

CLAIMS EXPERIENCE

Insured : Sevenoaks Town Council

Renewal Date : 01/04/17

LTA Expiry Date : 01/04/17



Date to which experience completed : 01/01/17

NOTE : These figures do not include any allowance for claims incurred but not reported.

All classes below do not include any own handled claims by the authority

All classes except casualty lines* show the experience net of any applicable excess

Class	Period		Number	Amount Paid and Outstanding
	From	To		
All Risks	01/04/2012	31/03/2017	8	£16,901
Public Liability	01/04/2012	31/03/2017	7	£2,325
Fidelity Guarantee	01/04/2012	31/03/2017	1	£1,000
<i>We can confirm that there have been no claims reported to date for the following lines of business:</i>				
Business Interruption	01/04/2012	31/03/2017	0	£0
Hirers Liability	01/04/2012	31/03/2017	0	£0
Libel & Slander	01/04/2012	31/03/2017	0	£0
Legal Expenses	01/04/2012	31/03/2017	0	£0

Signature E. McFarlane

Ref

Date 3/2/17

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Employers' Liability Claims Experience

Name of Insured: Sevenoaks Town Council

Renewal Date: 01/04/17

Date of last accident: N/A

Date to which experience compiled:

Policy Year	Wages & Salaries £	Settled Claims (see notes 1 & 3)		Outstanding Claims (see notes 2&3)	
		Number	Amount (Gross of excess) £	Number	Amount (Gross of excess)£
2016/17	17,112	0	0	0	0
2015/16	13,670	0	0	0	0
2014/15	13,160	0	0	0	0
2013/14	18,174	0	0	0	0
2012/13	17,940	0	0	0	0

Notes:

1. Claims terminated 'nil payment' are included.
2. Estimates are included only for accidents or diseases where a reserve has been created, and represent the actual amounts reserved in the Insurer's books.
3. Payments on account, payments into Court, etc., are included under Settled claims, the number being included in the number of outstanding claims.
4. Are you aware of any history of industrial disease claims or any potential for such claims? No
5. Within the experience shown above, please indicate below the numbers of claims from each of the following causes:-

1. Deafness	0	6. Repetitive strain injury	0
2. Asbestos related disease	0	7. Dermatitis/skin disease	0
3. Occupational asthma	0	8. Cancer	0
4. Other lung diseases	0	9. Stress	0
5. Vibration White Finger	0	10. Other - please specify	0

Any other diseases (please indicate the numbers and the gradually operating cause below).

Please provide full details of any claims from the above diseases received in the past 12 months which are not contained in the above policy years.

6. If Zurich has provided insurance for less than three years the names of any known previous insurers are shown.
7. Historical claims figures are shown overleaf. No

Signature: *E. McNamee* Date: *3/4/17*

FIRE CLAIMS EXPERIENCE

CLASS: Material Damage

Name of Insured: Sevenoaks Town Council

Renewal Date: 01/04/17

LTA Expiry Date: 01/04/17

Date to which experience completed: 01/01/17

Last 3 years' claims - 100% figure including adjusters fees but net of deductible or excess if any :-

POLICY YEAR	CLAIMS		TOTAL CLAIMS		DEDUCTIBLE / EXCESS APPLICABLE £
	PAID AMOUNT	OUTSTANDING AMOUNT	No.	AMOUNT	
2016/17	3,630	0	1	3,630	See Below
2015/16	0	0	1	0	
2014/15	44	0	2	44	
Total	3,674	0	4	3,674	

Any significant changes in cover during period –

Insured Perils

Accidental Damage, Theft, Malicious Damage, Storm or Flood, Escape of Water, Falling Trees or Branches, Subsidence

Excess

£100 - Accidental Damage, Theft

£250 - Malicious Damage, Storm or Flood, Escape of Water, Falling Trees or Branches

£1,000 - Subsidence

Signature *E. McDaniel* Ref Date *3/2/17*

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