Appendix A – Outcome of Insurance Tender

Policy Type	2025 Winning	Insurer
	Bidder Premium	
Lot 1 comprising:	£243,081.43	Zurich Municipal
Material Damage		Insurance
Business Interruption		
Money		
Specified All Risks		
Theft		
Construction		
Lot 2 – Property Owners	£75,932.75	QBE via RMP
Lot 3 comprising:	£274,643.27	Zurich Municipal
 Employer's Liability 		Insurance
 Public/Products Liability 		
 Officials Indemnity 		
Libel & Slander		
 Land Charges 		
Public Health Act		
Professional Indemnity		
Lot 4 – Crime	£7,277.00	QBE via RMP
Lot 5 comprising:	£2,517.58	AIG via RMP
Personal Accident		
Business Travel		
Lot 6 - Computer	£2,877.78	HSB Engineering
		Insurance Limited
		via RMP
Lot 7 comprising:		British Engineering
Engineering Inspection	£33,104.17	Services
Engineering Insurance	£3,231.09	
Lot 8 – Motor Fleet	£7,388.88	Zurich Municipal
		Insurance
SUB-TOTAL	£650,053.95	
Insurance Premium Tax @ 12%	£74,033.97	Rate unchanged to 2024
VAT (Engineering Inspection only) @ 20%	£6,620.83	As above
GRAND TOTAL	£730,708.76	