

**Subject:** RE: Re: Insurance for East Tisted Parish Council  
**From:** James Stephens <james.stephens2@uk.zurich.com>  
**Date:** 28/04/2022, 13:31  
**To:** Parish Clerk East Tisted <clerk@easttisted-pc.gov.uk>

Good afternoon Helen,

Please find enclosed your 2022 quote with Zurich Insurance for East Tisted Parish Council, which we hope will offer you a competitive premium and some significant increases in cover, as well as other benefits.

In relation to the pond, we include Public Liability for all your public areas that you maintain this would include a pond. We do have some recommendations in regards ponds and we would expect you to follow if you were insured with us:

- Carry out risk assessments
- Balance risk assessments with the positive aspects of providing lakes and ponds
- Lakes and ponds should be inspected periodically and records kept. The frequency of inspections will depend on the use of the area and if it is prone to high levels of vandalism. Any slipways, platforms etc. should be included in the inspections
- If lifesaving equipment is provided it must be checked regularly to ensure that it is present and in good condition. If it is damaged or missing it must be replaced
- If safety signage is provided e.g. to prohibit swimming or diving, it should be displayed in pictorial format and comply with the current safety signs regulations and included in the inspection regime
- If swimming is actively encouraged, then further guidance should be sought.

**Our understanding of your organisation:**

0. The organisation is a local government council.
1. You require cover for a 12-month period.
2. The wages and salaries you have declared are £0.00 per annum.
3. No significant claims have been made in the last 3 years other than those disclosed.
4. You are not currently in a Long-Term Agreement with your current insurance supplier, and as such are happy to change to Zurich, if the proposal is financially compelling.
5. You wish to compare insurance quotations fairly and with a level of transparency; the best combination of price and cover will be chosen.

**The quote includes the following lines of cover (specific details listed in the attached schedule):**

Cover Levels	Limit of Indemnity / Sum Insured
Public Liability	£12m
Employers Liability	£10m
Fidelity Guarantee	£250k
Officials Indemnity	£12m
Libel and Slander	£250k
Legal Expenses	£200k
Money	£250k
Personal Accident	£50k/£250 pw
Material Damage Cover (All Risks)	See Schedule Attached

**Pricing:**

The annual cost for your policy with Zurich Insurance is detailed below, including the price for a 3-year Long Term Agreement (LTA), which offers a further saving.

Policy Term	Annual Premium including Insurance Premium Tax @ 12% (VAT @ 20% on Engineering Inspection if applicable)
<b>1 Year</b>	<b>£327.64</b>
<b>3 Year LTA</b>	<b>£318.68</b>

**Why Zurich?**

- We are extremely experienced with over 25 years in the Local Council sector.
- We are the largest insurer of Public Services in the UK.
- We offer Feefo Platinum Trusted Service.
- We offer a dedicated Cert CII qualified team of Town and Parish Council insurance experts, and a named contact personally assigned to you.