

INSURANCE COSTS FOR HAMBLETON DISTRICT COUNCIL 2019 COMPARED TO 2018			
Cover	2018 Premiums	2019 Insurer	2019 Premiums
Lot 1 - Property Damage	£42,997.59	Travelers	36,725.93
Lot 2 - Combined Liability	£154,445.29	Zurich Municipal	53,839.34
Lot 3 - Motor Fleet	£24,500.00	Zurich Municipal	30,000.00
Lot 4 - Contract Works	£950.00	RMP	700.00
Lot 5 - Computers	£2,100.00	RMP	1,423.39
Lot 6 - Fidelity Guarantee/Crime	£8,290.00	Zurich Municipal	4,946.00
Lot 7 - Personal Accident	£2,297.69	Zurich Municipal	970.73
Lot 8 - Engineering Combined	£6,580.80	RMP	7,118.85
Lot 9 - Terrorism	£4,372.00	Travelers	7,533.84
Lot 10 - Medical Malpractice	£1,500.01	Zurich Municipal	-
Lot 11 - Cyber	£8,910.67	Chubb	5,270.82
Total premiums	£256,944.05		£148,528.90
** prices excludes 12% insurance Premium Tax (IPT)			
Total cost including IPT	£287,777.34		£166,352.37

included within Combined Liability cover from Zurich