



Wendy Sweet <knowstoneparishclerk@gmail.com>

Knowstone Parish Council - Hiscox - Insurance Renewal [Version Ref: 30132980]

1 message

Came and Co - Renewals <renewals@cameandcompany.co.uk>

15 April 2019 at 14:23

To: "parishclerk@knowstone.org.uk" <parishclerk@knowstone.org.uk>

Dear Mrs Sweet,

The policy for Knowstone Parish Council falls due for renewal on 1st June 2019 and I am pleased to confirm that we are able to provide quotations from 3 leading insurers. Came & Company Local Council Insurance have based the renewal quotations on your current sums insured (index-linked by 4%) and the covers detailed in the current schedule of insurance for Knowstone Parish Council.

Specialist Broking from the Principal Sponsors of the SLCC

We know Councils should obtain three insurance quotations to meet their standing orders. As an independent insurance broker, we have obtained quotations from a panel of insurers; Hiscox, Ecclesiastical and Inspire (Axa). Each of our insurance providers include 'core' covers that were introduced to the sector by Came & Company Local Council Insurance Brokers in 2008.

We understand that all Councils have been tasked with reducing budgets and that insurance is quite often one of the highest costs. We will ensure that our premium **offers best value**, which does not come at the expense of cover or personal service, with us you can expect:

- Proactive, professional advice and support
- Bespoke and comprehensive cover
- Expert advice to help you prevent against potential issues
- In-house claims assistance from our dedicated claims team

We listen to the challenges that our Councils are facing and know they need an insurance policy which provides appropriate cover for a complex sector. This is why we were the first insurance provider to the sector to introduce:

- Key person cover
- Internet and email cover
- Crisis management cover
- Contract works cover

When it comes to your insurance matters, we have your best interests at the heart of our business.

We continue as principal sponsor of the SLCC in 2019, a significant endorsement of our business, and we are rightly proud of this. We continue to develop our understanding of this ever-changing sector, in order that our proposition remains relevant, ensuring that we continue to provide all our clients with the sound advice and specialist insurance.

We will be present at all SLCC events throughout 2019, and look forward to meeting existing and new clients throughout the year.

Community Insurance from Stackhouse Poland

Came & Council Local Council Insurance is part of the Stackhouse Poland Community Division - a division that brings together specialist parts of the Stackhouse Poland Group responsible for Local Council, Faith and Not for Profit/Charity clients. The Community team have years of experience placing cover for these unique sectors and utilise exclusive insurer relationships, to provide bespoke, enhanced products to our Community clients. You can always trust us to talk in plain English and recommend the cover that's right for you. Community Insurance Services from Stackhouse Poland includes;

- Motor Insurance
- Charity & Not-for-Profit Organisations
- Cyber Liability Insurance
- Community Buildings Insurance
- Contract Works Insurance
- Engineering Policies
- Professional Indemnity Insurance
- Anglican Church Insurance

If you would like further information on any of the above services or to obtain a quotation please contact the team on 01483 462860 or via email at local.councils@cameandcompany.co.uk

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Knowstone Parish Council Quotations

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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 detailed 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 personal recommendation for Knowstone Parish Council we undertook a full review of our panel of insurers and were able to obtain the following quotations:

Inspire

Inspire entered the Local Council insurance sector in 2017 and are using AXA as their insurance provider. Inspire, via Axa, is providing **rradar** to the local council sector. **rradar** offers an online business resource alongside their teams of specialist industry advisors and solicitors who are on the end of a phone. There are a number of dedicated teams available to offer support and advice to help resolve any situation that may arise whilst running your Council. As part of the **rradar** service clients have unlimited access to a comprehensive database of compliance and risk management information in the following areas: Employment and Human Resources; Health and Safety; Environment; Company and Commercial; Compliance, Governance and Legal Duties; Risk Management.

