

Parish Council Insurance

Type	Legal requirement?	What it covers	Cover
Public Liability	NO	Interactions with the Public	£2m - £10m
Property Damage	NO	Damage or theft	Depends on property owned
Employers Liability	YES	Employee compensation and legal costs	£10m
Cyber Insurance	NO	Loss of data, cyber-attack financial cost	
All risks	NO	Moveable items eg laptop/phones	

Property to be insured:

Item	Current Asset Cost	Estimated Cost to replace
Bus Shelter	£9,250	£15,000
SID	£3,400	£5,000

Insurance Company	Action	Quote cost
Zurich		£383 (2 years)
The Clear Group	Form & schedule emailed 8/8/24 Further thatch information sent early Sept	£629 (3 years)
CAS (Community Action Suffolk - via ANSVAR Ins Group)		£348
Gallagher	Emailed 8/8/24	14/8/24 said they are not competitive – likely quite would be around £650
Forum	Online quote 7/9	Not received