

Marchwood

From: renewals@cameandcompany.co.uk
Sent: 03 May 2013 14:35
To: marchwoodparish@btconnect.com
Subject: Marchwood Parish Council - Insurance Renewal Invitation
Attachments: Marchwood Parish Council - Renewal Quote.pdf; Marchwood Parish Council - Remittance Advice.pdf; Aviva Important Information.pdf; TOBA Parish Council v8.pdf; Statement of Important Information.pdf; Changes to your policy.pdf; Councillors Guide.pdf

CAME & COMPANY

PARISH COUNCIL INSURANCE

1st Floor Offices, 2 Meridian Office Park, Osborn Way, Hook, Hampshire RG27 9HY
Tel 01256 395020 Fax 01256 395001

Dear Mrs Wathen,

Your council policy is due for renewal on the 1st June 2013. I have based the renewal quotation on the sums insured (index-linked by 3%), and the covers detailed in your 2012/13 schedule of insurance.

We have pleasure in confirming the renewal premium in respect of the Parish Council Policy is £2,781.85 and the renewal premium in respect of the Engineering Policy is £106.00 both premiums include 6% insurance premium tax. The Policy excess remains at £250.00 for each and every claim. Cheques should be made payable to Broker Network Ltd, who for FSA regulatory purposes administer our client account.

Your long-term agreement (LTA) is due to expire on 31st May 2013. If the Council wishes to sign a new 3-year binding agreement with Aviva until the 31st May 2016, we are pleased to offer an insurance contract of 16 months for the price of 12 months premium. This will mean the renewal date will be the 1st October each year and the Council will benefit from approximately a 12% discount in premium over the 3-year period.

Alternatively, if the Council wishes to keep the 1st June 2013 renewal date but would like to sign a new LTA until the 31st May 2016 the premium can be reduced by 5% to £2,642.76. To accept either of these offers, please inform us which one you wish to accept.

Remember the whole purpose of a 3-year binding agreement (LTA) is so that you, the Council, know that for the period of the agreement your premiums will only increase slightly (due to your property sums insured being index linked). The rates applied by Aviva at the start of the agreement will be maintained at the same level throughout the period. If Aviva breaks the agreement and increases its rates you are free to seek alternative insurance.

In 2013, at no extra cost we have enhanced the Core Covers of the policy by increasing the Hirers Indemnity from £2,000,000 to £5,000,000, Officials Indemnity from £250,000 to £500,000, Employee Dishonesty (Fidelity Guarantee) from £100,000 to £150,000, Personal Accident age limit from 85 years to 90 years (for Death and Permanent Injury only). We have included Business Interruption Loss of Revenue for a limit of £10,000 (if you require a higher limit please contact us). Also, Property is now covered on an All Risks basis anywhere in the European Union.

For full details of these covers please see the attached "A Councillor's Guide to Insurance" or see the Members Area on our website www.parishinsurance.co.uk.

We have attached a copy of the Aviva renewal quotation schedule together with a copy of Came & Company Parish Council Insurance's Terms of Business (v8) and Came & Company Statement of

Important Information; and Aviva's Important Information document and Changes to Your Policy document.

Do remember our parish council website, the address is www.pariahinsurance.co.uk; on this you will be able to find more information about Came & Company Parish Council Insurance, Aviva Risk Services, Aviva Key Features, Claims Information, Playground Inspection Services and much, much more.

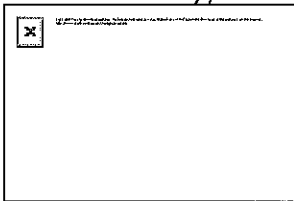
The duty of disclosure is a fundamental requirement in insurance contracts. You are responsible, on an ongoing basis, for providing us with all material facts relating to the insurance cover we have arranged on your behalf. **Material facts are those which are likely to affect the assessment and acceptance of the risk being insured. Failure to advise material changes at the earliest possible opportunity may mean that your cover is invalid.** If you are in any doubt as to what facts are considered to be material then you should disclose them to us.

Please do not forget that we are now able to offer a policy for Not-for-Profit Organisations which provides the same levels of essential insurance cover which we offer our Council clients. This continues our belief that good people doing the right thing for their communities must be properly insured whilst doing so. If there are any such organisations in your local area that you think would benefit from our assistance, we would be delighted to talk to them.

Due to our ongoing commitment to reduce our carbon footprint we will be emailing all of the policy documentation including the schedule of insurance and Employers' Liability Certificate. If you would like to continue to receive a paper copy, please contact us and we will be delighted to arrange this for you.

We pride ourselves on our customer service and we believe our policy provides the essential covers a Local Council requires. We look forward to receiving your renewal instructions in due course, however, should you have any queries please contact us.

