



Derry Hill and Studley Parish Council Full Council Meeting 19th May 2025

Agenda Item 12 – Insurance Quotes

The council has come to the end of a three year agreement and further insurance quotes have been requested.

The clerk has circulated the full details of the four quotes received.

Current Insurer – Clear Councils

Total premium £930.25 including premium, Insurance premium tax and administration fee. Or £899.34 for a three year deal.

Note; This policy doesn't cover items specifically listed instead it provides 'blanket cover' for a category, this means that buying new items/ equipment they are automatically covered rather than needing to contact the insurers and add to our policy.

The following three quotes specifically insure the items that we have at the point of the quote being provided.

New Quote; Community First

Total premium £718.27 inclusive of insurance premium tax

Entering into a three year long deal would bring this premium down to £690.48.

New Quote; Zurich

Total premium £843.08

Entering into a LTA would bring this to £776.98

New Quote; Gallagher

Total premium £689.18 (both individual year and 3 year long term agreement.)

Recommendation; That the council consider the four quotes for insurance and select the quote they would like to proceed with. In addition the council must consider if they wish to enter into a new three year long term deal with the insurance company selected.

Katherine Checchia

Parish Clerk