

Saxilby with Ingleby Parish Council

Insurance Cover

NON-CONFIDENTIAL

Report by: Clerk

Date: 27/04/2022

Report to: Full Council 05/2022

Insurance requirements are reviewed each year.

All premiums quoted include VAT and IPT (Insurance Premium Tax), where applicable.

Council Vehicle Insurance

The Council's vehicles are currently insured with MS Amlin Countrywise Motor Insurance (arranged via Gallagher – formerly known as Came & Co). The insurance policy runs from 2nd April each year and the 2022-23 annual premium is £1231.99, which has to be paid in total, before the new policy commences. (Note that there will be an expected impending increase of £185¹ once the new tractor is delivered and the old one traded in²).

See separate document for schedule details.

Lift Insurance

The St Andrews Community Centre lift is insured with Allianz Insurance plc (arranged via Gallagher). The insurance policy runs from 16th October each year. The 2021-22 current annual premium is £505.42, which has to be paid in total prior to commencement of the cover. The insurance cover is for sudden and unforeseen damage to the lifting plant (limit of liability £500,000 – excess of £250) and includes 2 engineering inspections per annum. Any defects or points of note as raised by this inspection must be acted upon, otherwise the insurance cover may be invalidated.

See separate document for schedule details.

Local Council insurance

Our Local Council's insurance is currently provided by Aviva (arranged via BHIB). The policy runs from 1st October each year and we have entered into a 3-year undertaking (2021-2024), which also gives us free access to Parish Online mapping tool. The 2021-22 current annual premium is £4,336.26, which is paid by monthly direct debit (via Close Brothers Finance).

¹ This will vary if there is a delay before the new vehicle is delivered.

² Vehicle delivered 25/04/22 however currently pending registration number/documentation

See separate document for schedule details.

RECOMMENDATION(S):

- **That Council confirms the arrangements for insurance cover are sufficient**