

## Shaun Jones - Locum Clerk

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**From:** Theresa Thorpe <theresa.thorpe@cameandcompany.co.uk> on behalf of Came and Co - Renewals <renewals@cameandcompany.co.uk>  
**Sent:** 24 May 2021 12:18  
**To:** Shaun Jones - Locum Clerk  
**Subject:** Confidential: Bayston Hill Parish Council - Pen Underwriting Limited - Insurance Renewal [Contact Ref: 1588525]  
**Attachments:** Bayston Hill Parish Council - Pen Underwriting Limited Schedule 2021.pdf; Bayston Hill Parish Council - Pen Underwriting Limited Invoice 2021.pdf; comparison sheet.pdf; Statement of Demands and Needs.pdf; Pen Underwriting Limited - Policy Summary.pdf; Bayston Hill Parish Council - Pen Underwriting Limited Statement of Fact 2021.pdf; Rradar Cover.pdf; Bayston Hill Parish Council - Employers Liability Certificate 2021.pdf; Pen Underwriting Limited - Summary of Policy Changes.pdf

Dear Mr Jones,

Thank you for choosing to arrange your insurance through Came & Company Local Council Insurance brokers last year. The renewal for Bayston Hill Parish Council is due on 1st June 2021 and we have pleasure in presenting our proposals for the upcoming insurance renewal, in accordance with your requirements.

### **Important Information - Insurance Act**

The renewal quotation for Bayston Hill Parish Council is based upon the information previously provided to us and held by your insurers and the attached statement of fact, details of which are shown on the attached schedule.

If you wish to proceed with renewing the Council's cover, you must be sure that none of this information has changed (or, if it has, you must tell us about the changes before we arrange cover).

Additionally, under the Insurance Act 2015 you now have a new duty to provide a 'fair presentation' of the risk to insurers, which replaces the previous duty to disclose all material facts. This means that you must now clearly disclose every material circumstance which you, your Councillors or persons responsible for arranging your insurance, know or ought to know following a reasonable search. A material circumstance is one that may influence an insurer's judgement over whether to take the risk and, if so, on what terms. If you are in any doubt as to whether a circumstance is material you are advised to disclose it.

Please note that failure to disclose a material circumstance may entitle the insurer(s) to impose different terms on your cover or reduce the amount of a claim payable. In some cases your cover could be invalidated, which would mean that a claim would not be paid.

**To avoid the risk of under-insurance it is vitally important that your sums insured / indemnity limits are maintained at a correct level. I would, therefore, ask you to consider whether the policy coverage and sums insured / indemnity limits are sufficient to ensure that you will be adequately protected in the event of a claim.**

### **Bayston Hill Parish Council Renewal Summary – Insurers have broken the Long Term Agreement due to the claims under the policy**

Based on the information we hold, we have assessed your demands and needs as those of a Council wishing to insure the risks shown, at the levels of cover set out in the attached schedule of insurance, with a reputable insurer and at a cost effective premium.

Please see the attached cover comparison which details a summary of the core covers automatically included with all Came & Company Local Council Insurance policies. In addition to these our insurer panel can provide enhanced levels of protection and additional covers where appropriate.

In preparing our recommendation for Bayston Hill Parish Council we undertook a full review of our panel of insurers and the below table summarises the quotations we were able to obtain:

Insurer	Insurer Premium	Administration Fee
Pen Underwriting Limited	£6,198.52 annual only	£75.00
Hiscox	No Quote due to claims	£75.00
Ecclesiastical	No Quote due to claims	£75.00
Premiums are inclusive of Insurance Premium Tax (IPT) charged by HMRC at the applicable rate		

**Our recommendation is that you accept the Pen Underwriting Limited quotation to meet the demands and needs of Bayston Hill Parish Council.**

Pen Underwriting Limited is a company within the Gallagher group and acts on behalf of a number of insurers. We always aim to treat you fairly and we manage all potential conflicts in accordance with our Terms of Business.

	Insurer Premium	Administration Fee	Total Premium
<b>Annual Policy with Pen Underwriting Limited</b>	£6,198.52	£75.00	<b>£6,273.52</b>
<i>Premiums are inclusive of Insurance Premium Tax (IPT) charged by HMRC at the applicable rate</i>			
<b>Quote Reference</b>	1588525		
<b>Cover Period</b>	1st June 2021 to 31st May 2022		

In handling this policy we will act solely as your agent, including when assisting you with any claim.

**Renewal Comparison**

	Premium
2021 Annual Premium	£6,198.52 plus admin fee – increased due to claims made under the policy
2020 Annual Premium	£1,690.35 plus admin fee

We have included last year’s annual premium so that you can see how it has changed. If you have made any changes to the policy in the last 12 months, that altered the premium, this is reflected.

Index linking is currently calculated at 3% for both buildings and contents. Please contact the office should you not wish to index link these items.

The difference in annual premium will also be as a result of any rate changes applied by the recommended insurer and the index linking of any items insured against loss or damage.