Yours sincerely,



Peter Came



National Parish Council Insurance Scheme Quotation

Date of Quotation: 22nd April 2013

Your policy is shortly due for renewal. The information contained within the risk presentation and any other additional information provided subsequently has been used to calculate the premium, terms and conditions of the quotation which are as follows:

Insured: Marchwood Parish Council

Clerk: Mrs Melanie Wathen
Correspondence Address: Marchwood Village Hall
Village Centre
Marchwood
Southampton
Hampshire SO40 4SX

Business Description: Parish Council

Date Cover Required: 1st June 2013

Core Sections:

Public Liability	£10,000,000 Limit of Indemnity
Hirers' Liability	£5,000,000 Limit of Indemnity
Employers Liability	£10,000,000 Limit of Indemnity
Officials Indemnity	£500,000 Limit of Indemnity
Libel and Slander	£250,000 Limit of Indemnity
Money	Non-negotiable £250,000 Negotiable Money – Premises £1,000 Negotiable Money – Any Other Loss £1,000
Fidelity Guarantee	£150,000 Limit of Indemnity
Increased Cost of Working	£10,000 Limit of Indemnity
Loss of Revenue	£10,000 Limit of Indemnity
Commercial Legal Protection	£100,000 Limit of Indemnity
Office Equipment	£5,000
Personal Accident (age 16-90)	Capital Benefits £50,000 Temporary Total Disablement £200pw
Motor Policy No Claims	No Claims Discount up to £250
Discount and Loss of Excess	Loss of Excess up to £250

Optional Sections:

Property	Insured
No Claims Bonus / Excess	Insured
Increased Cost of Working	Insured
Loss of Revenue	Insured

Sums Insured:

Buildings*	£110,967.59
Office Contents*	£8,776.87
General Contents*	£12,254.65
Outside Equipment*	£0.00
Street Furniture*	£27,527.67
Gates and Fences*	£23,816.80
War Memorials*	£19,279.31
Playground Equipment*	£112,034.50
Mowers and Machinery*	£4,605.41
Sports Equipment*	£0.00
Other Surfaces*	£0.00
Natural Surfaces*	£0.00
Fidelity Guarantee	£320,000.00

*Index-linked by 3%

Renewal Premium	£2,781.85
16 months cover for 12 months premium	£2,781.85
LTA Premium (1st June Renewal)	£2,642.76
Engineering Policy	£ 106.00
Population up to	10,000

Subject to:

- No claims or incidents which would have given rise to a claim in the last 3 years or confirmed claims experience
- Population up to 10,000
- £250 Public Liability Property Damage excess
- All firework displays or bonfires to be notified at least 14 days in advance**
- £250 Property Damage excess
- Subjectivity Clause**
- Natural Surfaces (see below)

Subjectivity Clause

This Aviva quotation may be subject to You or Us carrying out certain actions. We will clearly state below if the quotation is provided by Us subject to You:

- a) providing Us with any additional information request by the required dates(s),
- b) allowing Us access to Your Premises, contract sites, and/or the business to carry out surveys,
- c) completing any actions agreed between You and Us by the required dates(s),
- d) allowing Us to complete any actions agreed between You and Us.

Upon completion of these requirements (or if they are not completed by the required dates), We may, at our option:

- a) modify the premium quoted,
- b) make amendments to the terms and conditions of the quotation,
- c) require You to make alterations to the Premises for which we have provided a quotation, by the required dates(s),
- d) withdraw any quotation provided,
- e) leave the terms and conditions of the quotation and the premium, unaltered.

Natural Surfaces (only applicable if shown above)

We will indemnify You in respect of Damage to greens and playing surfaces stated in The Schedule, including any irrigation or heating systems that have been installed.

In the event of Damage to any green or playing surface the basis upon which We will pay for any claim will be as follows

- (1) Re-seeding or re-turfing.
- (2) The replacement of any trees or plants will be by saplings of the same or similar type.

The maximum We will pay in respect of each claim is the limit stated in The Schedule.

We will not indemnify You under this Clause in respect of

- 1) Damage caused by or consisting of
 - (a) the application of fertilisers or chemicals
 - (b) the failure to apply fertilisers or chemicals
 - (c) storm, flood and other effects of weather
 - (d) wear, tear and the course of play
 - (e) maintenance work at The Premises
 - (f) animals
- 2) Damage caused to irrigation systems during the period 1 October to 30 April each year unless the system is drained.
- 3) The first £250 of each and every claim.



IMPORTANT INFORMATION

Choice of Law

The appropriate law as set out below will apply unless you and the insurer agree otherwise:

1. The law applying in that part of the UK, Channel Islands or Isle of Man in which you normally live or (if applicable) the first named policyholder normally lives; or
2. In the case of a business, the law applying in that part of the UK, Channel Islands or Isle of Man where it has its principal place of business; or
3. Should neither of the above be applicable, the law of England and Wales will apply.

If You Have a Complaint

We hope that you will be very happy with the service that we provide. However, if for any reason you are unhappy with it, we would like to hear from you. In the first instance please contact your Insurance Adviser. Aviva and Came & Company are covered by the Financial Ombudsman Service. If you have complained to us and we have been unable to resolve your complaint, you may be entitled to refer it to this independent body. Following the complaints procedure does not affect your right to take legal action.

DATA PROTECTION ACT – INFORMATION USES

For the purposes of the Data Protection Act 1998, the Data Controller[s] in relation to any personal data you supply Us.

Insurance Administration

Your information may be used for the purposes of insurance administration by the insurer, its associated companies and agents and it may be disclosed to regulatory bodies for the purposes of monitoring and/or enforcing the insurer's compliance with any regulatory rules/codes. Your information may also be used for research and statistical purposes and crime prevention. It may be transferred to any country, including countries outside the European Economic Area for any of these purposes and for systems administration. Where this happens, we will ensure that anyone to whom we pass your information agrees to treat your information with the same level of protection as if we were dealing with it.

If you give us information about another person, in doing so you confirm that they have given you permission to provide it to us and for us to be able to process their personal data (including any sensitive personal data) and also that you have told them who we are and what we will use their data for, as set out in this notice.

