

Subject: Walberswick Parish Council
From: Ros Collings <ros.collings@communityactionsuffolk.org.uk>
Date: 23/08/2019, 15:17
To: "rfo.walberswick@gmail.com" <rfo.walberswick@gmail.com>



IMPORTANT INFORMATION - PARISH COUNCIL INSURANCE

Dear Mr Ashton

Your Parish Council insurance policy is due for renewal shortly.

As advised in our previous email we have recently reviewed the Business Services at CAS Ltd Parish Council Insurance Scheme. We appreciate the needs of Parish Councils change over time, Clerks and Councillors need to be able to rely on us to arrange a specialist policy offering the right protection at a great price.

We have developed a brand new unique policy – **Parish Protect** - to meet the changing needs of the modern Parish Council.

We are delighted that the new policy will be underwritten by Royal and Sun Alliance Insurance Group, one of the largest insurers in the UK.

How does this affect my insurance arrangement?

You will continue to deal with the same experienced professional team and our contact details remain unchanged.

We have produced the insurance renewal for Walberswick Parish Council on the new Parish Protect policy.

Please find attached;

- Schedule
- Policy Wording
- Terms of Business
- Privacy Statement
- How to make payment

About Parish Protect

Parish Protect is exclusively from Business Services at CAS Ltd and has some outstanding benefits.

Core Policy

Four sets of core cover are available on the new scheme (see below), on your renewal schedule we have chosen the level of core cover which best matches the cover you have previously selected:

Cover Package	All Risks/ (See 1 Below)	Public Liability (See 2 Below)	Officers Indemnity (See 3 Below)	Fidelity Guarantee (Dishonesty)	Money	Business Interruption (See 5 Below)	Personal Accident (See 6 Below)	Employers' Liability	Commercial Legal Liability	Hirers' Liability (See 7 Below)
1A	£5k	£10m	£1m	£25k	(See 4 below)	£5k	£25k	£10m	£100k	£2m
1B	£5k	£10m	£1m	£50k	(See 4 below)	£10k	£25k	£10m	£100k	£2m
1C	£5k	£10m	£1m	£100k	(See 4 below)	£15k	£50k	£10m	£100k	£2m
1D	£5k	£10m	£1m	£250k	(See 4 below)	£20k	£50k	£10m	£100k	£2m

1. All Risks/Property includes office contents
2. Public liability including libel and slander at a £250,000 limit
3. Officials Indemnity includes cover for committee members legal liability
4. Money: Non-negotiable £250,000, In transit £2,000, Private residence £250, Premises £2,000, Locked safe £2,000
5. Business Interruption includes standard extensions agreed in policy wording
6. Personal Accident includes employees, volunteers, committee members
7. Hirers' Liability - fee income capped at £5,000 p.a

Banded Sums Insured for Assets – All Risks Cover

The Parish Protect scheme has been developed in a different way to the policy you have previously had. The cover for assets is provided in bandings :

Sum Insured Required (The level selected should reflect the value required to reinstate all assets as new including contents in buildings)
£5,001 to £10,000
£10,001 to £20,000
£20,001 to £50,000
£50,001 to £75,000
£75,001 to £100,000
£100,001 to £150,000
£150,001 to £200,000

£200,001 to £250,000
£250,001 to £300,000
£300,001 to £350,000

The premium for all risks cover will be calculated depending on which banding the total value of your assets fall into. We have calculated the total value of the assets currently covered on your policy and this totals £79,293, we would therefore rate the policy on the banding £75,001 to £100,000 and your assets would be covered up to £100,000.

We hope using this method will reduce the number of minor alterations clerks have to make to their insurance policies throughout a year e.g. when the council acquires a bench or a noticeboard or disposes of a litter bin. This a completely new concept but we are trying to reduce administration in respect of insurance for clerks and also the need for small payments if cover is slightly increased.

The excess for an claim will remain at £100.

We would still expect clerks to keep an up to date asset register and they will need to advise us if their asset acquisitions or disposals take them outside the banding.

If you would like to change the Core Package or the Banding/Cover for your assets – please contact us and we will be happy to discuss and amendments or further requirements with you.

Buildings

Should you have currently have cover for buildings, the buildings will continue to be covered and specified under the policy. Please check the address and building sum insured shown on the schedule are correct.