**Renewal Payment Options**

Option	Notes
<b>Bank Transfer – Please note our new bank details</b>	If you’d like to pay by bank transfer, please send your payment to : Bank : Lloyds Sort Code : 30-80-12 Account : 19511668 Account Name: Arthur J. Gallagher

	Please quote reference:	1588525
Cheque	Made payable to Came & Company, quoting 1588525 on the reverse	
Direct Debit	Please contact our office should this option be required	

### **Our Remuneration**

We arrange the policy with the insurer on your behalf. You do not pay us a fee for doing this. We receive commission from the insurer which is a percentage of the total annual premium.	
When you take out a policy with us we charge you an administration fee of £75.00. In addition, we receive commission from the insurer which is a percentage of the total annual premium.	X

### **Important Documents**

We have pleasure in attaching the following documents on behalf of Pen Underwriting Limited;

- Bayston Hill Parish Council Schedule of Insurance
- Bayston Hill Parish Council Employers' Liability Certificate
- Pen Underwriting Limited Policy Summary
- Pen Underwriting Limited Statement of Fact
- Summary of policy changes

### **Important Information from Pen Underwriting Limited**

In response to market changes we have applied a Disease exclusion to your policy. Where you have Business interruption cover, we have also made changes to the following covers, where these covers are shown as operative on your schedule:

- Denial of access (damage) cover
- Denial of access (non damage) cover
- Key person cover
- Failure of selected public supplies cover
- Failure of selected public supplies terminal ends cover
- Loss of attraction (damage) cover
- Murder suicide or Denial of access cover

Please read the endorsements that have been added to your policy carefully so that you can understand the changes made.

For a more detailed explanation of the changes made please see our Coronavirus hub which can be found at

<https://www.axaconnect.co.uk/coronavirus-hub/>

There have also been changes made to the following areas of cover:

- Employment practices liability section: The standard excess is now £10,000, but reducing to £1,000 when the assistance of radar is sought (please see endorsement on your schedule)
- Council legal liability and legal expenses section (including Employee Dishonesty): The standard excess is now £5,000 and £2,500 in respect of Legal Pursuit (please see endorsement on your schedule)

### **Additional Documentation**

Please also find attached the following documents sent on behalf of Came & Company Local Council Insurance;

- Statement of Demands and Needs
- Comparison Sheet
- Pen Underwriting Limited Invoice – please note payment must be made no later than 1st June 2021

**We strongly recommend that you familiarise yourself with these documents as they contain important information explaining the terms under which we operate; including how we handle your payment, and how and why we have selected the insurer. A specimen of the full policy wording is available on request.**

### **Next Steps**

This renewal quotation, the attached Renewal Schedule and Statement of Demands & Needs, should clearly describe the insurance requirements of Bayston Hill Parish Council and how we plan to meet them. In order **to renew the policy you must;**

1. Check the attached documents and inform us if anything needs changing
2. Check the cover still meets the needs of Bayston Hill Parish Council
3. Request that the policy for Bayston Hill Parish Council is renewed with via [renewals@cameandcompany.co.uk](mailto:renewals@cameandcompany.co.uk) or via phone on 01483 462860.
4. Pay for your policy before 1st June 2021

Failure to provide renewal instructions before 1st June 2021 could result in your policy and cover lapsing.

On receipt of payment, a full policy wording will be issued accordingly.

We trust that you will find our quotation to be competitive and look forward to continuing to provide for your insurance needs, but should you need any assistance or wish to review our recommendation in anyway, please do contact Came & Company Local Council Insurance on 01483 462860 or via [renewals@cameandcompany.co.uk](mailto:renewals@cameandcompany.co.uk).

Yours sincerely,

### **The Local Council Insurance Renewal Team**

Came & Company Local Council Insurance  
Blenheim House, 1-2 Bridge Street, Guildford, Surrey GU1 4RY  
Office Tel: 01483 462860  
Email: [renewals@cameandcompany.co.uk](mailto:renewals@cameandcompany.co.uk)

Came & Company Local Council Insurance is a trading name of Arthur J. Gallagher Insurance Brokers Limited, which is authorised and regulated by the Financial Conduct Authority.

Registered Office: Spectrum Building, 7th Floor, 55 Blythswood Street, Glasgow, G2 7AT. Registered in Scotland.  
Company Number: SC108909  
<https://www.ajg.com/uk/>

We are the data controller of any personal information you provide to us or personal information that has been provided to us by a third party. We collect and process information about you in order to arrange insurance policies and to process claims. Your information is also used for business purposes such as fraud prevention and detection and financial management. This may involve sharing your information with third parties such as insurers, reinsurers, other brokers, claims handlers, loss adjusters, credit reference agencies, service providers, professional advisors, our regulators, police and government agencies or fraud prevention agencies.

We may record telephone calls to help us monitor and improve the service we provide. For further information on how your information is used and your rights in relation to your information please see our privacy notice at <https://www.ajg.com/uk/privacy-policy/>. If you are providing personal data of another individual to us, you must tell them you are providing their information to us and show them a copy of this notice.

