

## Insurance Programme

### General Programme

### Current Position

### Proposed Position

Policy	Line of Cover	Self- Retention	Self- retention
<b>Liability Insurance including:</b>			
Employer's Liability	Liability	£500,000.00	No Change
Public Liability	Liability	£500,000.00	No Change
Products Liability	Liability	£500,000.00	No Change
Pollution Liability	Liability	£500,000.00	No Change
Hirer's Liability	Liability	£500.00	No Change
Libel and Slander	Liability	£500,000.0	No Change
Public Health	Liability	£250,000.00	No Change
Officials Indemnity	Liability	£250,000.00	No Change
Land Charges	Liability	£250,000.00	No Change
Professional Indemnity	Liability	£250,000.00	No Change
<b>Service Specific Liability Insurance</b>			
Medical Malpractice	Liability	£25,000.00	No Change
UAS Drone	Liability	£250.00	No Change
Fidelity Guarantee	Liability	£50,000.00	No Change
<b>Property related insurances:</b>	Property		
<b>General Properties - Material Damage</b>	Property	£10,000.00	Increase to £150,000
<b>Education Properties - Material Damage</b>	Property	£150,000.00	No Change
Fine Art & Collections	Property	£10,000.00	No Change
Fine Art Exhibition programme	Property	£10,000.00	No Change
Computers	Property	£10,000.00	No Change
Contract Works	Property	£500.00	No Change
Contractor Own Plant	Property	£2,500.00	No Change
Engineering Insurance	Property	£100.00	No Change
Court of Protection	Property	£150,000.00	No Change
Travel	Property	Nil	No Change
Foster Carers	Property	£150.00	No Change
Money	Property	£5,000.00	No Change

<b>Motor related insurances</b>			
Own damage	Motor	100% self-retained	No Change
Third party	Motor	Nil	No Change
Airside	Motor	£1,000.00	No Change
Marine	Motor	£10,000.00	No Change
<b>Schools</b>	All risk areas	as per above by each policy	current combined programme and separate stand alone Lot with nil self-retention