Inspire's policy also offer the following benefits:

- Key person cover of £250 per week up to max £2,500 in one year
- Legal Expenses cover of £500,000
- Motor Contingent Liability – Loss of excess or no claims discount up to £250 per claim
- Contract Works cover up to 10% or £100,000
- Internet and Email cover up to £500,000
- Crisis Management cover up to £500,000
- Defibrillators and Cabinets cover up to £5,000
- Hirers Liability of £5,000,000
- Enhanced Libel and Slander cover of £500,000
- Enhanced Personal accident capital benefit of £100,000 and weekly benefit of £500

This quotation is £294.74 inclusive of insurance premium tax (at the prevailing rate), plus our Administration fee of £50.00.

Hiscox

Hiscox entered the Local Council insurance sector in 2014 and are one of the UK's most highly respected insurance companies. Hiscox pride themselves on the excellent concierge claims service they provide to their policyholders.

The Hiscox policy benefits from:

- Key person cover of £250 per week up to max £2,500 in one year
- Legal Expenses cover of £100,000
- Motor Contingent Liability – Loss of excess or no claims discount up to £250 per claim
- Business travel, cancellation and curtailment up to £1,000 for any one claim
- Contract Works cover up to £75,000
- Internet and Email cover up to £50,000
- Crisis Management cover up to £25,000
- Defibrillators and Cabinets cover up to £5,000
- Libel and Slander cover of £500,000
- Hirers Liability of £5,000,000
- Personal accident capital benefit of £100,000 and weekly benefit of £500

This quotation is £168.00 inclusive of insurance premium tax (at the prevailing rate), plus our Administration fee of £50.00.

Ecclesiastical

Ecclesiastical provide industry expertise and bring specific knowledge of heritage buildings, art work and regalia. They pride themselves on the claims service they provide their policyholders.

Ecclesiastical policy benefits from:

- Key person cover of £400 per week up to 26 weeks
- Libel and Slander cover of £250,000
- Hirers Liability of £2,000,000
- Legal Expenses cover of £250,000
- Equipment breakdown cover

This quotation is £308.00 inclusive of insurance premium tax (at the prevailing rate), plus our Administration fee of £50.00

Please find attached a comparison sheet noting details of cover for each of the above insurance providers.

Our Personal Recommendation

Having checked with our three insurance providers, we recommend Knowstone Parish Council accepts the following quotation to meet your demands and needs as we have stated;

Policy Details	Recommendation
Insurer	Hiscox
Annual Premium (Including IPT)	£168.00
Administration Fee	£50.00
Total Annual Premium	£218.00
Our Quote Reference	30132980
Cover Period	1st June 2019 to 31st May 2020

In handling this policy we will act as your agent when sourcing the policy and assisting you with any claims, but as agent of the insurer under a delegated authority when placing the business.

Policy Subjectivities

Our understanding of your demands and needs is that you do not require insurance for firework displays, bonfires, skate parks, BMX Tracks, Zip Wires, Ponds (or water related activities) and Playground Equipment. As such, these activities are all excluded from cover under the Public Liability section.

Should your requirements change we request that you contact us at your earliest convenience.

Payment Options

Option	Notes
Bank Transfer	If you'd like to pay by bank transfer, please send your payment to :
	Bank : Lloyds

Sort Code : 30-80-12

Account : 13267268

Cheque

Please make your cheque payable to Came & Company quoting 30132980 on the reverse

Total Annual Premium £218.00

Please find a full invoice attached.

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 £50.00. In addition, we receive commission from the insurer which is a percentage of the total annual premium.	✓

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Administration Fee

Due to increasing costs, it has proven necessary to include an Administration Fee with this renewal. In doing so you may like to note that unlike other providers we do **NOT** charge for:-

- The services of our claims department (should you be unfortunate enough to suffer a loss) which works on your behalf to provide you with assistance throughout the settlement of your claim
- The administration of any alterations you may wish to make for changes to your policy part way through the year
- The issue of copy documents
- Providing confirmation of your insurance arrangements to others (e.g. principals you may wish to work for)
- Noting the interest of others in your insurances (e.g. mortgagees or lease companies)

Whilst you may not need to call on any of the above services we feel that a total cost at the commencement of cover is a preferable position to unknown costs that may be incurred during the course of the policy. Our Administration Fee included within this renewal premium is therefore £50.00.

