

## ANNEX A TO DAO(GEN) 17/04

### NOTIONAL INSURANCE PREMIUMS

#### **Employer's Liability: £10,000,000 limit**

Clerical and office staff	0.1% of payroll
Industrial staff	1.5% -2% of payroll

#### **Public Liability: £5,000,000 limit**

Office environments	0.05% of payroll
Other environments	0.2% of payroll

#### **Buildings**

Modern Purpose Built Offices	0.05% of value
Standard Converted Offices	0.075% of value
Warehouse	0.25% of value

#### **Office Contents**

Office Contents	0.1% of contents
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#### **Motors**

Third Party	£450-£750 per vehicle
Comprehensive	£750-£950 per vehicle

These figures assume a fleet of at least 75 vehicles. For smaller fleets individual ratings will be required due to the large variations in costs between different types of vehicle.

NB. For this purpose "payroll" includes employer's national insurance contributions and superannuation costs.