Where you are obtaining a non-consumer policy of (re)insurance, or cover for additional risks or renewal under an existing policy, you are required to make a fair presentation of the risk to a (re)insurer which discloses every material circumstance which you know or ought to know relating to the risk to be insured. A circumstance is material if it would influence the judgment of a prudent insurer in determining whether to provide insurance for the risk and, if so, on what terms. Disclosure must be reasonably clear and accessible to a prudent insurer and made in good faith. The aforementioned duty of disclosure is the applicable duty under the laws of England and Wales. If your policy is not subject to English law you are expected to disclose risk information in accordance with the requirements of the applicable law. In such circumstances we expect you will disclose risk information at least equal to the standard required under English law and where the applicable law requires you to disclose information over and above the level required under English law you will provide such information in accordance with that law.

Where you are obtaining a consumer policy of insurance, you must read each question and answer honestly and fully and must take reasonable care to not make a misrepresentation.

Failure to comply with the above disclosure requirements, as they apply to you, could mean that your policy of (re)insurance is void, its terms are materially altered or that (re)insurers are not liable to pay all or part of your claim(s). If you are in any doubt as to your obligations you should ask your usual contact.

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redefining / standards

Date of this letter  
**24th May 2021**

Master policy number  
**RGBDX6962034**

Quote number  
**1588525**

 **01483 462860**

 **local.councils@came  
andcompany.co.uk**

# Your policy schedule

Your Council Commercial Combined Insurance policy

## Important Information

- This document contains the schedule and any endorsements which form part of your policy and is based on the information provided to us.
- The policy wording, schedule and endorsements should be read together as they show the cover we are providing.
- Please check the details are correct and that the cover meets your needs.
- If the details are incorrect or the cover does not meet your needs please contact your insurance advisor.
- If any of the information is incorrect we may change the terms and conditions, premium or withdraw cover.

## Data Protection Notice

You may be aware that the European Union has introduced a new Regulation, known as the General Data Protection Regulation (GDPR), which applies to every organisation handling personal data.

**Under the new regulation, your rights as a customer have been updated and expanded. We have updated our privacy policy to explain these rights as well as other changes required by the regulation.**

**View our privacy policy online at [www.axa.co.uk/privacy-policy](http://www.axa.co.uk/privacy-policy) to find all about your rights, the information we collect on you and why. If you do not have access to the internet please contact us and we will send you a printed copy**

## **Policyholder details**

Bayston Hill Parish Council  
The Parish Office  
Lyth Hill Road  
Bayston Hill  
Shrewsbury  
Shropshire  
SY3 0EW

## **Business description**

Parish Council

## **Population**

10000

## **Your period of insurance**

Date this cover starts: 1st June 2021

Date this cover expires: 31st May 2022

Renewal date: 1st June 2022

## **Your Annual Premium**

Premium: £5,534.39

Insurance Premium Tax (IPT) at the current rate: £664.13

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Total amount payable: £6,198.52

## Your cover summary

Section	
Property Damage	<b>Insured</b>
Business Interruption	<b>Insured</b>
Money and Personal Accident Assault	<b>Insured</b>
Group Personal Accident	<b>Insured</b>
Employers Liability	<b>Insured</b>
Public and Products Liability	<b>Insured</b>
Selected all risks	<b>Insured</b>
Officers Liability (Officials Indemnity)	<b>Insured</b>
Employment Practices Liability	<b>Insured</b>
Council Legal Liability and Legal Expenses (including Employee Dishonesty)	<b>Insured</b>
Terrorism	<b>Not Insured</b>
Equipment Breakdown	<b>Not Insured</b>



Mr Shaun Jones  
Bayston Hill Parish Council  
The Parish Office  
Lyth Hill Road  
Bayston Hill  
Shrewsbury  
Shropshire  
SY3 0EW

## INVOICE

Date: 24th May 2021

Client Reference: 1588525

Type of Policy	Insurer	Insurer Pol No.	Policy Term	Premium(£)
Local Council Scheme	Pen Underwriting Limited	RGBDX6962034	01/06/2021 to 31/05/2022	£5,534.39
Sub Total				£5,534.39
Total Fees				£75.00
IPT at the prevailing rate				£664.13
<b>TOTAL</b>				<b>£6,273.52</b>

Payment Options	Notes
<p>BACS Payment</p> <p><b>Note: These details have changed in the last 12 months, please ensure you check any pre-existing payees on your internet banking</b></p>	<p>If you'd like to pay by bank transfer, please send your payment to :</p> <p>Bank : Lloyds Sort Code : 30-80-12 Account : 19511668 Account Name: Arthur J. Gallagher Reference: Please quote 1588525</p>
Cheque	<p>Please make your cheque payable to Came &amp; Company with 1588525 noted on the reverse</p> <p>Please post them to; Blenheim House, 1-2 Bridge Street, Guildford, Surrey GU1 4RY</p>