

Appendix C – Cost of Insurance

The premiums excluding tax are:

<u>Insurance Policy</u>	<u>Premium 2011/12</u> £	<u>Premium 2012/13</u> £	<u>Insurers</u>
Material Damage and Business Interruption	299,154	310,572	Ecclesiastical
Combined Liability	163,604	159,329	Travelers
Fidelity Guarantee (staff dishonesty)	15,700	15,700	RMP/Chartis
Computers	15,394	17,634	RMP/Chartis
General motor fleet	110,840	122,670	RMP/Chartis
Leased cars	8,610	6,024	RMP/Chartis
Motor uninsured loss recovery	1,345	1,146	DAS
Personal accident & travel	12,678	11,844	ACE
School Offsite Activities	17,198	17,198	ACE
Youth Service Off Site Activities	500	500	ACE
Engineering Inspection	22,019	25,400	Allianz
Engineering Insurance	5,779	6,588	Allianz
Professional Indemnity	13,490	17,248	Travelers
Legal Expenses – Adult Placement	100	125	DAS
Terrorism	11,375	11,615	Lloyds
Total	687,786	723,593	