

RE: Re: FW: Marlingford and Colton Parish Council

ja james.stephens2@uk.zurich.com
Thu, 08 May 2025 4:43:25 PM +0100 •

To "Parish Clerk" <clerk@marlingfordandcolton-pc.gov.uk>

Hello Maria,

Thank you.

I've enclosed your 2025 quote with Zurich Insurance for Marlingford and Colton Parish Council.

Here's what we've understood about your organisation:

- You're a local government council or Parish meeting.
- You need cover for 12 months.
- You've declared wages and salaries of £5,543.00 per year.
- Your Precept is £18,490.00 .
- No major claims have been made in the last 3 years, other than the ones you've told us about, and there's nothing before you bought this policy that could lead to a claim.
- You've thought carefully about risk assessments and safeguarding policies, and you've got the right policies in place while you're insured with us.
- Your insurance has never been turned down, refused, cancelled, or had special terms added.
- You don't hold any events with more than 2,000 people unless you've already told us about them.
- You don't send goods or money outside the UK.
- You want to compare insurance quotes fairly and transparently, and choose the best mix of price and cover.
- You're not tied into a Long-Term Agreement with your current insurance provider, so you're open to switching to Zurich if the offer makes financial sense.

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	£100k/£500 pw
Personal Accident – Key Worker Cover	£100k/£500 -£100pw
Material Damage Cover (All Risks)	See Schedule Attached

Pricing:

Here's the annual price for your Zurich Insurance policy, including the price for a 3-year Long Term Agreement (LTA) option, which saves you extra money.

Policy Term	Annual Premium including Insurance Premium Tax @ 12% (VAT @ 20% on Engineering Inspection if applicable)
1 Year	£737.53
3 Year LTA (Year 1 price)	£692.08

-LTA: Long term agreement:

An LTA will also freeze the rates which we apply to your sums insured or indemnity levels in order to calculate your annual premium. So, if we raise rates during your LTA, the rise won't apply to your premium.

Please note, this doesn't mean that your premium will not rise over the period of the LTA. It would rise if:

- Your sums insured increase. We will index-link your sums insured at your renewal.
- Your levels of indemnity increase, again, this may be necessary to ensure that your policy is giving you the appropriate level of protection.
- Your claims history is poor. If this did occur, you would have the option to exit the LTA.

Why choose Zurich?

- - 30+ years of experience serving Local Councils
- - Largest insurer of Public Services in the UK
- - Feefo Platinum Trusted Service
- - Expert Cert CII qualified team for Town and Parish Council insurance
- - Dedicated named contact for personalised assistance
- - Quick response within 24 working hours
- - No administration fees
- - Risk management service through Local Community Advisory Service ([LCAS](#)).

We think we've given you a good price. So, to keep things fair, please don't share these prices with other insurers.

Take a good look at the schedule I've sent over. Let me know if anything needs changing. If you're happy with it, just let me know your start date and which option you want.

James

James Stephens
Digital Trading Underwriter

📍 England/Wales

✉ james.stephens2@uk.zurich.com

[Zurich Council Insurance](#) | [Feefo - Town and Parish Council](#)



From: Parish Clerk <clerk@marlingfordandcolton-pc.gov.uk>
Sent: 06 May 2025 14:36
To: GBZ_ZT_Enquiries Team <enquiries.team@uk.zurich.com>
Subject: [EXTERNAL] Re: FW: Marlingford and Colton Parish Council

Good afternoon

Thank you for your email

Please find attached the completed form, asset register and current schedule.

The PC has 2 small play areas each with 10 pieces of junior equipment

If you have any further questions please get in touch.

I look forward to hearing from you

best wishes
Maria

Maria Hutson
Clerk to Marlingford and Colton Parish Council

Please note, I work a limited number of hours for the Parish Council so there may be a delay in responding to your email. My working days are Monday, Tuesday and Wednesday.

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---- On Wed, 30 Apr 2025 16:06:17 +0100 **GBZ_ZT_Enquiries Team** <enquiries.team@uk.zurich.com> wrote ---

Thank you for your enquiry. To discuss a quotation, please provide:

Additional Information Form:

-Please complete and return the 'Additional Information Form' attached. Please complete each section fully. We can only quote within 90 days of your renewal date and if you are not engaged in a long-term agreement.

Current/Renewal Insurance Schedule:

-A copy of your current insurance schedule. If you have received your renewal please consider including this. This shows the insurance cover that you currently have or will have at your renewal.

Assets:

- For All Risks cover for your assets, please split them into the categories listed noting the sums insured/replacement value that you would like us to use for each separate category. If a category doesn't apply or has £0.00 value please put £0.00 rather than leaving blank:

- Play, Skate & Sports -Surfacing & Equipment
- Outdoor, Street Furniture & Equipment
- Civic Regalia, Paintings, Antiques & Instruments
- Office, Computer, A/V & Photographic Equipment
- Power Tools, Associated Equipment & Non-Mobile Plant
- Memorials, Statues, Monuments
- CCTV Equipment
- Marquees
- If something doesn't fit into one of these categories, please list it with the replacement value you wish us to use.

-Please also include an excel version of your asset register.

We are unable to use nominal £1.00 values. We need the reinstatement value for the asset otherwise you are at risk of being under insured in the event of a claim.

Buildings, Memorials Questionnaire:

-I have also attached our additional buildings, war memorial questions, please complete this attachment. If something doesn't apply please put n/a.

Events:

-If you have any events with over 2000 attendees at any one time please answer the following for each event:

Will you carry out a written risk assessment for the event?

Do you communicate the risk assessment to the events staff and volunteers?

Will you train your event staff and volunteers?

Do you have records of the training?

Once we have this information we can start working on your quote. There may be additional questions, which we will confirm once this information has been processed.

Please note due to current demand quotes will take longer than normal to process.

As always, if you have any further questions, please don't hesitate to reach out.

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1.2TAP NB Proposal+LTA.pdf

246.9 KB • 



Proposed TAP Policy Schedule.pdf

106.7 KB • 



Local Councils Policy Wording.pdf

1.3 MB • 



Local Councils Summary ofpdf

586.4 KB • 
