



# **INSURANCE PROPOSAL**

**prepared on behalf of**

## **THROOP AND HOLDENHURST VILLAGE COUNCIL**

### **Came & Company Local Council Insurance**

Blenheim House  
1-2 Bridge Street  
Guildford  
Surrey  
GU1 4RY

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14th June 2021



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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

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## Client Information

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<b>Insured Name</b>	Throop and Holdenhurst Village Council
<b>Contact Name</b>	Mr Malcolm Waters
<b>Correspondence Address</b>	20 Stour Walk Bournemouth Dorset BH8 0BZ
<b>Business Description</b>	Parish Council

## Executive Summary

We have pleasure in presenting our proposal for your insurance in accordance with your requirements.

Terms have been provided on the basis of the full information provided by you, as confirmed in the Statement of Fact attached to this presentation.

For your insurance requirements we are recommending that cover is placed with the insurer detailed on the appropriate Recommendation pages that follow, along with our reasons for recommendation.

Please read the quotes contained herein in conjunction with our Terms of Business.

**The following information including the quotation schedule is for the attention of Throop and Holdenhurst Village Council only and should not be distributed externally.**

# Important Information

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## Insurance Act – Duty of Disclosure

This quotation is based upon the information you have provided to us, details of which are attached. If you wish to proceed with cover, you must:

- be sure that the information you have given to us, to pass on to the insurers, is a 'fair presentation' of the risk. This means that you must have clearly disclosed every material circumstance which you, your senior management 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.
- inform us if any of the information provided to us has changed (if it has, you must tell us about the changes before we arrange cover).

Please note that failure to disclose a material circumstance may entitle an insurer 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 dangers 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.

## Quote Validity

Please note that this quotation is **valid for 90 days** from the issue date on the front page of this document.

## Specialist Broking

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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 and Pen Underwriting Limited (Axa). Each of our insurance providers include 'core' covers that were introduced to the sector by Came & Company Local Council Insurance Brokers in 2008.

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

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 have a passion for protecting the work of good people in their communities and we do this by providing:

- A dedicated team who will provide advice
- Account Executives who will visit the Council and provide you with information and assistance
- Training to the County Association of Local Councils
- Sponsorship and training to One Voice Wales
- Sponsorship and training to National Association of Local Councils

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

## Our commitment to you

- We have acted for local councils for over 10 years and continue to engage with the sector to ensure our proposition remains relevant.
- We do not need you to fill in proposal forms
- We put our clients first.
- We use a plain English approach.
- You have access to a team of experienced Account Handlers who are able to provide advice.
- Each policy is tailored to meet the council's specific needs.
- We have access to a panel of insurers who offer innovative cover and sustainable premiums.
- Our team has a wealth of useful knowledge that we share with our clients.
- We do not charge for midterm changes to your policy where the premium is under £50.
- We have an experienced claims team and in the event of a claim you will be allocated a dedicated handler.

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

- Providing advice
- Insuring new projects, initiatives and events which you may be considering
- Making changes to your policy
- De-mystifying the sometimes complicated language used in insurance documents
- We will make no charge if you request changes or amendments to your policy where the pro rata additional premium is less than £50 including insurance premium tax.

# Community Insurance from Arthur J. Gallagher Insurance Brokers Limited

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Came & Company Local Council Insurance is part of the Arthur J. Gallagher Insurance Brokers Limited Community Division - a division that brings together specialist parts of the 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 include;

## Motor

Many councils are already responsible for motor or agricultural vehicles but with devolution of services more councils are finding the need to purchase vehicles. We have access to insurance markets who understand the cover and flexibility a council needs.

## Cyber Liability

In this day and age where councils are becoming more reliant on IT systems as a solution to communicate with the public and to store sensitive information the need for Cyber Liability is becoming more apparent. If your council is concerned about their systems being hacked which means that sensitive or personal data is released into the public domain or the council's money is stolen directly from their bank, then you may need Cyber Liability cover.

## Community Buildings

We are aware that most rural communities have buildings that are not owned or managed by the Council and for this reason we are pleased to launch our new communities building scheme with Hiscox. The scheme benefits from the same core covers provided to our council clients but with an appreciation that the insurance premium is one of the highest costs for the organisations that manage the building.