In the case of personal data, with limited exceptions, and on payment of the appropriate fee, you have the right to access and if necessary rectify information held about you.

In assessing your application now or at renewal, the insurer or its agents may undertake checks against publicly available information (such as electoral roll, county court judgements, bankruptcy orders or repossessions). Similar checks may be made in assessing any claims made. Information may also be shared with other insurers either directly or via those acting for the insurer (such as loss adjusters or investigators).

Sensitive Data

In order to assess the terms of the insurance contract or administer claims that arise, the insurer may need to collect data that the Data Protection Act defines as sensitive (such as medical history or criminal convictions). By proceeding with this you will signify your consent to such information being processed by the insurer or its agents.

Marketing

Aviva group, its agents and business partners including Game & Company and other carefully selected companies may use your information to keep you informed by post, telephone, facsimile, e-mail, text messaging or other means about products and services that may be of interest to you. Your information may also be disclosed and used for these purposes after your policy has lapsed. By providing us with your contact details, you consent to being contacted by these methods for these purposes. If you do not wish to receive marketing information, please write to Aviva, FREEPOST, Mailing Exclusion Team, PO Box 6412, Derby, DE1 1SB.

If you were not already an Aviva customer and have notified your previous intermediary/Insurer that you do not wish to receive marketing information from them, we will treat this as applying to us also.

Telephone Call Recording

For our joint protection telephone calls may be recorded and/or monitored.

Fraud Prevention and Detection

In order to prevent and detect fraud we may at any time:

- Share information about you with other organisations and public bodies including the Police;
- Undertake credit searches and additional fraud searches;
- Check and/or file your details with fraud prevention agencies and databases, and if you give us false or inaccurate information and we suspect fraud, we will record this.

We can supply on request further details of the databases we access or contribute to. If you require further details please contact your insurance adviser.

We and other organisations may also search these agencies and databases to:

- Help make decisions about the provision and administration of insurance, credit and related services for you and members of your household;
- Trace debtors or beneficiaries, recover debt, prevent fraud and to manage your accounts or insurance policies;
- Check your identity to prevent money laundering, unless you furnish us with other satisfactory proof of identity.

Claims History

Under the conditions of your policy you must tell us about any insurance related incidents (such as fire, water damage, theft or an accident) whether or not they give rise to a claim. When you tell us about an incident we will pass information relating to it to a database.

We may search these databases when you apply for insurance, in the event of any incident or claim, or at time of renewal to validate your claims history or that of any other person or property likely to be involved in the policy or claim.

Important Information – Please Read

Client Name: Parish Councils Scheme

Date: As Postmark

Policy Reference: TBA

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.

Demands and Needs identified:

You asked for one or more of the following indicated on your quotation schedule

Protection in respect of:

- Loss of or damage to your tangible assets on your premises and elsewhere
- Breakage of glass at your premises
- Commercial Legal Expenses
- Loss or Damage to Property excluding subsidence unless indicated
- Personal Accident to any employee resulting from an accidental cause
- Legal liability to employees and officials
- Legal liability to members of the public arising at your premises and elsewhere
- Loss of Revenue
- Libel & Slander
- Fidelity Guarantee with or without option to include Councillors

Personal Recommendation and our Capacity and Services:

The Commercial Combined Parish Council Scheme with Aviva Insurance Limited provides cover for 12 months.

In sourcing this policy, we act as your agent

In placing this policy, we act as both your agent and as agent of the insurer

In the event of a claim, we will act as your agent

This Insurer has been selected from a single insurer and is recommended because of:

Their level of service

Premium cost

The length of time they have been established

This policy has been recommended as it meets your insurance cover requirements listed in the attached letter, and your demands and needs listed above, other than any factors as indicated on your quotation schedule.

This policy does not meet your demands and needs in the following way:

All identified needs met

Factors highlighted by us:

Please check your schedule, endorsements and warranties as well as policy wording
Cover is for 12 months from the date of inception unless otherwise indicated

In our professional opinion all this information combines to make this a suitable policy for you based upon the facts given by you and the accessible information we already hold about you.

Please check that all the information contained in this statement and quotation is correct and complete and contact us immediately if this is not the case.

Warning: This document is not intended to be a statement of cover.
Please refer to the insurer summary of cover and policy document for this information.

Terms of Business

Applying to General Insurance customers

We recommend that you carefully read these Terms that apply to our appointment by you and the services we will provide.

Company Contact Details

Parish Council Insurance Brokers Ltd trading as Came & Company Parish Council Insurance

1st Floor Offices, 2 Meridian Office Park, Osborn Way, Hook, Hampshire RG27 9HY

Telephone: 01256 395020/21 Fax: 01256 395001 Email: parish.councils@cameandcompany.co.uk

Parish Council Insurance Brokers Ltd trading as Came & Company Parish Council Insurance is an appointed representative of Came & Company which is authorised and regulated by the Financial Conduct Authority and whose Firm Reference Number (FRN) is 304073. You can check this on the FCA register by visiting the FCA's website www.fca.org.uk or by telephoning the FCA on 0845 606 1234.

Our Service

We offer a wide range of insurance products and have access to leading insurers in the marketplace. For some types of insurance we deal predominantly with a single or limited number of insurers which we have selected as offering value for money and quality service.

We will give you details of these arrangements before you make any commitment on any product we offer you and a list of the insurers used in these cases, will be available on request.

