

Parish Council Insurance 2025 - 2026

The current insurance policy via Zurich Municipal expires on 31 May 2025. Last years premium was £241.

This years renewal has increased to £261 which reflects this years increase in the precept.

In addition to liability cover the Parish Council must insure their assets for replacement as new. The Zurich policy provides an "all risks" blanket sum insured of £28,000 to cover all assets owned by the Parish Council, this figure is sufficient for the current purposes.

The liability cover provided by Zurich is £12 million for public liability (which meets the requirements by Hampshire County Council) and £10 million for employers liability.

The budgeted amount for insurance in 2025 is £389.

Company	Annual Cost	Annual Cost on a 3yr Long Term Agreement (LTA)	Notes
Clear Insurance (AVIVA)	Advised they are unable to provide a competitive quote		
Zurich Municipal	261.00	N/A	Sums insured are a set package based on precept of under £30,000
Business Services at CAS Ltd - Charity and Community Insurance Scheme	Advised they are unable to provide a competitive quote		

Recommendation - Proceed with Zurich as they offer the best value for money and provide the cover needed by the Parish Council at this time.