

INSURANCE PROPOSAL  
FOR  
Holford Parish Council

Prepared by

**Mr James Stephens**

19th April 2022

## 1. Introduction

We aim to bring you high quality insurance and excellent service at a good price.

- **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.

We are proposing Public Liability cover of £12 million for you.

Zurich are 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 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 staff or volunteers specified by you.

- **Excellent service**

We pride ourselves on providing swift, friendly service. Highlights of this service include: a dedicated Account Manager; 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.

- **A good price**

We are proposing premiums shown in the table below

LTA Term*	Price proposed (including all applicable taxes)
1 Year	£488.99
3 Year	£463.90

\* You may choose to enter a Long Term Agreement with us, this would reduce the price of your policy over the life of the agreement in return for your commitment to stay with us. See Section 4 for details.

Please note if you select a 3 year LTA you may choose to extend this for an additional 2 years at the same rates at any point during the 3 year contract.

You will judge whether this is a good price. We hope that we will save you money, and that you can invest this saving into your core activities.

In addition to these benefits, if you buy this policy 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 purchase your policy is send us an acceptance email.

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### 3. The cost of this policy

The cost of this policy is **£488.99** (including taxes, based on a 1 year agreement).

This is made up of £436.60 for your policy, £52.39 Insurance Premium Tax (at the prevailing rate, which is levied on insurance policies) and £0.00 VAT.

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

### 4. Long Term Agreement

You may choose to set up a Long Term Agreement (LTA) with us. This means that you commit to keep your policy with us for the period of the LTA and in return you receive the discount detailed in the pricing table.

An LTA will also freeze the rates which we apply to your sums insured or indemnity levels in order to calculate your annual premium. So, if we raise rates during your LTA, the rise won't apply to your premium.

Please note, this doesn't mean that your premium will not rise over the period of the LTA. It would rise if:

- a) Your sums insured increase

We will index-link your sums insured.

- b) Your levels of indemnity increase

Again, this may be necessary to ensure that your policy is giving you the appropriate level of protection.

- c) Your claims history is poor

If this did occur, you would have the option to exit the LTA.

The following lines of cover are not subject to LTA rate freezes: Engineering, Legal Expenses and Terrorism.

Do please contact us if you have any questions or would like to set up an LTA.

## 5. 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.

## 6. How to purchase this policy

If you would like to buy 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. Payment is due before your cover starts, or immediately if your cover is already in place. Failure to do so could result in your insurance being cancelled.

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## 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 or at james.stephens2@uk.zurich.com

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

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Communications may be monitored or recorded to improve our service and for security and regulatory purposes.