

Employers' Liability Claims Experience



Name of Insured	Swanage Town Council
Policy Number	YLL-272004-0233
Renewal Date	1st April 2026
Long Term Agreement Expiry Date	N/A
Date of last accident	N/A
Date to which experience compiled	27th January 2026

Policy Year	Wages and Salaries £	Settled Claims (see notes 1 and 3)		Outstanding Claims (see notes 2 and 3)	
		Number	Amount (Gross of excess) £	Number	Amount (Gross of excess) £
2021/2022	660,000.00	0	0	0	0
2022/2023	660,000.00	0	0	0	0
2023/2024	904,000.00	0	0	0	0
2024/2025	904,000.00	0	0	0	0
2025/2026	904,000.00	0	0	0	0
Are you aware of any history of industrial disease claims or any potential for such claims?				Yes/No	
Within the experience shown above, please indicate below the numbers of claims from each of the following causes:					
a) Deafness			f) Repetitive strain injury		
b) Asbestos related disease			g) Dermatitis/skin disease		
c) Occupational asthma			h) Cancer		
d) Other lung diseases			i) Stress		
e) Vibration White Finger			j) Other Diseases - please specify in the table below		

Other diseases (please indicate the numbers for each of the gradually operating causes below).

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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.

Signature: D.Traverse

Date: 27/01/2026

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MCSLAA04 (01/23)

Fire Claims Experience

Class: Material Damage and Business Interruption.

Name of Insured		Swanage Town Council			
Policy Number		YLL-272004-0233			
Renewal Date		1st April 2026			
Long Term Agreement Expiry Date		N/A			
Date to which experience completed:		21st January 2026			
Last 4 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 £	Number	Amount £	See below
2021/2022	5,150	0	1	5,150	
2022/2023	0	0	0	0	
2023/2024	0	0	1	0	
2024/2025	0	0	0	0	
2025/2026	0	0	0	0	
Total	5,150	0	2	5,150	
Any significant changes in cover during period			No		
Individual losses over £100,000 during the last 4 years			No		

Item Description:

1. Town Hall, Address, High Street, Swanage, Dorset.
2. Annexe, Town Hall, High Street, Address, High Street, Swanage, Dorset.
3. RNLI Rescue Building & RNLI Former Munitions Store, Address, Peveril Point Road, Swanage, Dorset.
4. Fishermen's Huts, Address, Peveril Point Road, Swanage, Dorset.
5. Public Conveniences, Address, Peveril Point Road, Swanage, Dorset.
6. Public Conveniences, Address, Battlegate, Shore Road, Swanage, Dorset.
7. Public Conveniences, Address, Burlington Chine, Swanage, Dorset.
8. Public Conveniences, Address, Shore Road, Swanage, Dorset.
9. Public Conveniences, Address, Main Beach Car Park, Victoria Avenue, Swanage, Dorset.
10. Museum and Public Conveniences, Address, Heritage Centre, Tolwn Square, Swanage, Dorset.
11. Public Conveniences, Address, Coastguard Building, North Beach Car Park, Swanage, Dorset.
12. Public Conveniences, Address, Mermond Place Car Park, Swanage, Dorset.
13. Pavilion, Kiosk and Public Conveniences, Address, Beach Gardens, Swanage, Dorset.
14. Beach Bungalows, Address, Spa, Shore Road, Swanage, Dorset.
15. Beach Bungalows, Tourist Information Centre and Kiosk, Address, Shore Road, Swanage, Dorset.
16. Beach Chalets, Address, Burlington Road Chine, Swanage, Dorset.
17. Address, Depot, Unit 5 & 8, Plot 2, Prospect Business Park, Prospect Way, Swanage.
18. Fishermen's Catch Restaurant, Address, 9 Shore Road, Swanage, Dorset.
19. Depot, Address, Kings Road, Swanage, Dorset.
20. Nursery, Address, Prospect Crescent, Swanage, Dorset.
21. Chapel, Address, Godlingston Cemetery, Swanage, Dorset.
22. Sante Fe Complex, Address, Mermond Place, Swanage, Dorset.
23. All Premises.