We will explain the main features of the products and services that we offer you including details of the provider, main details of cover and benefits, any unusual restrictions or exclusions, any significant conditions or obligations and the period of cover.

We will make a recommendation for you after we have assessed your needs, or advise you if we are unable to place your insurance. In some circumstances we provide information only and do not therefore make a personal recommendation. The documentation we provide will make it clear whether the sale is provided on an advised or non-advised basis.

Your Duty to Disclose Information - commercial customers

It is your responsibility to provide complete and accurate information to insurers when you take out an insurance policy, throughout the life of the policy, and when you renew your insurance.

It is important that you ensure all statements you make on proposal forms, claim forms and other documents are full and accurate and we recommend that you keep a copy of all correspondence in relation to the arrangement of your insurance. Please also note that any renewal of insurance will be made in reliance upon the information provided by you in connection with your previous insurance policy – we will assume that such information remains correct unless you tell us otherwise.

Please note that if you fail to disclose any material information to us and your insurers, this could invalidate your insurance cover and could mean that part or all of a claim may not be paid. You should take particular care to check the accuracy of all information you provide.

If in doubt about any point in relation to material facts please contact us immediately.

Financial Crime

Please be aware that current UK money laundering regulations require us to obtain adequate 'Know Your Client' information about you. We are also required to cross check you against the HM Financial Sanctions List as part of the information gathering process.

We are obliged to report to the Serious Organised Crime Agency any evidence or suspicion of financial crime at the first opportunity and we are prohibited from disclosing any such report.

We will not permit our employees or other persons engaged by them to be either influenced or influenced others in respect of undue payments or privileges from or to insurers or clients.

Terms of Payment

Our payment terms are as follows (unless specifically agreed by us in writing to the contrary):

- New policies: immediate payment on or before the inception date of the policy
- Alterations to existing policies: immediate payment on or before the effective date of the change
- Renewals: due in full before the renewal date

If payment is not received from you in accordance with the above terms, we, or your insurer may be forced to cancel or lapse the relevant policy/policies, which could mean that part or all of a claim may not be paid. You may also be in breach of legally required insurance cover.

When renewal is invited and the policy is paid by monthly direct debit, we will issue a notice to you. To ensure you are not left without cover, the absence of a response to this notice will be deemed as your consent to cover being renewed automatically.

If any direct debit or other payment due in respect of any credit agreement you enter into to pay insurance premiums is not met when presented for payment or if

you end the credit agreement we will be informed of such events by the credit provider.

If you do not make other arrangements with us to pay the insurance premiums you acknowledge and agree that we may, at any time after being so informed, instruct on your behalf the relevant insurer to cancel the insurance and to collect any refund of premiums which may be made by the insurer and if any money is owed under your credit agreement pay it to the credit provider or if we have already been debited with the amount outstanding use it to offset our costs.

You will be responsible for paying any time on risk charge and putting in place any alternative insurance and/or payment arrangements you need.

Any payment we receive from you will be held by The Broker Network Limited, which pays insurers on our behalf, in a Non Statutory Client Trust Bank Account held with RBS, HSBC or Santander. In some cases the payment we receive will be held on behalf of the provider with whom we arrange your policy as their agent. This means that any payment you make to us will be regarded as having been paid to the provider. This is known as risk transfer.

By operating a Non Statutory Trust The Broker Network Limited is permitted to, and may use such monies to cross fund clients premiums and claims.

Please make all cheques payable to "The Broker Network Limited".

By instructing us to place insurance on your behalf you give your informed consent to these Client Money procedures. If there are any matters which you do not understand, or do not accept, you should discuss them with us before proceeding. We may pass the money you pay us to another intermediary. We will only do this where it is a necessary part of the process of arranging cover for you.

Where this includes intermediaries outside the UK, the legal and regulatory regime may be different from that of the UK. In the event of the intermediary failing money may be treated differently than if it was held by an intermediary in the UK. You may notify us if you do not wish your money to be passed to a person in a particular jurisdiction.

No interest will be payable to customers in respect of the client account. Any interest earned will remain in the ownership of The Broker Network Limited.

Notification of Incidents/Claims

It is essential to notify us immediately of all incidents that may result in a claim against your insurance policy. You must do so whether you believe you are liable or not. Any letter or claim received by you must be passed to us immediately, without acknowledgement.

Only by providing prompt notification of incidents can your insurance company take steps to protect your interests.

Your policy summary and/or policy document will provide you with details on who to contact to make a claim.

Claims payment will be made in favour of you. If you require a payment to be made to a third party then you must confirm the required payee name and details and provide a brief explanation for your request.

Please contact us for guidance on claiming under your policy.

Cancellation

Your policy document will detail your rights to cancel your insurance once you have taken it out. Depending on the type of policy you have purchased, you may be entitled to cancel within 14 or 30 days of either conclusion of the contract or receiving your policy documentation, whichever occurs later. This is often referred to as a cooling off period.

Where you cancel a policy before renewal you will be responsible for paying a charge to meet the cost of cover provided and administration expenses. Please see the Refunds section.

To enable your insurer to process the cancellation, you will need to return certificates and any official documents to our office within 30 days of your notice to cancel.

Charges/Fees

In addition to the amount charged by insurers we reserve the right to make charges to cover the administration of your insurance. Any applicable insurance premium tax will be shown on the documentation we provide to you.

