

INSURANCE RENEWAL PROPOSAL  
FOR  
High Wych Parish Council

Prepared by

**Mrs Emma Green**

11th May 2017

## 1. Introduction

Thank you for insuring with us last year. We are pleased to present your proposal for the coming year.

You are in a Long Term Agreement (LTA) with us. This means that you have committed to renew this policy and in return we have applied an LTA discount and frozen the rates that have been applied to the relevant lines of cover.

By renewing with us, you will continue to receive the combination of high quality insurance, excellent service and competitive pricing that we provide.

- **High quality insurance**

Our policy has been designed for Councils such as yours. We have over 20 years of experience working with Town, Parish and Community Councils and are the largest insurer of public services in the UK.

Zurich are also pleased to announce that **Key Personnel cover** is available as a paid for option to all Town, Parish and Community Council policies. Key Personnel insurance is designed to protect councils 24 hours a day, 7 days a week, in the event that an accident or assault renders a vital member of your team unable to work to their normal capacity. Your council could claim weekly benefits of up to £500 to assist with replacing vital staff or volunteers.

- **Excellent service**

We pride ourselves on providing swift, friendly service. Highlights of this service include: a dedicated Account Manager (you have my direct line and email address); no admin fees when you make a change to your policy; and free access to legal and counselling helplines. Our customer service currently scores 4.7 out of 5 on the independent rating site Feefo.

Should you need to make a claim, it will be managed by our dedicated team of claims specialists. They will work with you to settle the claim quickly and minimise disruption in the meantime. They manage claims ranging from the simplest accidental damage to the most complex legal cases, so, whatever may happen, you will have experts on your side.

- **Competitive pricing**

We are proposing a premium of **£2,385.87** (including taxes).

In addition to these benefits, you will have bought from a company that makes a significant contribution to society: The Zurich Community Trust, a registered charity that is funded by corporate and employee donations, has given support to over 600 UK and overseas charities through grants and volunteering programmes.

## 2. Next steps

It is important that you **carefully read the attached document your 'Local Council Policy Schedule'** and check that the facts we have about you are correct and that we have included all the covers that you want. Please call us if you have any questions or need to make changes.

Once you are happy with the Schedule, all your organisation needs to do to renew your policy is send us an acceptance email.

When you renew with us you can enjoy the reassurance that comes from buying directly from one of the leading providers of risk management and insurance solutions in the UK.

### 3. The cost of this policy

The cost of this policy is £2,385.87 (including taxes).

This is made up of £2,130.24 for your policy, £255.63 Insurance Premium Tax (at the prevailing rate, which is levied on insurance policies) and £0.00 VAT.

If you have Material Damage or All Risks cover, the premium quoted includes an uplift for index linking against these lines.

This quotation is valid for 90 days from the quotation date specified on the front cover of this proposal.

### 4. How we will support you

We will be available to support you throughout the year with activities such as:

- Insuring new projects and events which you may be considering
- Making changes to your policy
- De-mystifying the sometimes complicated language used in insurance documents

Our approach to fees:

- We do not charge administrative fees or for providing duplicate documents.
- We will make no charge if you request changes or amendments to your policy that would cost less than £50.

## 5. Changes to your policy wording

We would like to draw your attention to some specific changes to the Policy schedule. For the most part these amendments are clarifications of the Policy wording, however some of them could be considered to be a change to the Policy terms. As you have entered into a Long Term Agreement, any amendment or adjustment on the Policy schedule which would impact on the Policy coverage, irrespective of the scope or impact of the changes, could be considered to be a break of the Long Term Agreement. In light of this we wanted to make you aware of the changes we have made.

*Business Interruption – We have applied a new endorsement that can be found on your policy schedule. This endorsement restates the special extension provided under section 5.2 in respect of notifiable diseases. Whilst our policy limits remain unchanged, notifiable diseases are now clearly defined under the policy providing clarity as to when this cover will operate.*

Please email or call me if you have any questions about these changes.

## 6. How to purchase this policy

Simply pay the attached invoice.

If you do not pay within 30 days of your policy inception date your policy may be cancelled.