Insured Perils:

Accidental Damage, Theft, Riot and Civil Commotion, Malicious Persons, Storm or Flood, Escape of water, Falling Trees or Branches, Subsidence, Ground Heave and Landslip.

Excess:

£100

Accidental Damage and Theft.

£250

Riot and Civil Commotion, Malicious Persons, Storm or Flood, Escape of water and Falling Trees or Branches

£1,000

Subsidence, Ground Heave and Landslip.

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MCSLAB04 (01/23)

Motor Fleet Claims Experience

Name of insured	SWANAGE TOWN COUNCIL	Renewal date	1st April 2026	Branch	Farnborough
Address	TOWN HALL BH19 2NZ	Policy	General Motor	Total position as at	21st January 2026

Period of Insurance for YLL-272004-0233		Cover	Excess	Vehicle Years	No. of Claims		Own Damage	Third Party	Total
From	01/04/2021	Comprehensive	£150 £250T	9	0	Paid	£0.00	£0.00	£0.00
To	31/03/2022	ADFTWSTTL & TP	Nil TP			O/S	£0.00	£0.00	£0.00
							£0.00	£0.00	£0.00
From	01/04/2022	Comprehensive	£150 £250T	9	1	Paid	£1,681.48	£0.00	£1,681.48
To	31/03/2023	ADFTWSTTL & TP	Nil TP			O/S	£0.00	£0.00	£0.00
							£1,681.48	£0.00	£1,681.48
From	01/04/2023	Comprehensive	£150 £250T	9	0	Paid	£0.00	£0.00	£0.00
To	31/03/2024	ADFTWSTTL & TP	Nil TP			O/S	£0.00	£0.00	£0.00
							£0.00	£0.00	£0.00
From	01/04/2024	Comprehensive	£150 £250T	9.5	0	Paid	£0.00	£0.00	£0.00
To	31/03/2025	ADFTWSTTL & TP	Nil TP			O/S	£0.00	£0.00	£0.00
							£0.00	£0.00	£0.00
From	01/04/2025	Comprehensive	£150 £250T	8.11	0	Paid	£0.00	£0.00	£0.00
To	31/03/2026	ADFTWSTTL & TP	Nil TP			O/S	£0.00	£0.00	£0.00
							£0.00	£0.00	£0.00
Date of last claim report:		1st March 2023	This Policy is subject to a Long Term Agreement which expires on:						1st April 2026
Has the Insured been reported to MIIC for non-compliance with the Motor Vehicles (Compulsory Insurance) (Information Centre and Compensation Body) Regulations 2003?								No	
The number of notifiable* vehicles (including trade plates) which are currently recorded as "on cover"** under the policy is:								10	

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*Notifiable under the regulations referred to above.

**The fact that a vehicle has been recorded does not mean that it is legally covered under the policy. Please refer to the policy wording.

Signed

D.Traverse

Date

27/01/2026

Notes:

1. The experience shown is that of Zurich Municipal only with whom contact may be made if clarification is necessary.
2. If during any period the business has not been held by Zurich Municipal, the name of the Insurer (if known) has been shown.

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CLAIMS EXPERIENCE

Insured: Swanage Town Council

Policy Number: YLL-272004-0233

Renewal Date: 1st April 2026

LTA Expiry Date: N/A

Date to which experience completed: 21st January 2026

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

The experience is gross of any excess and includes claims settled at nil.

Class	Period		Number	Amount Paid and Outstanding	
	From	To			
Hirers' Liability	01/04/2021	31/03/2022	0	£0	£0
Hirers' Liability	01/04/2022	31/03/2023	0	£0	£0
Hirers' Liability	01/04/2023	31/03/2024	0	£0	£0
Hirers' Liability	01/04/2024	31/03/2025	0	£0	£0
Hirers' Liability	01/04/2025	31/03/2026	0	£0	£0
Libel and Slander	01/04/2021	31/03/2022	0	£0	£0
Libel and Slander	01/04/2022	31/03/2023	0	£0	£0
Libel and Slander	01/04/2023	31/03/2024	0	£0	£0
Libel and Slander	01/04/2024	31/03/2025	0	£0	£0
Libel and Slander	01/04/2025	31/03/2026	0	£0	£0
Public Liability	01/04/2021	31/03/2022	1	£0	£0
Public Liability	01/04/2022	31/03/2023	1	£0	£0
Public Liability	01/04/2023	31/03/2024	0	£0	£0
Public Liability	01/04/2024	31/03/2025	1	£1,997	£0
Public Liability	01/04/2025	31/03/2026	0	£0	£0