These fees are non refundable

	Consumer	Commercial Customer
Non refundable arrangement	£0.00	£25.00

fee

New business	£0.00	£0.00
Renewal	£0.00	£0.00
Mid Term Adjustments	£10.00	£25.00
Lost papers or documents	£10.00	£25.00
Temporary change	£10.00	£10.00

Where we arrange low or non-commission paying products, we will reserve the right to charge an arrangement fee not exceeding 15% of the premium, and will advise you of the actual amount at the time of quotation or renewal.

These fees may be subject to change. Where there are changes, we will confirm this clearly and the actual amount will always be disclosed to you before you commit to purchasing the product.

As insurance brokers our remuneration may be as a fee agreed with you or from commission paid to us by Insurers based on the amount they charge you. You are entitled, at any time, to request information regarding any commission which we may have received as a result of placing or renewing your insurance cover.

We take any commission once we receive your payment as cleared funds and prior to payment of the premium to the insurer.

We may occasionally receive additional remuneration from certain insurers for insurance policies we place with them, finance providers and others. Please ask us should you require further information.

Where you choose to pay your premium by instalments, we may use a scheme operated by your insurer, or we may use a Finance Provider selected from a limited panel, and we may receive a commission for introducing you to them.

Refunds

Where a policy is cancelled before renewal, insurers charge to cover their costs, with the balance refunded to you, subject to no claim having been made. Full details will be available in your policy. In the event of an adjustment giving rise to a return of premium the amount may be refunded or held to credit.

Your attention is specifically drawn to the following:-

Where you cancel your policy **after** the expiry of the cooling off period or where you request a mid-term adjustment which results in a refund of premium, **we reserve the right to charge you for our time and costs. This will usually result in us reducing the amount refunded to you by the FULL amount of the commission and fees we would have received had you not cancelled.** The reason for this is that the majority of our costs are incurred either in initially finding and setting up your policy or in the annual renewal process when we might check the ongoing suitability of the cover the policy offers. These costs are recovered through the commission we earn. If you cancel, this does not give us an opportunity to recover the costs we incurred and would often result in us making a loss. However, any charge made will not exceed the cost of the commission and fees we would have earned.

For certain commercial insurance policies, insurers will only provide cover where the premium is due in full on inception of the policy. This means that no refund will be paid if the policy is cancelled before renewal. We will advise you if this affects you.

In view of the cost involved in making changes to your policy, we will not issue refunds of less than £25.00.

Complaints

It is our intention to provide you with the highest possible level of customer service at all times. However we recognise that things can go wrong occasionally and if this occurs we are committed to resolving matters promptly and fairly.

Should you wish to complain you may do so:

- In writing to the Complaints Administrator Kevin Millard
- By telephone on 01256 395000
- By Fax on 01256 395001
- By e-mail at kevin.millard@cameandcompany.co.uk
- In person by visiting our office (see above for address)

Should you not be satisfied with our final response, you may be entitled to refer the matter to the Financial Ombudsman Service (FOS).

Further details will be supplied at the time of responding to your complaint.

Solvency of Insurers

We cannot guarantee the solvency of any insurer with which we place business. This means that you may still be liable for any premium due and not be able to recover the premium paid, whether in full or in part, should an insurer become insolvent.

Financial Services Compensation Scheme (FSCS)

We are covered by the Financial Services Compensation Scheme and you may be entitled to compensation from the scheme if we cannot meet our obligations. Further information about compensation scheme arrangements is available from the Financial Services Compensation Scheme at www.fscs.org.uk

Confidentiality and Data Protection

We are registered under the Data Protection Act 1998 and we undertake to comply with the Act in all our dealings with your personal data.

All information about you of a sensitive or personal nature will be treated as private and confidential. We will however use and disclose the information we have about you in the course of arranging, placing and administering your insurance. This may involve passing information about you to insurers, other intermediaries, risk management assessors, uninsured loss recovery agencies and other third parties involved (directly or indirectly) in your insurance.

To make sure you get our best deal and to ascertain the most appropriate payment options for you and to protect you from fraud, we use public and personal data from a variety of sources, including credit reference agencies and other organisations. Our search will appear on your credit report and will be visible to other credit providers whether or not your application proceeds. If you do not proceed it will be clear the search was for quotation purposes. By agreeing to the terms and conditions you agree to these uses of your information.

We may also pass information about you to credit reference agencies and premium finance providers in connection with the assessment of your financial standing generally and, in particular, where you have requested a premium instalment plan – this may include details of your payment record with us.

We may also pass information about you to other companies with which we are associated. We or they may also use the information we hold about you to provide you with information on other products and services we or they can offer and which we or they feel may be of interest to you. Please notify us promptly in writing if you do not wish your details to be used for any of these purposes otherwise we shall treat the issue of these Terms as evidence of your informed consent.

In the interests of security and to improve our service, telephone calls you make to us may be monitored and / or recorded for training purposes.

Communications/Documentation

We will issue all documentation to you in a timely manner. Documentation relating to your insurance will confirm the basis of the cover and provide details of the relevant insurers. It is therefore important that the documentation is kept in a safe place, as you may need to refer to it or need it to make a claim.

A new policy/policy booklet is not necessarily provided each year, although a duplicate can be provided at any time upon request.

You should always check the documentation to ensure all the details are correct and if this is not the case you should contact us immediately.

General

If any provision of these Terms is found to be invalid or unenforceable in whole or in part, the validity of the other provisions of these Terms and the remainder of the provision in question will not be affected.

These Terms shall be governed by the laws of England and Wales and the parties agree herewith that any dispute arising out of it shall be subject to the exclusive jurisdiction of the relevant court.

