

INSURANCE RENEWAL PROPOSAL
FOR
Ulley Parish Council

Prepared by

Mrs Linda Allport

16th March 2017

1. Introduction

Thank you for insuring with us last year.

We hope that you will renew your policy with us for the coming year. If you do, you will continue to receive the combination of high quality insurance, excellent service and competitive pricing that we provide.

- **High quality insurance**

Our policy has been designed for Councils such as yours. We have over 20 years of experience working with Town, Parish and Community Councils and are the largest insurer of public services in the UK.

Zurich are also pleased to announce that **Key Personnel cover** is available as a paid for option to all Town, Parish and Community Council policies. Key Personnel insurance is designed to protect councils 24 hours a day, 7 days a week, in the event that an accident or assault renders a vital member of your team unable to work to their normal capacity. Your council could claim weekly benefits of up to £500 to assist with replacing vital staff or volunteers.

- **Excellent service**

We pride ourselves on providing swift, friendly service. Highlights of this service include: a dedicated Account Manager (you have my direct line and email address); no admin fees when you make a change to your policy; and free access to legal and counselling helplines. Our customer service currently scores 4.7 out of 5 on the independent rating site Feefo.

Should you need to make a claim, it will be managed by our dedicated team of claims specialists. They will work with you to settle the claim quickly and minimise disruption in the meantime. They manage claims ranging from the simplest accidental damage to the most complex legal cases, so, whatever may happen, you will have experts on your side.

- **Competitive pricing**

We are proposing a premium of **£616.69** (including taxes).

In addition to these benefits, if you choose to renew with us you will have bought from a company that makes a significant contribution to society: The Zurich Community Trust, a registered charity that is funded by corporate and employee donations, has given support to over 600 UK and overseas charities through grants and volunteering programmes.

2. Next steps

It is important that you **carefully read the attached document your 'Local Council Policy Schedule'** and check that the facts we have about you are correct and that we have included all the covers that you want. Please call us if you have any questions or need to make changes.

Once you are happy with the Schedule, all your organisation needs to do to renew your policy is send us an acceptance email.

3. The cost of this policy

The cost of this policy is £616.69 (including taxes).

This is made up of £560.63 for your policy, £56.06 Insurance Premium Tax (at the prevailing rate, which is levied on insurance policies) and £0.00 VAT.

If you have Material Damage or All Risks cover, the premium quoted includes an uplift for index linking against these lines.

This quotation is valid for 90 days from the quotation date specified on the front cover of this proposal.

4. How we will support you

We will be available to support you throughout the year with activities such as:

- Insuring new projects and events which you may be considering
- Making changes to your policy
- De-mystifying the sometimes complicated language used in insurance documents

Our approach to fees:

- We do not charge administrative fees or for providing duplicate documents.
- We will make no charge if you request changes or amendments to your policy that would cost less than £50.

5. Changes to your policy wording

We would like to draw your attention to some specific changes to the Policy schedule. For the most part these amendments are clarifications of the Policy wording, however some of them could be considered to be a change to the Policy terms.

Business Interruption – We have applied a new endorsement that can be found on your policy schedule. This endorsement restates the special extension provided under section 5.2 in respect of notifiable diseases. Whilst our policy limits remain unchanged, notifiable diseases are now clearly defined under the policy providing clarity as to when this cover will operate.

Please email or call me if you have any questions about these changes.

6. How to purchase this policy

To renew this policy, all you need to do is call or send us an email confirming that you wish to go ahead.

We will then email you electronic copies of your policy documents, along with an invoice. We ask that you pay us within 30 days of the inception date. Failure to do so could result in your insurance being cancelled.

7. Conclusion

This proposal and the attached 'Local Council Policy Schedule' should clearly describe your insurance requirements and how we plan to meet them. If they do not, or if you have any questions, please contact me on 01243 832118 or at linda.allport@zurichtogether.co.uk

We hope that a combination of our council expertise, the service we provide, and the price offered will convince you to renew your insurance with us.

Zurich Insurance plc

A public limited company incorporated in Ireland. Registration No. 13460. Registered Office: Zurich House, Ballsbridge Park, Dublin 4, Ireland.

UK Branch registered in England and Wales Registration No. BR7985. UK Branch Head Office: The Zurich Centre, 3000 Parkway, Whiteley, Fareham, Hampshire PO15 7JZ.

Zurich Insurance plc is authorised by the Central Bank of Ireland and subject to limited regulation by the Financial Conduct Authority. Details about the extent of our regulation by the Financial Conduct Authority are available from us on request. These details can be checked on the FCA's Financial Services Register via their website www.fca.org.uk or by contacting them on 0800 111 6768. Our FCA Firm Reference Number is 203093.

