

WEST MIDLANDS FIRE AND RESCUE AUTHORITY
RENEWAL PREMIUM INFORMATION - 2007

Appendix A

Policy / Existing Insurer	2006 Renewal Premium	IPT @ 5%	2006 Total Renewal	LTU Expires	Notes	2007 Renewal Premium	IPT @ 5%	2007 Total Renewal
Assets Package								
St Paul	£65,725.00	£3,286.25	£69,011.25	01/10/2008	No change to insurer, expiring rates	£68,802.00	£3,440.10	£72,242.10
Liabilities Package								
St Paul	£150,809.00	£7,540.45	£158,349.45	01/10/2008	No change to insurer, expiring rates	£162,688.00	£8,134.40	£170,822.40
X/S Liability Package								
DA Constable (Lloyds)	£18,500.00	£925.00	£19,425.00	01/10/2008	No change to insurer, expiring rates	£19,021.00	£951.05	£19,972.05
Engineering								
Zurich Municipal	£27,032.86	£4,730.75	£31,763.61	01/10/2007	New Insurer, Allianz with min 3 Yr LTU. VAT Applies	£19,481.00	£3,409.18	£22,890.18
Personal Accident								
ACE	£40,090.00	£2,004.50	£42,094.50	01/10/2008	No change to insurer, expiring rates	£41,760.00	£2,088.00	£43,848.00
Computer								
Zurich Municipal	£13,227.52	£661.38	£13,888.90	01/10/2007	New LTU.	£9,562.00	£478.10	£10,040.10
Terrorism								
POOL RE	£21,074.00	£1,053.70	£22,127.70	N/A	No change to insurer, reduced premium rates	£16,001.00	£800.05	£16,801.05
Motor Fleet and Leased								
Ensign	£187,085.00	£9,354.25	£196,439.25	01/10/2009	No change to insurer. New LTU. Increased rates	£220,370.00	£11,018.50	£231,388.50
Fidelity Guarantee								
Zurich Municipal	£6,572.38	£328.62	£6,901.00	01/10/2007	New LTU.	£7,138.00	£356.90	£7,494.90
Business Travel								
Zurich Municipal	£100.00	£5.00	£105.00	01/10/2007	No change to insurer	£100.00	£5.00	£105.00

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Sports Personal Accident Zurich Municipal	£1,800.00	£90.00	£1,890.00	01/10/2007	No change to insurer	£1,800.00	£90.00	£1,890.00
Airside Cover Lloyds Syndicate	£3,457.65	£172.88	£3,630.53	N/A	No Change	£3,457.65	£172.88	£3,630.53
Total	£535,473.41	£30,152.78	£565,626.19			£570,180.65	£30,944.16	£601,124.81

NOTES

1. **LTU** Long Term Undertaking, agreement to offer business to insurer over an agreed period, often, 2, 3, 3+2 or 5 years.
2. Final Renewal Premiums may be amended if the sums insured or values change prior to renewal
3. **IPT** Insurance Premium Tax - Non Recoverable, currently 5%
4. **V.A.T.** Value added tax, currently 17.5%