These Terms supersede all proposals, prior discussions and representations (whether oral or written) between us relating to our appointment as your agent in connection with the arranging and administration of your insurance. These Terms constitute an offer by us to act on your behalf in the arranging and administration of your insurance. In the absence of any specific acceptance communicated to us by you (whether verbal or written) you are deemed to accept our offer to act for you on the basis of these Terms, by conduct, upon your instructing us to arrange, renew or otherwise act for you in connection with insurance matters.

Changes to your policy about which you need to know

This notice tells you about changes to your policy. Please ensure you read the changes carefully (together with your policy booklet), as they will form part of your contract of insurance, and keep them with your other policy documents.

Escape of Water

If in relation to any claim for Damage caused by the escape of water from any tank, apparatus or pipe to the Property Insured during the period 1st October to 31st March in respect of any building not physically occupied and used in its normal capacity on a weekly basis You have failed to fulfil any of the following conditions, You will lose Your right to indemnity or payment for that claim.

- (1) all pipes and tanks in roof spaces and other void or unheated areas must be suitably lagged
- (2) thermostatically controlled heating systems must be permanently on and set at a minimum temperature of 4 degrees centigrade
- (3) the location of the main stop valves must be clearly identified and indicate the direction of off/on

Definition of Unoccupancy

As from the effective date shown on your policy schedule the following change has been made to the Policy Definitions of your policy.

Unoccupied

Any building or portion of a building that is

- (1) not physically occupied by You or Your employees during Your normal working hours,
and/or
- (2) not used for the purpose of The Business
and/or
- (3) empty, vacant, disused, untenanted or unfurnished,
and or
- (4) awaiting refurbishment, redevelopment, renovation or demolition,

for a period in excess of 45 consecutive days unless agreed by us in writing

Playground and Amusement Devices

1. If in relation to any claim You have failed to fulfil any of the following conditions, You will lose Your right to indemnity or payment for that claim.

You must ensure that in connection with playground and amusement devices

- (a) all equipment, devices and facilities, including sand pits and paddling pools
 - (i) are manufactured and installed to the appropriate standard and maintained in good condition.
 - (ii) are inspected, by a competent person, at least weekly and

* all defects or risks to health or safety immediately rectified

or

* the equipment, device or facility taken out of use.

- (b) You will erect where necessary suitable signs detailing any information that is necessary for the safe use of the equipment device or facility and clearly stating any restrictions on its use.

- (c) You will determine where supervision is necessary and ensure that it is provided whenever the play equipment device or facilities are in use.

We will not provide indemnity in respect of the operation of mechanically powered passenger carrying amusement devices or inflatable devices.

