

Ms Hema Stanley
Holford Parish Council
Coach House 1, Alfoxton Park
Holford
Bridgwater
Somerset
TA5 1SG

30 April 2019

Dear Ms Stanley,

Your Local Councils Insurance Quotation

Reference Number: LC/HOLF/12019-5Y32

Further to our conversation we thank you for your kind enquiry in relation to the above.

We are pleased to be able to provide a quote for our Local Councils policy from Aviva Insurance at a total premium of £478.58 including Insurance Premium Tax at 12% (where applicable).

Please refer to the enclosed schedule of cover which details the extent of the policy coverage you have selected. The Statement of Fact details the answers you have provided to the questions posed by the insurers. If you wish to revise any of these answers, select a revised limit of indemnity, or discuss anything contained within this quotation, please do not hesitate to call our Affinities team on 0330 013 0036, or email us at enquiries@bhibaffinities.co.uk. It will help us find your quotation quickly if you could quote the reference number mentioned above, when calling or sending us an email.

BHIB Councils Website

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

We would draw your attention to the following attachments. Please read them carefully

- Our Terms of Business
- Quotation Schedule
- Statement of Fact
Please ensure you check that the answers to the questions are accurate and up to date, and let us know immediately, should anything need to be amended
- Summary of Cover
- Policy Wording
- Statement of your Demands and Needs
- BHIB Cyber Policy information - see below

Local Council Awards Scheme (LCAS)

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



BHIB **Leicester**, AGM House, 3 Barton Close, Grove Park, Enderby, Leicester LE19 1SJ
T. 0330 013 0036 E. enquiries@bhibaffinities.co.uk

www.bhibinsurance.co.uk



BHIB Insurance Brokers is a trading name of BHIB Limited
Authorised and regulated by the Financial Conduct Authority

Registered office: AGM House, 3 Barton Close, Grove Park, Enderby, Leicester LE19 1SJ. BHIB Limited is registered in England and Wales no. 829660





Arrange Your Council Insurance for 3 Years and Reduce your Premium

You have the option to reduce your premium for the next three years, by agreeing to enter into a Long Term Agreement with Aviva Insurance. Doing so also gives you the benefit of ensuring that your policy will renew for the next two years on the same rates as those used for this quotation. Should you choose to enter into the Long Term Agreement, you are making a commitment to maintain this insurance policy until point of renewal in three years time. If you subsequently withdraw, you will need to repay all related discounts applied to your policy premiums regardless of the point at which you withdraw from the agreement. This Long Term Agreement relates solely to this product and cannot be transferred to another policy or insurer. This is in addition to any other insurer charges and fees that may apply.

If you wish to take advantage of a Long Term Agreement, your policy premium would be £454.65 / would reduce by £23.93 inclusive of Insurance Premium Tax. Please refer to the Long Term Agreement on the last page of the enclosed quotation schedule for full information. If you choose to proceed with this quotation, and wish to be bound by the terms of the agreement, please sign and return the agreement on the last page of the enclosed quotation schedule.

Policy Conditions and Exclusions

Please refer to the enclosed copy policy wording. It is vitally important that you take the time to read and understand all the conditions and exclusions noted in the policy. If you have any questions or require clarification on any part of the policy you do not understand, please call our Local Councils insurance team on the number listed above.

Additional Endorsements applicable (please refer to the policy for full details)

- Clerk Absence Cover
- Tree Felling and Lopping Cover
- Fly Tipping Cover
- Data Protection Act wording amendment (CLP)
- Data Protection Act wording amendment (EL/PL)
- Index Linking

Excesses Applicable

- Please refer to the quotation schedule

Material Alterations

The importance of informing Insurers of any changes to the material facts on which the underwriters consider the terms applied to your policies, has been further enhanced by the Insurance Act 2015 (enacted 12th August 2016). Failure to provide a fair presentation of your risks to insurers can result in claims being dealt with on a proportional basis. If you are in any doubt as to whether anything is material, you should disclose it immediately as this is a continuing duty on you during the period of any policy.

Note relating to the Act can be found within the enclosed Business Services and Important Information document. These summarise the requirements surrounding Fair Presentation of Risk, what this means in practice and what the consequences of non-compliance might be.

Administration Charges

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

- £Nil for new business; renewals and any change to your policy involving an amendment to your premium.
- £100.00 for the cancellation of any policy, (other than at the policy renewal date)

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

What To Do Next

All you need to do is read through the enclosed documents carefully to ensure the cover details accurately reflect your requirements. If you want to go ahead with the new policy, please contact us by phone or email and let us have your specific instructions. We will require your confirmation of the date for the commencement of the new policy.



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Premium Payment

Simply make your payment by one of the following methods.

- Payment by credit/debit card – please call BHIB Affinities Team on 0330 013 0036 and have your card details ready
- Payment by BACS/automatic transfer – please arrange payment to: BHIB Ltd - Account No 01100742 – Sort Code 56-00-60 quoting your policy number (see above) as the reference
- Payment by cheque – please make cheques payable to BHIB Ltd and forward to BHIB Ltd, AGM House, 3 Barton Close, Grove Park, Enderby, Leicester LE19 1SJ, quoting your policy number (see above) on the reverse

Alternatively, you can spread the cost of your insurance premiums and pay one regular monthly payment by direct debit. If you choose this method, a premium loan credit application form will be emailed to you for completion and return to BHIB. It is important to decide which payment method you will use, in advance of the cover start date. If the instalments option is selected, please allow at least 7 working days from the date you send the completed loan application form to us, for the premium loan to be accepted and activated.

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

Total due (Premium, IPT and BHIB Fees, where applicable)	£478.58
10 Monthly instalments of	£50.18
Finance charge	£23.21
Total payable including interest	£501.79

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



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WHY CHOOSE BHIB CYBER FOR COUNCILS?

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

The policy provides:

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

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

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

Please see the enclosed information for more details.

We hope you find our quotation to be acceptable, and we look forward to receiving your instructions, however if you have any queries or we can be of further assistance, then please do not hesitate to contact us.

Yours Sincerely

Your BHIB Affinities Team

Email: enquiries@bhibaffinities.co.uk

Phone: 0330 013 0036



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