



Including STH & Persona

INSURANCE 2022/23

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Insurance Section
Corporate Core - Finance

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BUILDINGS

All buildings owned/leased and/or occupied by the Council, including HRA properties and V.A. Schools are insured against the perils of Fire, Lightning, Explosion, Aircraft, Riot and Civil Commotion, Terrorism. HRA and Tenanted Properties are additionally insured against the perils of Storm and Escape of water from any tank apparatus or pipe.

Education properties – There is a £100,000 excess for each and every loss to each and every separate premises subject to an annual aggregate limit on losses of £400,000.

Tenanted properties other than HRA – There is a £250 excess for each and every loss following damage by storm, flood by escape of water from any tank apparatus or pipe.

HRA property – There is a £100 excess for each and every loss following damage by storm, flood and escape of water from any tank apparatus or pipe.

Insurer – Zurich Municipal

Basis of cover – Reinstatement. Note the Terrorism cover is limited to £100,000 for each building except HRA Houses and Flats where the limit is £2,500,000. (see below).

STH Leaseholder Properties – Aspen Insurers - £100 excess each and every claim

BUILDINGS (TERRORISM)

All buildings including HRA properties are insured.

Insurer – Chaucer Syndicate (via A J Gallaghers (UK) Ltd

Basis of cover – Reinstatement above the limits above.

Limit of Indemnity - £86,177,562

BUSINESS INTERRUPTION

Additional Expenses following damage to buildings by one of the insured perils under the Fire policy.

Loss of Revenue following damage to buildings by one of the insured perils under the Fire policy.

Insurer – Zurich Municipal

Indemnity period (the period during which results of the business are affected in consequence of the incident) – 36 months maximum.

Excess General - £100,000

MONEY

Cash in transit covering loss of Council money up to limits specified by the Insurer for money held by employees and in safes.

Insurer – Bury Council

Excess - £200 each and every loss

FIDELITY GUARANTEE

Loss of money or other property as a direct result of fraud and dishonesty committed by any person guaranteed. Persons guaranteed are all Administrative, Professional and Clerical staff and Teachers and Governors of schools maintained by the Council.

Insurer – Chartis (via RMP)

Sum Guaranteed - £5,000,000. Specified officers - £5,000,000

Excess £25,000

ALL RISKS

On various categories of equipment as requested by departments.
Insurer – Bury Council
Excess - £200 each and every loss

COMPUTERS / LAPTOPS

Insurer – Bury Council
Excess - £200 each and every loss

COMBINED LIABILITY

THIRD PARTY - Legal liability to pay compensation to any person, other than one employed under a contract of service, for accidental bodily injury or damage to property.

EMPLOYERS – Legal liability to pay compensation for bodily injury or disease arising from accidents to employees during the course of employment.

OFFICIALS INDEMNITY – Indemnity in respect of all sums which shall become legally liable to pay as compensation for loss or damage (other than arising from bodily injury or illness or physical loss or damage) occasioned by any negligent act or accidental error or omission committed by employees whilst carrying out their statutory duties.

MEDICAL MALPRACTICE – Legal Liability to pay compensation for bodily injury arising from the administration of medicines/medical care

LIBEL and SLANDER – Legal liability of the Council and/or its officers for acts of libel and slander collectively the tort of defamation.

LAND CHARGES – Indemnity to the Council against any loss or claim in consequence of any act or omission in regard to information given or made available on question of fact concerning land or buildings of which the Council is required to maintain registers/records.

PUBLIC HEALTH ACT – Compensation for persons excluded from work by reason of the Public Health (Control of Disease) Act 1974 etc.
Excess - £50,000 each and every loss subject to an aggregate limit of losses in a 3-year period of £108,055, but with an inner annual aggregate of £4,700,384.

Indemnity limits –

Third Party/Employers - £50,000,000 any one occurrence inclusive of costs.

Officials Indemnity/Libel and Slander/Land Charges - £6,000,000 any one occurrence inclusive of costs.

Medical Malpractice - £5,000,000 any one occurrence inclusive of costs

Public Health Act – £50,000 any one occurrence inclusive of costs.

All unlimited in any period of insurance.

Insurer – QBE (via RMP)

Excess – £250,000

Aggregate Stop - £4,600,000

MOTOR

Fleet Policy – comprehensive cover subject to a £1,000 excess all own damage claims including theft. Excess in respect of one occurrence of multi-vehicle damage limited to £5,000,000.

Insurer – QBE (via RMP)

HIRED PLANT Loss or damage to Hired Plant
Insurer - RSA
Limit - £500,000
Excess £500

PERSONAL ACCIDENT Various Personal Accident policies covering elected members/consorts, teachers (out of school activities), pupils on work experience, volunteers (language tutorial scheme), foster parents and all other employees. The cover is for bodily injury by violent external and visible means resulting in death or disablement. The cover for Volunteers (language tutorial scheme) and all employees is for bodily injury by violent or criminal assault only.

Insurer – QBE (via RMP)

TRAVEL A “package” overseas travel cover in respect of named officers on an annual basis and by request for one off requirements.

Insurer – CHUBB Insured

ENGINEERING Inspection service as required under current legislation in respect of pressure items and lifting plant/equipment. Inspections are in accordance with the requirements of the various regulations.

In addition to inspection there is limited insurance as follows –

Damage to own plant - £100,000

Damage to own surrounding property - £100,000

Fragmentation - £100,000

Insurer – Zurich Municipal

Excess - £100 each and every loss

BURY M.B.C PROPERTY RESERVE

The reserve provides cover on the following specific risks that is not insured commercially.

- a) Personal Accident All Duty for all employees of the Council
- b) Fire – all buildings not specifically insured on the Commercial block policy and having a replacement value less than £35,000. Cover is for fire, lightning, explosion, aircraft, riot and civil commotion.
- c) Fire – Storm, flood by escape of water from any tank apparatus or pipe in respect of properties maintained on the schedule for commercially insured properties and those under section b) above. There is no cover for items which are owned or the responsibility of tenants.
- d) Theft of Council property from within a building resulting from forcible and violent entry to or exit from the building or an attempt thereat. Cover includes repair to the fabric of the building as a result of the theft.

RESERVE TO MEET EXCESSES

Education Property Fire Reserve – to meet the Council’s share of a claim.

Liability Reserve – to meet the Council’s share of claims.