

WESTON ON THE GREEN PARISH COUNCIL

5th February 2025 Parish Council Meeting



Agenda Item 25.418.14: Community Van Insurance

The following information relates to quotes obtained for the insurance of the community bus from 08/02/2025 – 07/02/2026. It is noted that there is a lack of available options for purchasing this type of insurance due to a reduction in suppliers in the market

1. QBE Minibus via broker Howden UK Brokers Limited

Total cost - £1,071.99

Comprising: Policy Premium £899.10, Insurance Premium Tax £107.89, Administration Fee £65.00

Quote includes:

- Two years no claim bonus
- Permitted drivers: no persons under 30 or persons over 70. Persons over 70 must be named on policy (currently: Graham Barnett but can be added to). Must have held a driving licence for over 2 years.
- Compulsory excess: £250
- Voluntary excess: £250
- Specified driver excess in addition to standard policy excess: £500.00 for Graham Barnett. Nigel Allinson and John Milne also noted on policy but no specified driver excess. Confirmed James Henderson not detailed on policy due to age.
- Windscreen excess: £75.00
- Uninsured Loss Recovery: included
- Legal expenses: not included
- Breakdown Cover: not included (annual cover arranged separately, currently with RAC)
- To Note: Insurance does not operate if vehicle is used for hire or reward. Use of the vehicle is restricted to the business of Parish Council. The vehicle cannot be lent to any other organisation.

2. ERS via broker Howden UK Brokers Limited

Total cost - £3,242.20

Comprising: Policy Premium £2894.82, Insurance Premium Tax £347.38

Quote includes:

- Compulsory excess: £250
- Additional voluntary excess (drivers aged 21-24 or drivers >25 who not held licence for >12 months): £200

- Permitted drivers: no persons under 21 or persons over 75. Must have held a driving licence for over 2 years.
- Windscreen replacement excess: £75.00

3. Aviva via broker Howdens: declined to quote as the risk was out of their appetite.

The Finance Advisory Group have reviewed the quotes and confirmed they agreed with recommendation of Howdens to proceed with the QBE quote for 2025-26.

Resolution To Approve renewal of community van insurance for 8 February 2025 – 7 February 2026 up to a total cost of £1,071.99 following a review of provided quotes.