

Subject: Fwd: East Tisted Parish Council Zurich Insurance quote
From: Parish Clerk East Tisted <clerk@easttisted-pc.gov.uk>
Date: 10/04/2021, 15:44
To: Helen Evison-Marshall <helen.evison@gmail.com>

----- Forwarded Message -----

Subject: East Tisted Parish Council!
Date: Tue, 16 Mar 2021 11:12:54 +0000
From: James Stephens <james.stephens@zurichtogether.co.uk>
To: clerk@easttisted-pc.gov.uk <clerk@easttisted-pc.gov.uk>

Good morning Helen,

Please find enclosed your 2021 quote with Zurich Insurance for East Tisted Parish Council, which we hope will offer you a competitive premium and some significant increases in cover, as well as other benefits.

Our understanding of your organisation:

0. The organisation is a local government council.
1. You require cover for a 12-month period.
2. The wages and salaries you have declared are £0.00 per annum.
3. No significant claims have been made in the last 3 years other than those disclosed.
4. You are not currently in a Long-Term Agreement with your current insurance supplier, and as such are happy to change to Zurich, if the proposal is financially compelling.
5. You wish to compare insurance quotations fairly and with a level of transparency; the best combination of price and cover will be chosen.

The quote includes the following lines of cover (specific details listed in the attached schedule):

Cover Levels	Limit of Indemnity / Sum Insured
Public Liability	£10m
Employers Liability	£10m
Fidelity Guarantee	£25k
Libel and Slander	£100k
Legal Expenses	£100k
Money	£250k
Personal Accident	£20k/£50 pw
Material Damage Cover (All Risks)	£10,000

Pricing:

The annual cost is detailed below including both a 1 and 3 year long term agreement (LTA). This doesn't affect the price as I have been able to secure you our lowest premium from year 1.

Policy Term	Annual Premium including Insurance Premium Tax @ 12% (VAT @ 20% on Engineering Inspection if applicable)
1 Year	£257.60
3 Year LTA	£257.60

Why Zurich?

- We are extremely experienced with over 25 years in the Local Council sector.
- We are the largest insurer of Public Services in the UK.
- We offer Feefo Platinum Trusted Service.
- We offer a dedicated Cert CII qualified team of Town and Parish Council insurance experts, and a named contact personally assigned to you.
- We respond to any query or request within 24 working hours.
- We do not charge any administration fees.
- We offer our customers a FREE online building valuation tool.
- We also offer a risk management service through our Local Community Advisory Service (LCAS).

We believe we have offered a competitive price. As such, in order to maintain a fair tender process, we politely request that you do not share these figures with other insurers.

Please check through attached the proposed schedule carefully and let me know me if you require any changes. Alternatively, if you are happy with the proposed quote, and would like to accept, all you need do is respond to this email confirming your required start date and which option you would like to go for.

I look forward to hearing from you and hope to be working with you in the future.

Kind regards

James

James Stephens
Customer Account Manager

Mobile: 07917 325672
Email: james.stephens@zurichtogether.co.uk

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Attachments:

East Tisted PC Proposal.pdf	139 kB
East Tisted PC Quote Policy Schedule.pdf	168 kB

BHIB Insurance Quotation for East Tisted Parish Council

Subject: BHIB Insurance Quotation for East Tisted Parish Council

From: BHIB Councils Enquiries <enquiries@bhibcouncils.co.uk>

Date: 15/04/2021, 11:26

To: "clerk@easttisted-pc.gov.uk" <clerk@easttisted-pc.gov.uk>

Good morning Helen,

I am delighted to be able to offer a quotation for your Council, based on the information you have provided.

I would like to recommend the above policy from Aviva, for a total premium of **£355.22** inclusive of 12% insurance premium tax. A 3 year Long Term Undertaking would reduce the annual premium to **£335.46** including insurance premium tax.

Documentation

I herewith attach our insurance quotation documents for your interest. It is vitally important to carefully read the enclosed Statement of Fact. The detail contained in this document forms the basis of your fair presentation of risk to your insurers, along with the sums insured, estimates and other values detailed in the enclosed Schedule. You must check the content of both documents and advise us if anything is fundamentally incorrect, or requires amendment. If you know of additional, relevant, detail which you feel should be declared to your insurer, in order that they fully understand risks associated with your organisation, please do not hesitate to inform us. Please note that any discrepancy or inaccurate detail could affect the acceptability of your risk to underwriters and, ultimately, could be detrimental to the success of any future claim.

Mandatory Cover

Please note below our standard mandatory covers and their limits of indemnity. We feel that they are adequate for a Council of your size. If, however, you require increased limits please let us know and we can look to source the additional cover for you.

Public Liability	£10,000,000
Employers Liability	£10,000,000
Officials Indemnity	£500,000
Libel and Slander	£250,000
Legal Expenses	£250,000
Money	£2,500

Parish Online

BHIB Councils Insurance is offering free Parish Online subscription to you if you agree to sign up to a 3 year agreement with us. All we ask is that you use the digital mapping tool to map your assets on the newly created asset register which is very straightforward. This will help you actively track and manage your assets and view them on a map as well as spreadsheet format. You can find out more here: <https://www.bhibcouncils.co.uk/digital-asset-mapping>.

We hope you find our quotation to be acceptable and look forward to hearing from you.

Kind regards

Julie



Manage your Council's assets and risks more efficiently using digital maps. Get Parish Online for free if you sign up to a three-year deal with us.

[Learn more](#)

From: Parish Clerk East Tisted <clerk@easttisted-pc.gov.uk>

Sent: Sunday, April 11, 2021 5:37:04 PM

To: BHIB Councils Insurance <insurance@bhibcouncils.co.uk>

Subject: Re: Looking to renew your insurance in 2021?

Warning! This message was sent from outside your organisation and we were unable to verify the sender

Dear Michelle,

Here is the current scheduled. We have made no claims in the last 3 years.

Regards, Helen

On 10/04/2021 17:26, BHIB Councils Insurance wrote:

Good Afternoon Helen

Many thanks for your message, we would be delighted to look into this for you and see if we can help.

In order to review your current insurances and ensure a like for like quotation, please can you also provide us with a copy of your current insurance schedule, plus details of any claims within the last 3 years. Once received we will give you a call to discuss further.

We look forward to hearing from you.

Kind Regards

Michelle