

MBC Workings

APPENDIX A

	Gross Premium	Net of 10% discount	Net of a further		less RM fund	Inclusive of IPT	Premium (inclusive of IPT if option 2 was taken)	Difference in premium between option 1 and option 2	Details of option 2
			5% package discount	5%					
Property									
Material Damage	£ 77,456.80	£ 69,711.12	£ 66,225.56	£ 61,225.56	£ 65,667.59				
WIP - All Risks	£ 2,723.65	£ 2,451.29	£ 2,328.72		£ 2,468.44				
Property Owners - Indust/Commercial	£ 5,691.71	£ 5,122.54	£ 5,122.54		£ 5,429.89				
BI - Additional Expenditure	£ 3,493.93	£ 3,144.54	£ 2,987.31		£ 3,166.55				
BI Gross Revenue	£ 3,394.47	£ 3,055.02	£ 2,902.27		£ 3,076.41				
Terrorism	£ 6,118.05	£ 6,118.05	£ 6,118.05		£ 6,485.13				
Theft	£ 1,261.57	£ 1,135.41	£ 1,078.64		£ 1,143.36	£ 857.56	-£ 285.80	Increase in excess from £0 to £1,000	
Money	£ 663.52	£ 597.17	£ 567.31		£ 601.35	£ 541.21	-£ 60.14	Increase in excess from £0 to £250	
All Risks	£ 7,443.04	£ 6,698.74	£ 6,363.80		£ 6,745.63				
Glass	£ 550.00	£ 495.00	£ 470.25		£ 498.47				
	£ 108,796.74	£ 98,528.87	£ 94,164.46		£ 95,282.82	£ 94,936.88	-£ 345.94		
Casualty									
Public Liability	£ 78,050.43	£ 70,245.39	£ 66,733.12		£ 70,737.10				
Officials Indemnity	£ 2,666.68	£ 2,400.01	£ 2,280.01		£ 2,416.81	£ 2,150.94	-£ 265.87	Increase in excess from £0 to £5,000	
Employers Liability	£ 25,321.01	£ 22,788.91	£ 21,649.46	£ 19,149.46	£ 20,682.68	£ 17,873.97	-£ 2,808.71	Increase in excess from £0 to £5,000	
Libel & Slander	£ 2,459.23	£ 2,213.31	£ 2,102.64		£ 2,228.80	£ 2,189.20	-£ 39.60	Increase in excess from £0 to £1,000	
Professional Negligence - Blanket	£ 4,036.42	£ 4,036.42	£ 3,834.60		£ 4,064.67				
Professional Negligence - Specified	£ 431.05	£ 431.05	£ 409.50		£ 434.07				
	£ 112,964.82	£ 102,115.09	£ 97,009.33	£ 19,149.46	£ 100,564.14	£ 97,449.96	-£ 3,114.18		
Motor									
Motor Vehicles	10737.22	£ 10,200.36	£ 9,690.34	£ 7,190.34	£ 7,880.14				
Occasional Business Use	500	£ 500.00	£ 500.00		£ 530.00				
	£ 11,237.22	£ 10,700.36	£ 10,190.34	£ 7,190.34	£ 8,410.14	£ 8,410.14	£ -		
Additional Covers									
Crime	5614.04	£ 5,052.64	£ 4,800.00		£ 5,088.00				
Land Charges	3256.87	£ 2,931.18	£ 2,784.62		£ 2,951.70	2804.11	-£ 147.59	Increase in excess from £0 to £1,000	
Personal Accident	323.02	£ 290.72	£ 276.18		£ 292.75				
Public Health Act	424.5	£ 382.05	£ 362.95		£ 384.73	347.19	-£ 37.54	Increase in excess from £0 to £1,000	
Computers	6022.69	£ 5,420.42	£ 5,149.40		£ 5,458.36				
Third Party Hirers Liability	319.3	£ 287.37	£ 273.00		£ 289.38				
	£ 15,960.42	£ 14,364.38	£ 13,646.16	£ -	£ 14,464.92	£ 14,279.79	-£ 185.13		
Engineering									
Engineering Insurance	2693.29	£ 2,423.96	£ 2,302.76		£ 2,440.93				
Engineering Inspection	8127.83	£ 7,315.05	£ 7,315.05		£ 8,778.06				
	£ 10,821.12	£ 9,739.01	£ 9,617.81	£ -	£ 11,218.99	£ 11,218.99	£ -		
GRAND TOTAL	£ 259,780.32	£ 235,447.70	£ 224,628.10		£ 229,941.00	£ 226,295.75	-£ 3,645.25		