

Castor Parish Council

Insurance Policy expiry date 30th September

Invitation to tender

Insurance requirements:

Employers' liability; Public Liability; Contents & All risks - Commencing 1st October 2023 – quotes for One year cover. Alternative price options for 3 or 5 year long term agreement (LTA) will be considered.

Employers liability - £10,000,000

Employee related (Clerk is the Sole employee)

- Key Person Cover £300 per week for up to 26 weeks – intended to pay for locum Clerk's services in the absence of the Clerk due to death or sickness.
- Employee dishonesty – standard cover (£150,000)
- Personal accident - standard cover (£500 per person per week - £100,000) to include all 9 councillors and volunteers whilst engaged on parish council activities (eg litter picks and other events, all subject to prior risk assessment and risk mitigation plans)
- Trustees & Official liability – (Parish council is associated with one charity (allotments for exercise) which has trustees, one of which is a parish councillor. The charity has Zero assets. Otherwise parish council does not currently have trustees or hold any trust funds). Some parish councillors are trustees of other organisations.

All Risks

- Public liability - (£10,000,000) to include the actions of the Clerk, all 9 councillors and all volunteers whilst engaged on parish council activities (eg litter picks and other events, all subject to prior risk assessment and risk mitigation plans)
- Libel and Slander – 1,000,000
- Legal expenses – 200,000
- Cash in transit - £2500 (rarely used)
- Office & IT Equipment breakdown - £2,000
- Business interruption – 15,000 pa for up to 3 years

Buildings and contents

- Parish council currently has **no Buildings** - £Nil
- Contents cover
 - Office equipment – Laptop and related IT - £1,000
 - playground equipment - £50,000
 - Gates & fences - £5,000
 - Street furniture - £5,000 (including planters, grit bins and waste bins)
 - Notice boards and Signage - £6,000
 - Speed signs - £5,000
 - Unspecified items up to £2,000

IMPORTANT:

Please address all enquiries BY EMAIL to clerk@castor-pc.gov.uk

Please provide insurance quotations in a plain sealed envelope - simply marked - "insurance quote" addressed to:

J Haste, CPFA
Clerk & RFO
Castor Parish Council
22 Borrowdale Close,
Gunthorpe
PETERBOROUGH. PE4 7YA

To be received NO LATER than **5.30pm Monday 4th September** to be considered by Parish Council on 7th September