

Summary of External Insurance Policies

Appendix A

Policy	Insurer	Excess	Stop Loss	2017-18 Premium	Notes
Property – General	Zurich Municipal	£50,000 General Properties £500,000 Schools	£2,000,000	£822,000	Covers damage to NCC Properties including schools, caused by Fire, Flood, Storm, Etc
Terrorism	Lloyds	Nil	£25,000	£92,000	Cover for the Council's properties against acts of terrorism
Public Liability	Zurich Municipal	£250,000	£4,750,000	£569,000	Cover the Council's legal liability to pay damages to third parties that have suffered damage or injury as a result of the Council's negligence
Employers Liability	Zurich Municipal	£250,000		£139,000	Cover the Council's legal liability to pay damages to employees have suffered an injury as a result of the Council's negligence
Third Party Motor	Zurich Municipal	£250,000		£45,000	Third party motor insurance for the Council's fleet
Fidelity	Zurich Municipal	£250,000	na	£60,000	Cover the Council against theft by its employees
School Travel	CHUBB	Nil	na	£20,000	Travel insurance for staff an pupils attending school trips
Officer Travel	CHUBB	Nil	na	£500	Travel insurance for officers and members attending foreign countries on Council business
Personal Accident	CHUBB	Nil	na	£15,000	Personal accident cover for officers and members who either die or suffer a permanent disabling injury, as a result of an accident, in the course of their employment/official duties
Computer	Allianz	£5,000	na	£5,000	Cover for the Council's Servers
TOTAL				£1,767,500	