Important Documents

We have pleasure in attaching the Council's schedule of insurance for your records. We would recommend that the Council check the details carefully to ensure that they meet with the Council's requirements. In the event the Council require the policy to be amended, we would be grateful if you could advise us as soon as possible so that Hiscox can be instructed accordingly.

You will also find attached your Employers' Liability Certificate from Hiscox, a copy of which should be displayed at all of the Council's premises to comply with the relevant legislation:

- As a paper copy, eg copy pinned to a notice board
- Electronically, eg as a page on your intranet or as a document in a shared folder on your network (nb employees should be able to access this easily)

Please find attached a copy of the Hiscox Policy Summary. We have also attached our Statement of Demands and Needs and Invoice.

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.

Privacy Policy

You may be aware of new data protection regulations which came into effect on 25th May 2018 – called GDPR.

As a Came & Company Local Council Insurance client, we take your privacy extremely seriously – so we have made some updates to our Privacy Policy. It tells you how we use your data, how we store it and how we keep it safe. We have also taken this opportunity to update our Terms of Business. Both of these important documents are attached for your reference.

There's nothing you need to do now. We'll continue to keep you updated with our regular Council Matters publications and sector advice emails.

As a reminder, if you want to change how we keep in touch, you can do that at any time, by simply contacting our team on 01483 462860 or via local.councils@cameandcompany.co.uk

Duty of Fair Presentation

Your Council renewal quotation 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 the Council 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 the Council 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 the Council's cover could be invalidated, which would mean that a claim would not be paid.

Next Steps

This renewal invite, the attached Renewal Schedule and Statement of Demands & Needs, should clearly describe the insurance requirements of Knowstone Parish Council and how we plan to meet them. I trust that you will find our quotation to be competitive and look forward to continuing to provide for your insurance needs.

To renew the policy cover please contact Came & Company Local Council Insurance on 01483 462860 or via renewals@cameandcompany.co.uk confirming the insurer.

Should you have any questions or require any amendments to the quotation, please do not hesitate to contact the office.

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

Came & Company Local Council Insurance is a trading style of Stackhouse Poland Limited which is authorised and regulated by the Financial Conduct Authority. Our Firm Reference Number (FRN) is 309340. This information may be checked on the FCA's Register by visiting their website or contacting them on 0845 606 9966.

Registered in England No 1163431 Registered office: New House, Bedford Road, Guildford, Surrey GU1 4SJ.

Member of British Insurance Brokers' Association (BIBA)

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The best compliment a client can give us is an introduction to a friend or associate.
Going Green. Please let us know if you would be happy to receive all correspondence by email or if you would prefer to receive your insurance documents by post.

Registered in England No 1163431

Registered Office: Blenheim House, [1-2 Bridge Street, Guildford, Surrey, GU1 4RY](#)

Member of British Insurance Brokers' Association (BIBA)

Came & Company Local Council Insurance is a trading style of Stackhouse Poland Ltd, which is Authorised and Regulated by the Financial Conduct Authority to sell general insurance products. Our firm reference number is 309340. This information may be checked on the FCA's Register by visiting their website or contacting them on 0800 111 6768 (Freephone) or 0300 500 8082.

Authorised and Regulated by the Jersey Financial Services Commission (JFSC) as a general insurance intermediary. Our firm reference number is GIMB0255. This information may be checked on the JFSC Regulated Entities list by visiting their website or contacting them on +44 (0)1534 822000.

Authorised and Regulated by the Swiss Financial Market Supervisory Authority (FINMA) as a general insurance intermediary. Our firm reference number is 28727. This information may be checked on the FINMA Register by visiting their website or contacting them on +41 31 327 9888.

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9 attachments



Knowstone Parish Council - Hiscox Schedule 2019.pdf

356K



Knowstone Parish Council - Hiscox Invoice 2019.pdf

61K



TOBA.pdf

184K



comparison sheet.pdf

232K



Statement of Demands and Needs.pdf

62K



Hiscox - Policy Summary.pdf

162K



Knowstone Parish Council - Hiscox Statement of Fact 2019.pdf

280K



Knowstone Parish Council - Employers Liability Certificate 2019.pdf

198K



Came and Company Local Council Insurance Privacy Statement.pdf

169K