Signature D.Traverse _____ Ref _____

Date 27/01/2026 _____



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MCSMBA04 (01/23)



CLAIMS EXPERIENCE

Insured: Swanage Town Council

Policy Number: YLL-272004-0233

Renewal Date: 1st April 2026

LTA Expiry Date: N/A

Date to which experience completed: 27th January 2026

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

The experience is net of any excess and includes claims settled at nil.



Class	Period		Number	Amount Paid and Outstanding	
	From	To			
'All Risks'	01/04/2021	31/03/2022	0	£0	£0
'All Risks'	01/04/2022	31/03/2023	0	£0	£0
'All Risks'	01/04/2023	31/03/2024	0	£0	£0
'All Risks'	01/04/2024	31/03/2025	0	£0	£0
'All Risks'	01/04/2025	31/03/2026	0	£0	£0
Theft	01/04/2021	31/03/2022	0	£0	£0
Theft	01/04/2022	31/03/2023	0	£0	£0
Theft	01/04/2023	31/03/2024	0	£0	£0
Theft	01/04/2024	31/03/2025	0	£0	£0
Theft	01/04/2025	31/03/2026	0	£0	£0
Money	01/04/2021	31/03/2022	0	£0	£0
Money	01/04/2022	31/03/2023	0	£0	£0
Money	01/04/2023	31/03/2024	0	£0	£0
Money	01/04/2024	31/03/2025	0	£0	£0
Money	01/04/2025	31/03/2026	0	£0	£0
Boiler	01/04/2021	31/03/2022	0	£0	£0
Boiler	01/04/2022	31/03/2023	0	£0	£0
Boiler	01/04/2023	31/03/2024	0	£0	£0
Boiler	01/04/2024	31/03/2025	0	£0	£0
Boiler	01/04/2025	31/03/2026	0	£0	£0
PA – Volunteers	01/04/2021	31/03/2022	0	£0	£0
PA – Volunteers	01/04/2022	31/03/2023	0	£0	£0
PA – Volunteers	01/04/2023	31/03/2024	0	£0	£0
PA – Volunteers	01/04/2024	31/03/2025	0	£0	£0
PA – Volunteers	01/04/2025	31/03/2026	0	£0	£0
PA – Members	01/04/2021	31/03/2022	0	£0	£0
PA – Members	01/04/2022	31/03/2023	0	£0	£0
PA – Members	01/04/2023	31/03/2024	0	£0	£0
PA – Members	01/04/2024	31/03/2025	0	£0	£0
PA – Members	01/04/2025	31/03/2026	0	£0	£0
PA - Duty	01/04/2021	31/03/2022	0	£0	£0
PA - Duty	01/04/2022	31/03/2023	0	£0	£0



PA - Duty	01/04/2023	31/03/2024	0	£0	£0
PA - Duty	01/04/2024	31/03/2025	0	£0	£0
PA - Duty	01/04/2025	31/03/2026	0	£0	£0
Fidelity	01/04/2021	31/03/2022	0	£0	£0
Fidelity	01/04/2022	31/03/2023	0	£0	£0
Fidelity	01/04/2023	31/03/2024	0	£0	£0
Fidelity	01/04/2024	31/03/2025	0	£0	£0
Fidelity	01/04/2025	31/03/2026	0	£0	£0
Legal Expenses	01/04/2021	31/03/2022	0	£0	£0
Legal Expenses	01/04/2022	31/03/2023	0	£0	£0
Legal Expenses	01/04/2023	31/03/2024	0	£0	£0
Legal Expenses	01/04/2024	31/03/2025	0	£0	£0
Legal Expenses	01/04/2025	31/03/2026	0	£0	£0

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