

Ms Jackie Cottrell
Warbleton Parish Council
4 Kings Marsh Cottages
Five Ashes
Mayfield
East Sussex
TN20 6JE

02 September 2021

Dear Ms J Cottrell ,

Your Local Councils Insurance Renewal

Premium:	£582.97 including Insurance Premium Tax at 12% (where applicable) and our broker fee.
Renewal Date:	17 October 2021
Policyholder:	Warbleton Parish Council
Policy Number:	LCO00012

Your Local Councils Insurance policy falls due for renewal shortly. Please will you read this renewal invitation carefully and let us know if you have any questions. From renewal, your policy will continue to be underwritten by leading UK insurer, Aviva Insurance Ltd. Aviva are the only provider we have approached in relation to your Local Councils Insurance policy.

Your policy continues to provide the same level of cover as before, including the following benefits:

- Set covers that protect against risks faced by Councils, including legal liabilities, money, theft by employees, accidental wrongdoing by council officials and libel and slander
- Legal Expenses at a standard limit of £250,000, reflecting the rising costs of legal advice
- Officials Indemnity at a standard limit of £500,000
- Set limits for property cover so there is no need to contact us and pay extra premiums every time there is a change to the councils asset register
- 24 hour legal and claims helplines
- Access to the Aviva Online Risk Management portal

The renewal premium quoted above is based on information you have previously provided to us and there having been no changes to your material information in the last 12 months. This information is detailed within the attached Local Councils Schedule and Statement of Fact. You will notice that some of your sums insured have been index linked to keep pace with inflation. Your renewal premium is also subject to there being no claims reported or changes in material information, which may cause the insurer to reassess their ratings and terms. For all renewals after 1st July 2020 there has been a minor increase applied to the premiums charged by your insurers*. This is the first increase for at least three years and reflects the rising cost of claims, as a result of increases in such areas as construction costs and liability settlements, particularly where injuries to third parties are concerned.

*Where you have an existing Long Term Undertaking with the insurer, the premium rates will not be amended until your current agreement expires. Please refer to your policy schedule for the expiry date, where applicable.

If you are aware of any changes to material information, or if you are in any doubt as to what might constitute material information, please contact us directly in order that we may discuss and assist you. Changes to material information may lead to a change in the terms and conditions of your policy.

We would also draw your attention to the enclosed 'Notice to Policyholders', provided by Aviva. In common with most other UK insurers, Aviva have felt it necessary to reconfirm their position in relation to policy coverage, in the wake of the Coronavirus pandemic. Your policy now includes an endorsement which provides clarity around the exclusion of cover for this, and other similar circumstances.

As we are not making a recommendation to you, we would ask that you consider the information included within these documents

BHIB Leicester
AGM House, 3 Barton Close,
Grove Park, Enderby, Leicester LE19 1SJ

T.0330 013 0036
E.enquiries@bhibaffinities.co.uk
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carefully to ensure the cover meets the council's requirements.

Buildings Valuations

It is vitally important to insure your properties correctly, in order to avoid any issues that might arise at the time of a claim. 'Underinsurance' is one of the main reasons why claims could be settled at a lower value than anticipated. The cost of reinstating buildings is often overlooked when deciding on the values to be insured, however this is the single most important factor to take into account. 'Market' values are not a suitable basis for determining your sum insured.

A professional valuation from a member of the Royal Institute of Chartered Surveyors (RICS) will provide you with a reliable reinstatement calculation, taking into account the whole value of the property, the required building materials, special features, surrounding areas (such as car parks, paths and boundary walls) and increased costs that might be necessary due to local features, for example, narrow access, or waterside property.

If you have a professional valuation for any of your properties, and where it is less than three years old, please forward a copy to BHIB and we will measure the information against your current sum insured. If you do not have a current valuation and require some assistance in finding an RICS member who can assist you, please let us know. BHIB have secured preferential rates from our recommended suppliers.

If a revised value is recommended by an RICS professional, Aviva have agreed to halve any resulting additional premium, in order to help towards the cost of purchasing the valuation. We recommend updating your valuations every three years, so as to ensure your sum insured keeps pace with inflation and other construction cost related factors.

BHIB Councils Website

Please visit our website at www.bhibcouncils.co.uk for further details relating to policy cover and benefits, our handy Risk Management Support Guide and our Knowledge base, which contains practical risk management and other related information, for you and your parishioners. We also have a no nonsense explanation of common (but technical) insurance language, on our 'Ask the Expert' page. You are invited to pose any question or query you might have, via this page, for example, if it's not convenient to call us during office hours.