Employers Liability

Under the Zurich Parish Council scheme only employees were covered under Employers Liability cover. Under the Parish Protect scheme employees, councillors and volunteers are all covered under the Employers Liability section.

We have assumed most councils have councillors or volunteers carrying out some sort of manual work for them e.g. litter picking, cleaning, gardening. If this is not the case with your council please let us know.

Additional benefits of Parish Protect

- **Admin Fees and Long Term Undertakings**
We will continue to charge **NO** admin fees for alterations or copy documentation and discounted Long Term Undertakings will still be available.
- **Express Claims Service**
An amazing benefit to the new scheme is that most property claims under £2,500 will be settled within 24 hours
- **Crisis Management**
Councils will now benefit from crisis management for incidents including support on public relations & media reports
- **Cyber and Crime**
A stand alone cyber and crime policy will also now be available.

Fair Representation

It is very important that you check this letter and the accompanying schedule carefully. If any information is incorrect please contact us as soon as reasonably practical. We would specifically draw your attention to the duty of fair presentation and that you must make a fair presentation of the risk to us at inception, renewal and variation of your policy. This means that we must be told about all facts and circumstances which may be material to the risks covered by the policy and that you must not make a misrepresentation to us about any material facts. A material fact is one which would influence the acceptance or assessment of the risk. If you have any doubt about facts considered material, it is in your interests to disclose them to us.

Failure to make a fair presentation of the risk could result in the policy either being avoided, written on different terms or a higher premium being charged, depending on the circumstances surrounding the failure to present the risk fairly.

This policy is compliant with the principles of the Insurance Act 2015 law reforms.

Long Term Undertaking

We are pleased to be able to offer you a three year Long Term Undertaking.

The LTU provides a benefit to the Parish Council by providing stability. If you commit to insure with Royal and Sun Alliance PLC Insurance for three years; the rates will not be changed for three years, subject to the exclusions below.

In return for your commitment Royal and Sun Alliance PLC Insurance will offer a discounted premium.

There are some conditions around the agreement:

- The premium will still rise if the government increases the level of Insurance Premium Tax (IPT), or imposes any other charges or taxes.
- The premium will still change as a result of amendments in the sums insured. The LTU agreement is a commitment from the insurer to maintain the rate applied to your cover.
- The premium will still rise as a result of any index linking on the sums insured.
- Premiums continue to be payable annually at the appropriate time.
- If Royal and Sun Alliance PLC Insurance increases its rates contrary to the LTU, any commitment on the Councils part ceases.

Should you elect to take up the offer of a new Long Term Undertaking, then the premium reductions would apply as follows:-

	Premium (inc IPT and commission)
No LTU	£935.21

3 Year LTU

£888.45

Payment of Premium

By the renewal date, please confirm that you wish to renew the policy, this can be by phone or email.

Payment of the premium must be received by us within 21 days of the renewal date.

Please send payment by BACS to Business Services at CAS Ltd, Sort Code 20-44-51, Account Number 33978893. Alternatively make your cheque payable to Business Services at CAS Ltd.

Zurich Insurance

We appreciate you are currently part way through a Long Term Undertaking with Zurich. Should you choose to accept the new Parish Protect policy from renewal, your agreement with Zurich will come to an end, there is no penalty for ending the agreement and you are free to accept a new long term undertaking under the Parish Protect scheme should you wish.

If however you wish to continue to insure with Zurich we will be happy to arrange for a member of Zurich's Town and Parish Council team to contact you.

If you have any questions please contact me on 01473 345400 / 0845 4786 383 or by e-mail to ros.collings@communityactionsuffolk.org.uk.

Kind regards

Ros Collings
Insurance Officer

Business Services at CAS Ltd, Brightspace, 160 Hadleigh Road, Ipswich, IP2 OHH
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Registered Charity No 1150501. A company limited by guarantee and registered 08316345. Registered office as above.

Attachments:

image001.png	0 bytes
Business Services at CAS - Privacy Notice - May 2018.pdf	223 kB
Business Services at CAS - Terms of Business - January 2019.pdf	243 kB
Parish Protect Policy Wording - 150419.pdf	3.8 MB
Payment of Premium.docx	15.0 kB
Walberswick Parish Protect Schedule - Rnl 2019.pdf	475 kB