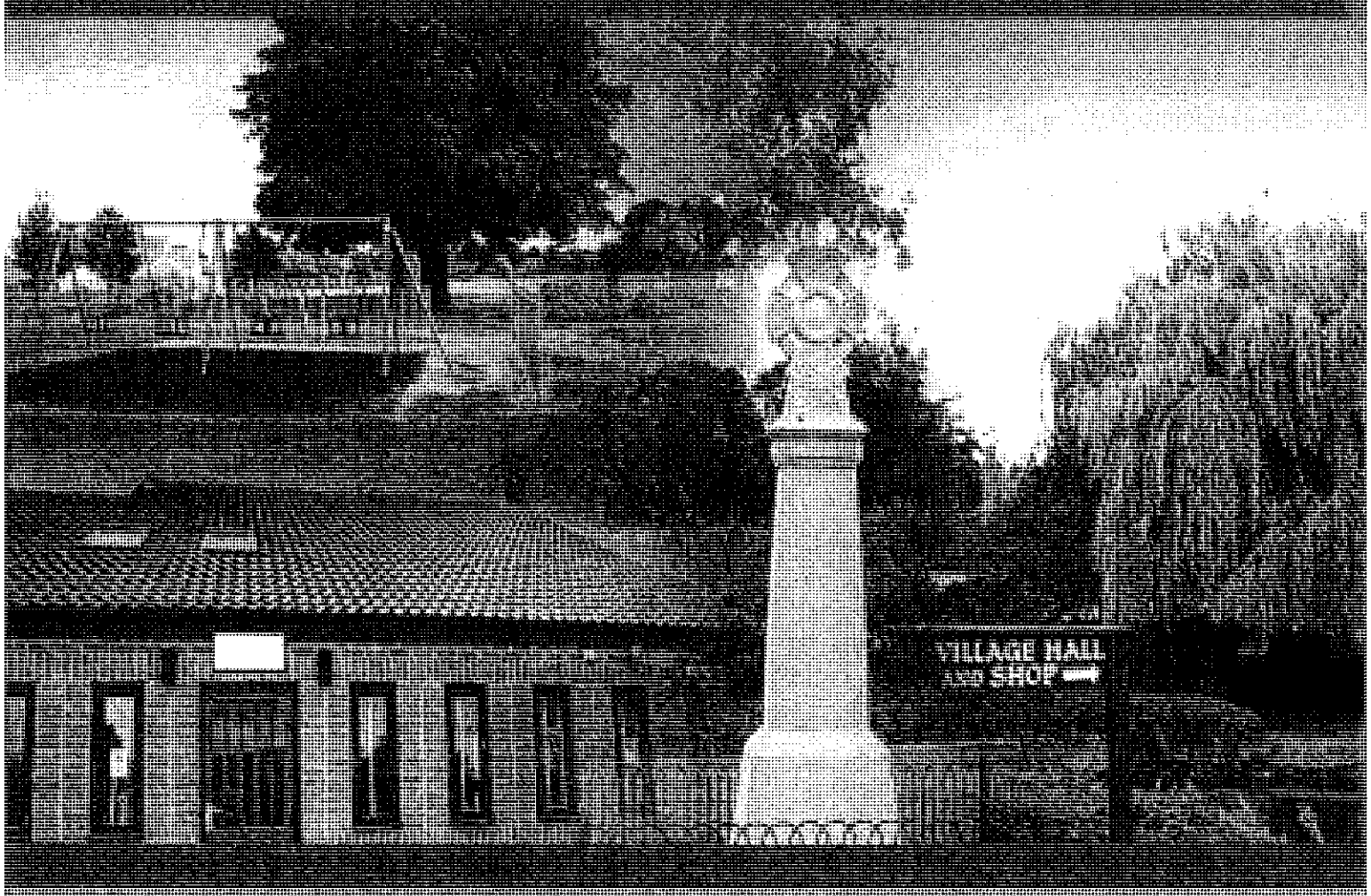
Commercial Legal Protection

Where your policy provides cover under the above section(s), please note that the following changes have been made to your policy:

Our claims handling is undertaken by D.A.S Insurance Company Limited or such other company as we notify you of from time to time



A Councillor's Guide to Council Insurance



The best insurance is an insurance broker
We've improved your cover from 1st April 2013

The Covers You Need...

At Came & Company Parish Council Insurance Brokers, we are often asked why we provide such extensive cover to our parish councils as standard.

Living in these litigious times, it is of paramount importance that all elements of the "risk" are considered. As a result, we offer a policy that, at its minimum, ensures good people doing the right thing for their community are covered.

Insuring with Came & Company means councillors, clerks and volunteers benefit from "core covers" - providing insurance that meets all your needs and allows the council the peace of mind that appropriate insurance cover brings.

In response to a recent insurer advertisement, Eric Galbraith Chief Executive of BIBA (British Insurance Brokers' Association) said:

"Brokers not only provide risk management and insurance advice but create a competitive market by accessing a variety of insurers. Local councils are complex organisations and they should utilise the services of a broker to obtain the correct risk management and insurance programme from the whole market."

Why use an insurance broker? Please ask yourself these questions:

Have we reviewed our parish council insurance recently?

Does our parish clerk have a good relationship with our current insurer?

Does our parish clerk find it easy to make changes to our current policy?

Does our current policy provide all the covers mentioned in this leaflet?

Does our parish council premium go down if we do not claim?

Does our insurance broker provide us with proactive, relevant advice and solutions to everyday insurance issues encountered by parish councils?

Have we ever had a visit from our insurance company to discuss our requirements?

If your answer to any of these questions is "NO", please let us quote for your parish council insurance at renewal.

Core Covers

Officials' Indemnity - Limit of indemnity has been increased from £250,000 to £500,000

This cover is essential for legal liability claims arising from financial loss as a result of a negligent act, error or omission committed in good faith by an employee or official of the parish council. For example, should a councillor or clerk offer advice or an opinion that, when acted upon, results in a financial loss for a third party, this cover will indemnify the parish council and protect the councillor or clerk from being personally liable.

Libel and Slander - Limit of indemnity of £250,000

This cover provides protection against a verbal or written comment, made by the parish council, which a member of the public considers to be incorrect or damaging, and as a result seeks financial compensation. For example, a member of the public takes offence at particular content of published minutes or at comments made during the meeting and claims financial compensation.

Fidelity Guarantee - Limit of indemnity has been increased from £100,000 to £150,000* *

This provides cover against acts of fraud or dishonesty by any official of the parish council or numbers of officials in collusion, along with loss of property. The parish council must hold references for the parish clerk and the signatories.

Commercial Legal Expenses - Limit of indemnity of £100,000

This cover provides protection for the councillors or clerk, acting in their capacity as officials for the parish council, against the cost of potential commercial legal disputes, legal advice and representation - including employment, tax and contract disputes.

Personal Accident cover - £50,000 (Capital Benefit) or £200 (Weekly Sum)

Our personal accident section covers employees, councillors and volunteers up to the age of 90*. For example, if you have an accident whilst on parish council business and no one is at fault, this will cover loss of income up to the policy limits if you are unable to work.

*Cover for people over the age of 80 is restricted to Death or Permanent Injury

...And Why You Need Them

Public Liability - Limit of Indemnity of £10,000,000

Any socially responsible parish council which owns property should have this indemnity limit during times of increasing litigation. This will provide protection against your legal liability for bodily injury to third parties and damage to their property occurring on property owned by the parish council or property for which the council are legally responsible as a direct result of the parish council's negligence. For example, village halls, community centres, playgrounds, skate parks and BMX parks, recreation grounds, wildlife areas and ponds.

Hirers' Indemnity has been increased from £2,000,000 to £5,000,000

This covers legal liability for hirers (non commercial small groups or individuals) of parish councils' property should injury or damage occur during the period of the hire.

Employers' Liability - Limit of Indemnity of £10,000,000

This covers the legal liability of the parish council for negligence following death or bodily injury or disease sustained by employees, councillors and volunteers during and arising out of their employment, including corporate manslaughter and homicide. If the parish council has employees then employers' liability is a legal requirement.

