

**Subject:** LC/EAST/13722-FAIH - East Tisted Parish Council - Quotation

**From:** BHIB Councils Enquiries <enquiries@bhibcouncils.co.uk>

**Date:** 17/05/2022, 10:13

**To:** "clerk@easttisted-pc.gov.uk" <clerk@easttisted-pc.gov.uk>

Good Morning Helen,

I'm pleased to be able to offer a quotation for your Council, based on the information you have provided me.

We would like to recommend the above policy from Aviva, for a total premium of **£394.67** inclusive of 12% insurance premium tax. A 3 year Long Term Undertaking would reduce the annual premium to **£372.74** including insurance premium tax.

Cover

Here at BHIB Councils Insurance we structure our insurance policy as a 'package' providing a set minimum level of cover depending on your population size. We do this to try and ensure that Councils have adequate cover and don't have to tell us every time there is a change to a sum insured, as long as it is within the cover limit, saving you time on administration. You will see on your quotation schedule that we have provided this minimum level of cover for the following items even if you don't have them on your asset register/current insurance schedule:

- Contents
- Street Furniture
- Walls, Gates and Fences
- Playground Equipment
- War Memorials
- Mowers and Machinery
- Sports Equipment

We can increase your cover at any time beyond these minimum policy limits if they are not adequate for your Council's needs. Please rest assured that it is quite normal to offer a package policy to ease the administration burden of the person arranging the Council's insurances.

#### **Documentation**

I herewith attach our insurance quotation documents for your interest, It is vitally important to carefully read the enclosed Statement of Fact. The detail contained in this document forms the basis of your fair presentation of risk to your insurers, along with the sums insured, estimates and other values detailed in the enclosed Schedule. You must check the content of both documents and advise us if anything is fundamentally incorrect, or requires amendment. If you know of additional, relevant, detail which you feel should be declared to your insurer, in order that they fully understand risks associated with your organisation, please do not hesitate to inform us. Please note that any discrepancy or inaccurate detail could affect the acceptability of your risk to underwriters and, ultimately, could be detrimental to the success of any future claim.

#### **Mandatory Cover**

Please note below our standard mandatory covers and their limits of indemnity. We feel that they are adequate for a Council of your size. If, however, you require increased limits please let us know and we can look to source the additional cover for you.

Public Liability	£10,000,000
Employers Liability	£10,000,000
Officials Indemnity	£500,000
Libel and Slander	£250,000
Legal Expenses	£250,000

Money – Cash in Transit, on Premises in Business Hours, In Bank Night Safe and Cash in Safe	£2,500
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We hope you find our quotation to be acceptable and look forward to hearing from you.

Kind regards



### Councils Team

DD: 0330 0130036



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#### Attachments:

statement_of_fact.pdf	234 kB
quote_document.pdf	481 kB
demands_needs.pdf	60.9 kB
new_quotation_letter.pdf	191 kB
Local Councils Combined Policy Wording (Oct 2019).pdf	1.1 MB
Local Councils Summary of Cover (Oct 2019).pdf	585 kB
additional_product_info.pdf	193 kB