

ITEM 9 APPENDIX 1

Zurich Insurance 2021/2022 - Breakdown of cover

£9,888.89

Line of Cover	%	Premium (Inc IPT)	IPT	Net of IPT
All Risk	30.29%	2,995.77	320.98	2,674.79
Primet Community Centre	2.11%	208.50	22.34	186.16
Colne Town Hall	28.36%	2,804.90	300.53	2,504.38
Colne Town Hall Annexe	10.85%	1,072.99	114.96	958.03
Albert Road Rental Properties	1.61%	158.87	17.02	141.85
Pavilion Café	1.87%	184.94	19.82	165.13
Employers Liability	0.87%	86.52	9.27	77.25
Fidelity Guarantee	2.19%	216.30	23.18	193.13
Hirers Liability	0.31%	30.73	3.29	27.44
Legal	0.29%	28.84	3.09	25.75
Libel and Slander	0.44%	43.26	4.64	38.63
Money	0.29%	28.84	3.09	25.75
No Claims Discount and Excess Protection	0.73%	72.10	7.73	64.38
Personal Accident	1.23%	121.97	13.07	108.90
Public Liability	13.18%	1,302.92	139.60	1,163.32
Quad Bike Motor Insurance	3.62%	358.40	38.40	320.00
Occasional Business Use	1.75%	173.04	18.54	154.50
	100.00%	9,888.89	1,059.52	8,829.37

Rialtas Suite - Insurance codes

Cost Centre Name	CC Code	N Code	Description	Actual	Budget Allowance
Administration	101	4020	Public Liability Insurance	156.35	160
Christmas Lights	102	4585	Insurance	106.49	110
Alkincoates Park	104	4042	Buildings Insurance	184.94	185
Alkincoates Park	104	4020	Public Liability Insurance	182.41	183
Primet Community Centre	107	4042	Buildings Insurance	141.78	142
Primet Community Centre	107	4043	Contents Insurance	68.86	70
Primet Community Centre	107	4020	Public Liability Insurance	104.23	105
Council Governance	110	4020	Public Liability Insurance	208.47	210
Council Governance	110	4021	Motor Insurance	358.40	360
Council Governance	110	4052	Insurance Other	801.60	802
CCTV	112	4585	Insurance	268.89	270
Playgrounds	113	4020	Public Liability Insurance	651.46	655
Playgrounds	113	4043	Contents Insurance	1,581.72	1590
Colne Town Hall	114	4042	Buildings Insurance	3,308.45	3310
Colne Town Hall	114	4043	Contents Insurance	669.86	700
Bus Shelters	115	4043	Contents Insurance	362.96	364
Benches	116	4043	Contents Insurance	143.94	145
Rental Properties	125	5022	Insurance Costs Town Hall Tnts	158.87	160
Rental Properties	125	5023	Insurance Costs Annexe Tenants	429.20	430
				9,888.89	9951

All Risks 2,995.77
Item Description Sum Insured

Stained Glass	4,222.15	12.97
Christmas Decorations and Lights	34,672.43	106.49
CCTV Equipment	87,550.00	268.89
68 Items of Play Equipment	206,000.00	632.69
Play Area Surfacing	206,000.00	632.69
35 Bus Shelters	118,178.43	362.96
35 pieces of Art, Antique Furniture & Civic Regalia	134,442.03	412.91
Gates and Fencing	103,000.00	316.34
Computer and Office Equipment	25,750.00	79.09
91 Benches	46,865.00	143.94
Lengthsman's Tools & Equipment	8,724.75	26.80
	975,404.79	2,995.77

Public Liability 1,302.92

Admin	101	156.35	12.00%
Alkincoates Park	104	182.41	14.00%
Primet	107	104.23	8.00%
Council Governance	110	208.47	16.00%
Playgrounds	113	651.46	50.00%

1,302.92