## 7. Conclusion

We hope that this proposal and the attached 'Local Council Policy Schedule' clearly describe your insurance requirements and how we plan to meet them. If they do not, or if you have any questions, please contact me on 01243 832043 or at [Emma.Green@zurichtogether.co.uk](mailto:Emma.Green@zurichtogether.co.uk)

We look forward to continuing as your insurer in the coming year.

### **Zurich Insurance plc**

A public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website [www.fca.org.uk](http://www.fca.org.uk) or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.

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## To Whom It May Concern

**Name of Insured:** High Wych Parish Council

This is to confirm that High Wych Parish Council have in force with this Company until the policy expiry on 31st May 2018 insurance incorporating the following essential features:

**Policy Number:** YLL-122006-5333

**Renewal Date:** 1st June 2018

**Limits of Indemnity:**

Public Liability:	£10,000,000 minimum* any one event
Products Liability:	£10,000,000 minimum* for all claims in the aggregate during and one period of insurance
Pollution Liability:	As per Products Liability
Employers' Liability:	£10,000,000 any one event inclusive of costs
Official's Indemnity:	As below

\*Please refer to your Policy Schedule for your exact Limit of Indemnity

Zurich's Public Liability cover includes financial loss for your councillors. We indemnify them in respect of all sums which you may become legally liable to pay as damages and claimants costs and expenses for financial loss arising as a result of a negligent act or accidental error or omission, alleged or committed.

Whilst other insurers will offer separate officials indemnity; we feel our Public Liability cover offers a bespoke solution for the needs of Parish and Town Councils

### **Excess:**

Public Liability/Products Liability/Pollution Liability: £100 each and every claim in respect of Third Party Property Damage

Employers' Liability: Nil any one claim

### **Indemnity to Principals**

Covers include a standard Indemnity to Principals Clause in respect of contractual obligations.

### **Full Policy**

The policy documents should be referred to for details of full cover.

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Authority.  
Details about the extent of  
our  
regulation by the Financial  
Conduct Authority are  
available  
from us on request.  
These details can be  
checked  
on the FCA's Financial  
Services  
Register via their website  
[www.fca.org.uk](http://www.fca.org.uk) or by  
contacting  
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Certificate of Employers' Liability Insurance(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 2008 (the Regulations), a copy of this certificate must be displayed at all places where you employ persons covered by the policy or an electronic copy of the certificate must be retained and be reasonably accessible to each employee to whom it relates)

Policy No.	YLL-122006-5333
1. Name of policyholder	High Wych Parish Council
2. Date of commencement of insurance policy	01/06/2017
3. Date of expiry of insurance policy	31/05/2018

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We hereby certify that subject to paragraph 2:

1. The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney (b)
2. (a) the minimum amount of cover provided by this policy is no less than £5 million (c)

Signed on behalf of Zurich Insurance plc (Authorised Insurer).

Signature



Vibhu Sharma  
CEO – Zurich UK General Insurance

Authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request

**Notes**

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.



High Wych Parish Council  
2 Beanfield Cottages  
High Wych  
Sawbridgeworth  
Hertfordshire  
CM21 0LF

**Zurich Town, Parish and  
Community Council Team**  
**PO Box 726**  
**Chichester**  
**PO19 9PS**

## Invoice

Invoice Date: 11th May 2017

Invoice No: 26529433

Client ref: 3647243

Policy	Policy Term	(£) Premium
YLL-122006-5333	01/06/2017-31/05/2018	2,130.24
Inspection Contract (If Applicable)		0.00
Sub total		2,130.24
Inspection Contract VAT @ prevailing rate		0.00
Insurance Premium Tax (IPT) @ prevailing rate		255.63
<b>TOTAL</b>		<b>£2,385.87</b>

Payment should be received within 30 days of effective date.

Please make cheques payable to **Zurich Municipal** and send to Zurich Town, Parish and Community Council Team, PO Box 726, Chichester, PO19 9PS

**If paying by BACS, please note our new bank details and amend your records accordingly.**

Acc Name: Zurich (Ten) Client A/C

Acc Number: 23110249

Sort Code: 20 – 65 - 82

Bank: Barclays Bank PLC

Please quote your Policy Number on all BACS transactions

### Invoice Queries

Phone: 0800 917 9426

Email: [accounts@zurichtownandparish.co.uk](mailto:accounts@zurichtownandparish.co.uk)

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## Remittance Advice

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