Communications may be monitored or recorded to improve our service and for security and regulatory purposes.
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To Whom It May Concern

Name of Insured: Ulley Parish Council

This is to confirm that Ulley Parish Council have in force with this Company until the policy expiry on 18th May 2018 insurance incorporating the following essential features:

Policy Number: YLL-2720441193

Renewal Date: 19th May 2018

Limits of Indemnity:

Public Liability:	£10,000,000 minimum* any one event
Products Liability:	£10,000,000 minimum* for all claims in the aggregate during and one period of insurance
Pollution Liability:	As per Products Liability
Employers' Liability:	£10,000,000 any one event inclusive of costs
Official's Indemnity:	As below

*Please refer to your Policy Schedule for your exact Limit of Indemnity

Zurich's Public Liability cover includes financial loss for your councillors. We indemnify them in respect of all sums which you may become legally liable to pay as damages and claimants costs and expenses for financial loss arising as a result of a negligent act or accidental error or omission, alleged or committed.

Whilst other insurers will offer separate officials indemnity; we feel our Public Liability cover offers a bespoke solution for the needs of Parish and Town Councils

Excess:

Public Liability/Products Liability/Pollution Liability: £100 each and every claim in respect of Third Party Property Damage

Employers' Liability: Nil any one claim

Indemnity to Principals

Covers include a standard Indemnity to Principals Clause in respect of contractual obligations.

Full Policy

The policy documents should be referred to for details of full cover.

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Details about the extent of
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regulation by the Financial
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available
from us on request.
These details can be
checked
on the FCA's Financial
Services
Register via their website
www.fca.org.uk or by
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Certificate of Employers' Liability Insurance(a)

(Where required by regulation 5 of the Employers' Liability (Compulsory Insurance) Regulations 2008 (the Regulations), a copy of this certificate must be displayed at all places where you employ persons covered by the policy or an electronic copy of the certificate must be retained and be reasonably accessible to each employee to whom it relates)

Policy No.	YLL-2720441193
1. Name of policyholder	Ulley Parish Council
2. Date of commencement of insurance policy	19/05/2017
3. Date of expiry of insurance policy	18/05/2018

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PO15 7JZ.

We hereby certify that subject to paragraph 2:

1. The policy to which this certificate relates satisfies the requirements of the relevant law applicable in Great Britain, Northern Ireland, the Isle of Man, the Island of Jersey, the Island of Guernsey and the Island of Alderney (b)
2. (a) the minimum amount of cover provided by this policy is no less than £5 million (c)

Signed on behalf of Zurich Insurance plc (Authorised Insurer).

Signature



Vibhu Sharma
CEO – Zurich UK General Insurance

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Notes

- (a) Where the employer is a company to which regulation 3(2) of the Regulations applies, the certificate shall state in a prominent place, either that the policy covers the holding company and all its subsidiaries, or that the policy covers the holding company and all its subsidiaries except any specifically excluded by name, or that the policy covers the holding company and only the named subsidiaries.
- (b) Specify applicable law as provided for in regulation 4(6) of the Regulations.
- (c) See regulation 3(1) of the Regulations and delete whichever of paragraphs 2(a) or 2(b) does not apply. Where 2(b) is applicable, specify the amount of cover provided by the relevant policy.

Ulley Parish Council
47 Bank Top Road
Rotherham
South Yorkshire
S65 3DY

Zurich Town, Parish and
Community Council Team
PO Box 726
Chichester
PO19 9PS

Invoice

Invoice Date: 16th March 2017

Invoice No:

Client ref: 3646095

Policy	Policy Term	(£) Premium
YLL-2720441193	19/05/2017-18/05/2018	560.63
Inspection Contract (If Applicable)		0.00
Sub total		560.63
Inspection Contract VAT @ prevailing rate		0.00
Insurance Premium Tax (IPT) @ prevailing rate		56.06
TOTAL		£616.69

Payment should be received within 30 days of effective date.

Please make cheques payable to **Zurich Municipal** and send to Zurich Town, Parish and Community Council Team, PO Box 726, Chichester, PO19 9PS

If paying by BACS, please note our new bank details and amend your records accordingly.

Acc Name: Zurich (Ten) Client A/C

Acc Number: 23110249

Sort Code: 20 – 65 - 82

Bank: Barclays Bank PLC

Please quote your Policy Number on all BACS transactions

Invoice Queries

Phone: 0800 917 9426

Email: accounts@zurichtownandparish.co.uk

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Ulley Parish Council
47 Bank Top Road
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South Yorkshire
S65 3DY

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PO Box 726
Chichester
PO19 9PS

Remittance Advice

Invoice Date: 16th March 2017

Invoice No:

Client ref: 3646095

Policy	Policy Term	(£) Premium
YLL-2720441193	19/05/2017-18/05/2018	560.63
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Sub total		560.63
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Insurance Premium Tax (IPT) @ prevailing rate		56.06
TOTAL		£616.69

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