## Charity and Not-for-Profit Organisations

Came & Company Local Council Insurance Brokers can provide a bespoke policy for Charity & Not-for-Profit Organisations, which mirrors the levels of cover that our Council clients benefit from. This policy automatically includes Trustees Indemnity Insurance, which covers the personal liability for Committee Members and Trustees.

## Engineering

If the council's building has a lift, commercial boiler and/or heating system it may be a legal requirement for them to be inspected by an independent qualified person. If you are unsure whether your equipment needs this type of inspection or already have it in place, but would like an alternative quotation please contact us.

Some Councils may not be aware that their buildings policy will not provide cover if the damage is caused by an explosion from their own boiler, this would be covered under an Engineering Insurance policy.

## Contract Works

More and more councils are either updating or extending their buildings which means they may need to amend their existing insurance and possibly arrange a separate contract works policy.

## Professional Indemnity

We have noticed that Councils are becoming more involved in areas where they provide information or advice that may cause a third party a financial loss which at present is not covered by their insurance policies. If this is something the council are involved in or considering, then we would strongly recommend a Professional Indemnity policy is arranged.

## Trinitas Church Insurance

Trinitas Church Insurance provides a bespoke, innovative policy for the Anglican Church in today's society. This provides an alternative option to the long standing insurance providers offering enhanced cover and may achieve a saving in premium.

**If you would like to discuss any of the above products please contact the team.**

## Our Personal Recommendation

Based on the information you have provided, 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.

In preparing our personal recommendation for Throop and Holdenhurst Village Council we undertook a full review of our panel of insurers and we recommend Throop and Holdenhurst Village Council accepts the Pen Underwriting Limited quotation to meet your demands and needs as we have stated.

Policy Details	Recommendation
<b>Insurer</b>	<b>Pen Underwriting Limited</b>
Annual Premium (Including IPT)	£1,121.21
Administration Fee	£50.00
<b>Total Annual Premium</b>	<b>£1,171.21</b>
Our Quote Reference	16544/
Cover Period	14th June 2021 to 13th June 2022

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

Pen Underwriting Limited, are using AXA as their insurance provider and provide **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.

The policy provided by Pen Underwriting Limited also offers 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

## 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.	✓

You are entitled, at any time, to request information regarding any commission which we may have received as a result of placing your insurance business.

## Important Documents

Please see the attached quotation schedule, together with the Pen Underwriting Limited Policy Summary and Came & Company Local Council Insurance's Terms of Business. Our Statement of Demands and Needs and Invoice can be found in the following pages.

**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.**

## Administration Fee

Due to increasing costs, it has proven necessary to include an Administration Fee. 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 this year is therefore £50.00.

## Next Steps

To accept this policy, all you need to do is call or send us an email confirming that you wish to go ahead and provide **the Council's Employee Reference Number (ERN)** (Please see appendix iii).

We will then email you electronic copies of your policy documents including the policy wording. Payment is due within 30 days of the inception date.

This presentation, the 'Quotation Schedule' and Statement of Fact attached, should clearly describe your insurance requirements and how we plan to meet them.

If you have any questions, please contact the team on 01483 462 860 or email at [local.councils@cameandcompany.co.uk](mailto:local.councils@cameandcompany.co.uk)

We hope that a combination of our council expertise, the service we provide, and the premium offered will convince you to accept our quotation.

# Invoice



Mr Malcolm Waters  
Throop and Holdenhurst Village Council  
20 Stour Walk  
Bournemouth  
Dorset BH8 0BZ

Date: 14th June 2021

Client Reference: 51962204

## **1 Year Premium**

Type of Policy	Insurer	Insurer Pol No.	Policy Term	Premium(£)
Local Council Scheme	Pen Underwriting Limited	RGBDX6962034	14/06/2021 to 13/06/2022	£1,001.08
Sub Total				£1,001.08
Administration Fee				£50.00
IPT at the prevailing rate				£120.13
<b>TOTAL</b>				<b>£1,171.21</b>

Payment Options	Notes
BACS Payment	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 Reference: Please quote 51962204
Cheque	Please make your cheque payable to Came & Company with 51962204 noted on the reverse

## Statement of Demands and Needs

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Following our assessment of your risk requirements in respect of the insurance needs of Throop and Holdenhurst Village Council, we have identified the most suitable policy for your needs. The specific risk details and sums insured you have requested are shown in the enclosed documentation and we have considered these to be your demands.

