relating to your authority’s insurance claims management arrangements.

If for any reason you feel this request is unclear, please do not hesitate to contact me for clarification.

**PURCHASE AND COSTS OF INSURANCE**

**1) Who is your authority’s insurance provider(s) ? Zurich Municipal**

The total premium earned by the insurer/s concerned. **Please clarify date parameters.**

**2) What was the cost of your insurance premium in the following financial years? Where you have more than one policy or insurer, please list these individually.**

- 2a. 2012/13 = £1,190,139.39**
- 2b. 2013/14 = £1,187,780.34**
- 2c. 2014/15 = £1,014,110.02**
- 2d 2015/16 = £991,768,.11**
- 2e 2016/17 = £1,074,959.32**

**All about is excluding Insurance Premium Tax.**

**3) Under your current insurance policy (or policies, as appropriate), what is the value of the excess per claim that you pay (for each category of risk for which there is a specific excess, and/or generally)?**

General Property	£250,000.00
Education Property	£500,000.00

Whitley Bay Play House	£10,000.00
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**Money**

All Items	£0.00
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**Theft**

Education Properties	£200.00
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**Casualty**

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Public Liability £66,425.00

Officials Indemnity £66,425.00

Employers Liability £66,425.00

Libel & Slander £66,425.00

Professional Negligence £2,500.00

**Motor**

Fleet Own damage £1,000.00

Non – fleet School Mini Buses £250.00

**Engineering**

Engineering Insurance

Boilers £1,000.00

Lifts £1,000.00

Machines £1,000.00

**Additional Covers**

Fidelity Guarantee £5,000.00

Land Charges £66,425.00

Personal Accident

Teachers £0.00

Foster Parents etc £0.00

Members £0.00

Employees £0.00

Public Health Act £66,425.00

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4) Apart from the above, does the council undertake any form of self-insurance?

**Yes**

If so what is the financial ceiling elected by the council in this regard? = **£500**

**5 Regarding your Authority's stop-loss policy,**

a) do you have an authority-wide stop-loss? **Yes**

5b) if 'Yes' to 5a, what financial threshold is it set at? **£2,500,000**

5c) if 'Yes' to 5a, what does the premium for this cost? **N/A**

6) (a) Does the council utilise the services of an insurance broker to place their insurance cover? If so, confirm the identity of the current insurance broker. **Marsh**

(b) Does the council participate in any insurance arrangements with other councils? **No**

7)(a) How long has the council worked with its current insurer(s)? **Approximately 25 years.**

(b) When is the next insurance tender(s)? **2019**

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Date: 20/03/2018

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