Local Council Awards Scheme (LCAS)

If you hold a Foundation, Quality or Gold Quality Award, you are entitled to a discount in addition to any discounts already applied to your policy. Simply call your BHIB Councils Insurance team on 0330 013 0036 and confirm your LCAS status, or sign and return the LCAS declaration contained within the enclosed schedule and we will be more than happy to provide an amended renewal quotation.

Arrange Your Council Insurance for 3 Years, Reduce your Premium and receive a free Parish Online Licence

You have the option to reduce your premium for the next three years, by agreeing to enter into a Long Term Undertaking with Aviva Insurance. Doing so also gives you the benefit of ensuring that your policy will renew for the next two years on the same rates as those used for this quotation. Please note that the addition of index linked adjustments to your sums insured, will mean that your premium is increased proportionately each year. Should you choose to enter into the Long Term Undertaking, you are making a commitment to maintain this insurance policy until the point of renewal in three years time. This Long Term Undertaking relates solely to this product and cannot be transferred to another policy or insurer.

Please contact the BHIB Councils Insurance Team for a reduced premium option and also to hear how our three year agreement enables you to obtain a free Parish Online licence for your council.

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WHY CHOOSE BHIB CYBER FOR COUNCILS?

We have developed a bespoke insurance product which will help you in the event of a cyber-attack. We can now provide tailored protection and peace of mind for Local Councils from the risks of cyber-attacks and any liabilities that arise due to a breach of privacy legislation (GDPR).

The policy provides:

- £250,000 Limit of Indemnity
- E-Theft (social engineering/ Funds Transfer) Extension of £25,000
- 10 free device licences for award-winning endpoint protection AVAST Antivirus Pro Plus and cloud data backups (RRP £400per annum) which satisfies policy conditions

Our policy has a range of benefits that are exclusive to our BHIB Cyber for Councils policy including:

- Free EOS data breach alert and monitoring service.
- Premium of £299.99 including Insurance Premium Tax
- Small councils can work in partnership and have a joint policy with up to 3 other councils to split the cost and share the 10 free Avast business Pro Plus device licences.
- Free 1 Hour cyber/GDPR consultation with compliance expert (who has experience as a councillor) to give advice and guidance. Further consultancy available at extra cost.

Please see the enclosed information for more details.

Enclosures

We have enclosed the following documents for you:

- Local Councils Statement of Fact
- Local Councils Policy Schedule
- Summary of Cover
- Notice to Policyholders - Changes to your Policy you need to know about before you renew
- Renewal Invoice
- Statement of Demands & Needs
- Special Events & Activities Guidelines for Risk Management guidance
- BHIB Cyber policy information
- BHIB Terms of Business Agreement

Included in this pack is a Terms of Business Agreement. It is important that you read and understand this document as it details BHIB's general terms and conditions in respect of the services we are providing to you as your insurance broker.

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.

We would ask that you please read all enclosed documentation carefully. If you have any queries regarding any of these documents, please don't hesitate to contact the Local Councils team, who will be happy to address any questions you may have.

A full copy of your Policy Wording is always available upon request from BHIB Councils.

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Administration Charges

We will make administrative charges per transaction, per policy, in respect of document handling relating to your insurance. These charges will be applied as follows: -

- £Nil for new business; renewals and any change to your policy involving an amendment to your premium.
- £50.00 for the cancellation of any policy, (other than at the policy renewal date)

These charges are in addition to any charge imposed by the insurance company.

What To Do Next

If you want to go ahead, there are no additional forms to complete. All you need to do is read through the enclosed documents carefully to ensure the cover details accurately reflect your requirements. Please provide renewal instructions prior to the renewal date or simply make your payment by one of the methods outlined in the enclosed Renewal Invoice before the renewal date.

Alternatively, you can spread the cost of your insurance premiums and pay one regular monthly payment by direct debit.

Please note that BHIB is a credit broker and not a lender, we will not provide you with any advice regarding finance and we will only approach Close Premium Finance Wimbledon Bridge House, 1 Hartfield Road, London, SW19 3RU. BHIB Ltd is remunerated for arranging credit and if you would like to find out more, please ask us.

Total due (Premium, IPT and BHIB Fees, where applicable)	£582.97
10 Monthly instalments of	£61.12
Finance charge	£28.27
Total payable including interest	£611.24

The above table shows the premium which would be financed by Close Premium Finance, at a charge of 4.85% (Typical 12.38% APR variable).

Thank you for being a valued BHIB customer. If there is anything you wish to discuss with us we are always here to help.

Yours Sincerely

Your BHIB Councils Insurance Team
Email: enquiries@bhibaffinities.co.uk
Phone: 0330 013 0036

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