

WESTON ON THE GREEN PARISH COUNCIL

1st February 2023 Parish Council Meeting



Agenda Item 23.390.12: Community Bus Insurance

The following information relates to quotes obtained for the insurance of the community bus.

1. A Plan Insurance

Total Cost: £798.00
Comprehensive cover
Driver: any named driver over 30
Compulsory excess: £500
Glass excess (voluntary): £100

Includes:

Legal liability for death or injury to any other person, including passengers
Legal liability for damage to other people's property up to £5m
Loss or damage caused accidentally or as a result of malicious damage, fire and theft up to market value
Windscreen repair / replacement
Personal accident benefits for spouse for death (up to £5k), loss of limbs/sight (up to £2k)
Medical expenses – up to £200/person
Personal belongings – up to £100
Courtesy van
Replacement locks up to £300
Policy cover may be inoperative if exceed stated annual mileage on policy (5000 miles)

2. Gallaghers – QBE

Total Cost: £2,020.76
Comprehensive cover
Driver: only those aged between 25-70
Standard policy excess: £250 plus £300 for specified driver
Windscreen excess: £75

3. Endsleigh Insurance - QBE

Total Cost: £1,006.26 (Including breakdown cover: £1,112.66)
Comprehensive cover
Driver: any driver over 25 and named driver over 70
Standard policy excess: £150, Voluntary excess £250 plus £300 for specified driver
Windscreen excess: £75

Includes:

Liability to third parties arising out of an accident or in connection with loading/unloading vehicle - up to £5m

Payment to principals

Loss of or damage to vehicle (limited to market value of vehicle)

Replacement of keys or locks if lost or stolen up to £1000

Personal effects – up to £250

Medical expenses – up to £100 for each 24hr hospital stay up to max £1000

Glass – loss or damage to glass in windscreen, sunroof, windows

Injury to driver and passengers – up to £30k including dental treatment up to £250 and stress counselling up to £500 (excluding persons over 70)

The Finance Advisory Group has discussed the quotes received and are recommending A Plan Insurance.

Resolution: To Approve acceptance of community bus insurance quote from A Plan Insurance for £798.00, as detailed in summary report.