Money Cover is Included

Our money cover provides for loss of money belonging to the council when carried by employees (for example to and from the bank); in night safes for loss of money; safes and small amounts of cash at principal employees homes, together with personal accident assault cover for persons aged between 16 - 80.

Parish councillors' / clerks' motor policy excess and no claims discount protection

This section covers you should your car be involved in an accident whilst undertaking parish business. You will not be penalised as this section covers the excess and no claims discount that you may lose under your personal car insurance policy.

Property is covered on an all risks basis anywhere in the European Union

Theft and accidental damage is included as standard. Subsidence cover is also available if required.

Office Contents - for up to £5,000**

The policy also provides cover for office contents anywhere in the UK on an all risks basis. This includes computer equipment.

Increased Cost of Working - Up to £10,000**

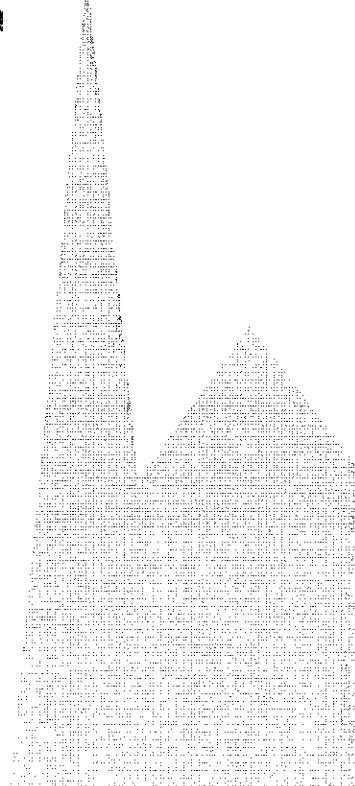
Should the parish council incur additional expenditure as the result of a claim from an insured event (for example, having to rent office space following a claim at council owned premises). We automatically provide cover up to £10,000, reducing the financial impact for the parish council.

Loss of Revenue - up to £10,000**

Loss of revenue provides cover following a claim from an insured event under the property damage cover. For example if a property owned by the parish council is seriously damaged by an insured event and the revenue usually generated is curtailed during repairs, this cover will reimburse the loss of revenue up to the sum insured.

At Came & Company Parish Council Insurance Brokers - we've got you covered!

**Higher indemnity limits are available on request.



Also available:

Please see our website for further details on:

- Not for Profit/Charity Insurance
- Parish Council Motor Insurance
- Lorega Loss Recovery
- Risk Assessment advice
- Cunningham Lindsey Building Valuations
- Playground inspections and advice via the play inspection company
- Parish online - mapping software 'Get Mapping'

For further information or to obtain a no obligation quotation please contact:

Came & Company Parish Council Insurance
1st Floor Offices
2 Meridian Office Park
Osborn Way
Hook
Hampshire RG27 9HY

Tel: 01256 395020/21
Fax: 01256 395001

Email: parish.councils@cameandcompany.co.uk
Website: www.parishinsurance.co.uk

We look forward to hearing from you!



came&company
parish council insurance

Came & Company Parish Council Insurance are as Brokers for the SLCC and are the proud to support the SLCC for 2013. We exhibit at the majority of SLCC events, either look forward to meeting both existing and new clients throughout the year.

Supporting the work of
Society of
Local Council Clerks

Came & Company Parish Council Insurance is an appointed representative of Came & Company who are authorised and regulated by the Financial Conduct Authority. The policy is underwritten by AVIVA.

CAME & COMPANY

PARISH COUNCIL INSURANCE

1st Floor Offices, 2 Meridian Office Park, Osborn Way, Hook, Hampshire RG27 9HY
Tel 01256 395020 Fax 01256 395001

Mrs Melanie Wathen
Clerk to Marchwood Parish Council
Marchwood Village Hall
Village Centre
Marchwood
Southampton
Hampshire SO40 4SX

REMITTANCE ADVICE

Date: 22 April 2013

Client Reference: 732/1607933

Type of Policy	Insurer	Insurer Pol No.	Policy Term	Premium(£)
Parish Council Scheme – Parish Council	Aviva	24414511 CHC	01/06/2013 - 31/05/2014	£2,624.39
Engineering Policy	Aviva	24597409ENP	01/06/2013 – 31/05/2014	£100.00
Sub Total				£2,724.39
Total Fees				
VAT on Fees				
Other VAT				
6% IPT				£163.46
TOTAL				£2,887.85

Please make cheques payable to Broker Network Ltd

In accordance with the Financial Services Authority regulations it is essential that you let us have your renewal instructions and payment prior to the renewal date to ensure that cover continues without interruption.

Bank Details: Royal Bank of Scotland 15-10-00 22256729 BNL re Peter Came t/as Came and Company IBA

If you wish to take advantage of the 3-year long-term agreement with 16 months cover for the price of 12 for the initial period please enclose a cheque for £2,887.85 and a signed LTA.

If you wish to take advantage of the 3-year long-term agreement, while maintaining the June renewal date please enclose a cheque for £2,743.45 and a signed LTA.

Attached:	Cheque	Yes
	Long-Term Agreement	Yes/No

Parish Council Insurance Brokers Ltd t/as Came & Company Parish Council Insurance is an appointed representative of Came & Company which is authorised and regulated by the Financial Services Authority FRN 364073
Registered office: Springpark House, Basing View, Basingstoke, Hampshire RG21 4HG
Registered in England No: 7090275

