ZURICH Municipal

Fire Claims Experience

Class: Property Owners

Name of Insured	Hackney London Borough Council
Renewal Date	1st April 2023
Long Term Agreement Expiry Date	31st March 2023
Date to which experience completed:	1st August 2022
Last 5 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 £	
2018/2019	0	0	0	0	See below
2019/2020	26,482	0	3	26,482	
2020/2021	350	0	1	350	
2021/2022	5,705	11,629	2	17,334	
2022/2023	1,096	25000	2	26,096	
Total	33,633	36,629	8	70,262	
Any significant changes in cover during period			No		
Individual losses over £100,000 during the last five years			No		

Insured Perils:
Fire, Lightning, Explosion, Aircraft, Riot and Civil Commotion, Malicious Persons, Earthquake, Storm, Flood, Escape of Water, Impact (including Own Vehicles), Sprinkler Leakage, Theft, Breakage of Fixed Glass, Escape of Oil, Aerial Breakage, Subsidence, Ground Heave and Landslip, Accidental Damage.

Excess:
£250
Riot and Civil Commotion, Malicious Persons, Earthquake, Storm, Flood, Escape of Water, Impact (including Own Vehicles), Sprinkler Leakage, Theft, Breakage of Fixed Glass, Escape of Oil, Aerial Breakage, Accidental Damage.

£1,000
Subsidence, Ground Heave and Landslip.

Nil
Fire, Lightning, Explosion, Aircraft.

Date: 11/10/2022

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