In making our recommendation we have taken into consideration your demands, value for money, and how the policy meets the underlying needs shown below that we, through our knowledge and experience in this type of insurance, have assessed as relevant.

Came & Company Local Council insurance offers a bespoke policy designed to meet the specific needs of councils of varying size and complexity. In addition to standard covers for Public and Employers Liability, the policy meets your underlying need for Hirers Liability and to protect your Council against actions for Libel & Slander.

We understand that you rely on people in your Local Council to make decisions and keep things running smoothly and that you have people in positions of trust. This policy is recommended as it provides peace of mind by including Officials & Trustees Liability and Employee Dishonesty cover, as well as Key Person cover within the Business Interruption insurance.

Limits apply to the covers noted above and you should check your policy schedule and policy wording for the exact limit covered.

## Appendix i - Core Covers

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With Came & Company Local Council Insurance you automatically receive the following core covers:

**Public Liability** - Any socially responsible Council should have this indemnity during times of increasing litigation. This will provide protection against your legal liability for bodily injury to third parties or property damage occurring on property for which the Council is legally responsible - as a direct result of the Council's negligence.

Other insurers will offer a higher limit of indemnity but our claims experience confirms our limit of indemnity is sufficient but if you are concerned please contact us.

**Employers' Liability** - This covers the legal liability of the Council for negligence following death or bodily injury or disease sustained by Employees, Councillors and Volunteers during and arising out of the course of their employment, including Corporate Manslaughter and Homicide. If the Council has employees then Employers' Liability is a legal requirement.

**Hirers' Indemnity** - If the Council insures a building this covers legal liability for hirers (small groups or individuals - non-commercial) of Council premises, should injury or damage to the property occur during the period of the hire.

**Other insurers policies do not extend to provide cover for small groups but we feel this is important to support small groups in the community**

**Officials' Indemnity** - This provides cover for legal liability claims arising from any negligent act, error or omission committed in good faith by any employee or official of the Council. The policy has a standard exclusion for member to member claims; this means that if an employee or councillor makes a claim naming another employee or councillor there is no cover within the policy.

**Libel and Slander** - This cover provides protection against a verbal or written comment, made by the Council, which a member of the public considers to be incorrect or damaging and as a result seeks financial compensation. The policy has a standard exclusion for member to member claims; this means that if an employee or councillor makes a claim naming another employee or councillor there is no cover within the policy.

**Fidelity Guarantee** - This provides cover against acts of fraud or dishonesty by any official of the Council, or a number of officials in collusion, and any subsequent loss of property.

To calculate the level of cover we use the precept and all of the financial reserves of the council ie the precept is paid twice a year which cover is half the precept and all of the financial reserves.

**Personal Accident** - The Personal Accident section covers Employees, Councillors and Volunteers from 16 years and up to the age of 90 as standard. To claim under this section a person needs have been injured whilst working on behalf of the council.

**Please note;** if a person is injured whilst carrying out the council's activities, cover is provided under the liability section **for all age** groups.

**Money cover is included** - Money cover provides for loss of money up to £1,000 to the Council when carried by Employees, for example to and from the bank, together with personal accident assault cover for persons aged between 16-90.

**Property is covered on an all-risks basis.** Theft and Accidental Damage is included as standard.

**Increased Cost of Working** - We automatically provide cover up to £10,000 for a period of 12 months, reducing the financial impact for the Council, should the Council incur additional expenditure as the result of an insured event.

**Loss of Revenue** - We automatically provide cover up to £10,000 a period of 12 months, reducing the financial impact for the Council, should the Council incur a Loss of Revenue as the result of an insured event.

**Commercial Legal Expenses** - This cover provides protection for the Councillors and Clerk acting in their capacity as officials for the Council, against the cost of potential commercial legal disputes, legal advice and representation; including employment, tax and contract disputes.

**Key Person** – If the Clerk, Deputy Clerk, Groundsman, Deputy Groundsman are unable to work due to **illness or injury** for 14 days or longer. The payment is made to the Council to contribute towards the cost of a locum or temporary person. The weekly amount can be increased for an additional premium.

Other insurers will offer Key personnel Liability – which **does not** provide cover for **illness** and the payment is forwarded to the person and not the council.

We will forward the payment to the council to assist with expenditure for the confirmed period. Few councils budget for this scenario and due to most councils now paying sick pay this additional cost can be a burden

**Defibrillators & Cabinets** – £5,000 has been included in the core covers for no additional premium to provide loss or damage cover for Defibrillators & Cabinets.

