

Appendix 1

Current Liability cover - Insurer Zurich Municipal				
Period	from	01/10/2006		
	to	30/09/2007		
Risk	Definition	Base	Excess	Premium inc IPT
Property	Material damage			
	Council Properties	405,589,140	As policy	61,900.00
	Starter Homes	3,709,696	As policy	566.16
	Flats	44,938,214	As policy	6,858.36
	General	72,766,205	As policy	39,195.51
	Work in Progress	250,000	As policy	224.44
	Gross Revenue	273,860	Nil	208.99
	Additional Expenditure	10,879,349	Nil	7,102.37
	Money	10,625,630	Nil	591.40
	All Risks	712,614	£100	4,930.75
	Theft	2,237,213	£250	1,646.94
Casualty	Public Liability *	10,625,630	£1k	99,207.26
	Officials Indemnity	10,625,630	£1k	7,535.93
	Employers Liability	10,625,630	Nil	28,712.87
	Libel & Slander	10,625,630	Nil	1,907.72
Motor	General Vehicles	89	£250	50,930.25
	Leased Cars	35	£250	13,744.50
	Legal Expenses	124	Nil	729.12
Engineering	Boilers/Lifts	Itemised list	£100	2,443.36
	Equipment			
Additional Covers	Fidelity Guarantee	10,625,630	£1k	3,147.92
	Land Charges	345,000	Nil	7,247.53

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	Personal Accident	full time	Nil	8,123.52
	Employees, Members & Volunteers	equivalent		
	Public Health	10,625,630	Nil	572.34
	Computer	882,600	As Policy	1,706.45
	Engineering Inspection contract	Itemised list	N/A	18,234.73
	Hirers Liability	Itemised list	£100	210.00
	Mortgaged properties	250,000	Nil	262.50
	Terrorism	545,699,807	N/A	12,418.38
	Terrorism - Properties leased	7,643,793	N/A	10,461.14
	<b>Total Annual Premium</b>			<b>390,820.44</b>
	* Policy required by statute, all others are discretionary			