|  |  |  |  |
| --- | --- | --- | --- |
| **Company** | **Hiscox (via Came& Co)** | **Aviva (via BHIB)** | **Zurich** |
| 1yr agreement | **£619.77** | **£420.66** | **£508.44** |
| 3yr Long Term Agreement | £591.28 | £397.06 | TBA |
| Public Liability | £10,000,000 | £10,000,000 | £10,000,000 |
| Employer Liability | £10,000,000 | £10,000,000 | £10,000,000 |
| Fidelity Guarantee  | £150,000 | £50,000 | £25,000 |
| Libel & Slander  | £500,000 | £250,000 | £250,000 |
| Hirers Liability | £5,000,000 | £2,500,000 | £2,000,000 |
| Legal Expenses | £100,000 | £250,000 | £100,000 |
| Personal Accident | £100,000 | £100,000 | £500,000  |
| Excess | Varies c£250 | Varies £125 for NL- £250 | Varies- c£100 |
| Business Interruption  | £5,000 (£10,00 for NL) | £10,000  | £500 lost data |
| Container cover | £2,281 | £2,658 | £2,214 |
| Container contents | £8,150 | £9495 | £5,260 |
| Street lights/noticeboards etc | £31,350 | £36,524 | £30,346 |

Clerk recommendation - Aviva

April 2021