# Appendix ii - Employer Reference Number (ERN)

## Employers Liability Legislation

The Financial Conduct Authority (FCA) - the financial sector's regulatory body - has introduced legislation (effective 1<sup>st</sup> April 2012) which means that **insurers are required to ask for additional information in the form of an Employer Reference Number (ERN), when arranging employers' liability insurance.** This information is reported to the Employers' Liability Tracing Office (ELTO), an independent industry body who's aim is to assist the insurance industry to meet its obligations under the FCA regulations. ELTO aid those who have suffered injury or disease in the workplace to effectively and efficiently trace the relevant insurer.

We are required to log the Employer Reference Number for all policies that we hold and pass this information to Pen Underwriting Limited.

To assist you with this we have prepared the following brief guide to common questions;

### Is your Council exempt from the ERN requirements?

There are two reasons/circumstances in which you may find that you do not have an ERN;

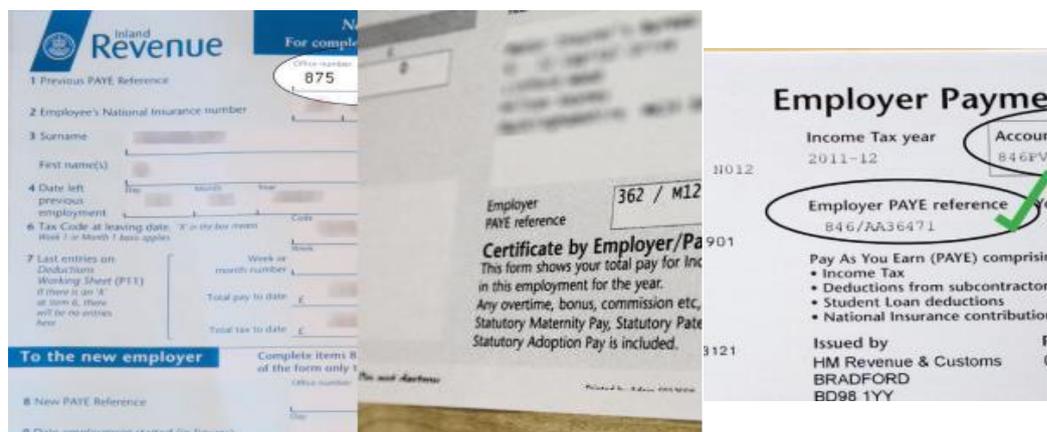
- A. The Council does not have any paid employees
- B. All employees earn less than the PAYE threshold, which for the current 2019/20 tax year is £240 week/£1042 month/£12,500 year

## Employer Reference Number (ERN)

Each Council operating a PAYE scheme is allocated an ERN. This is the reference number for their employees' income tax and national insurance contributions; also commonly referred to as 'Employer PAYE Reference'.

### Where can I find this information?

The ERN is found on many documents including P45,P60, P11/D and many payslips. It will normally begin with three numbers followed by a forward slash and then a combination of letters and numbers. For example 083/WY12345.



Should you wish to find out more information on ERNs or the threshold limits, please visit the HMRC website: [www.hmrc.gov.uk](http://www.hmrc.gov.uk)

# Appendix iii - Your Came & Company Local Council Insurance Team

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Please find below a useful list of contact numbers for your team here at Came & Company Local Council Insurance.

## New Business Account Executive

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### **Chris Chalk Cert CII**

Phone: 01483 462 888

Email: [chris.chalk@cameandcompany.co.uk](mailto:chris.chalk@cameandcompany.co.uk)

### **Harry Hovey**

Phone: 01483 462 883

Email: [harry.hovey@cameandcompany.co.uk](mailto:harry.hovey@cameandcompany.co.uk)

## Existing Client Queries

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**For any servicing requirements please contact the existing business team on;**

Phone: 01483 462 860

Email: [local.councils@cameandcompany.co.uk](mailto:local.councils@cameandcompany.co.uk)

## Claims

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**For any claims during our office hours of 9am – 5pm, please contact us on;**

Phone: 01483 462 860

Email: [local.councils@cameandcompany.co.uk](mailto:local.councils@cameandcompany.co.uk)

**For any claims out of office hours please contact the relevant insurer on;**

Pen Underwriting Limited (AXA) – 01709 763156

Hiscox – 0800 042 0323