

Good Morning Chris

Thank you for your recent emails,

We are pleased to attached the re-quote for Totton & Eling Community Association. This has been based on our previous phone calls and your current schedule of insurance which you sent over to us, and recent emails. With the changes we have done there has been a slight increase in the premium.

Please do take a look through the attached documents and please let me know if anything is incorrect and we can change straight away.

Below you can find a summary of our arrangement.

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.

Kind regards,

Richard Lane

Quotation

CHARITY ASSURED

AVIVA INSURANCE LTD

We would like to recommend the above policy from Aviva Insurance Ltd, for a total premium of **£629.47** inclusive of 12% insurance premium tax and our £15.00 Admin Charge.

We recommend this policy due to the competitive cost, level of cover provided and the fact Aviva are reputable insurer.

A summary of the cover provided is as follows (please refer to policy for full details)

Policyholders Name: Totton & Eling Community Association

Registered Charity Number: 301815

Correspondence Address: Civic Centre, Testwood Lane, Totton, Southampton,
Hampshire, SO40 3AP

Description of Activities: We provide a venue for public hire, for meetings, groups,
classes

and parties. We work in partnership with Sure Start to provide a
parent & toddler group. We have a Quilters group and run
Seated
Exercise and Community Singing activities. We host fayres and
a
childrens Christmas Party. We welcome craft events,
exhibitions
and any other events or activities that will benefit the local
population and Mens Shed.

Risk Address 1: Civic Centre, Testwood Lane, Totton, Southampton,
Hampshire, SO40 3AP

Buildings* £33,000

Tenants Improvements* Not Insured

Machinery, Plant and All Other Contents* £30,000

| | |
|--|-------------|
| Stock | Not Insured |
| Loss of Rent Payable* | Not Insured |
| Loss of Rent Payable - Maximum Indemnity Period | Not Insured |
| Subsidence | Not Insured |
| Motor No Claims Bonus and Excess Protection | Not Insured |

Basis of Claim Settlement Day One Reinstatement (other than in respect of Stock claims which will be settled on an Indemnity basis)

* Index Linking applies to the sums insured above at each renewal

Computers

| | |
|-------------------------------|------------------------------------|
| Computers at work premises - | Sum Insured £2,000 |
| Portable Computer Equipment - | Sum Insured Not Insured |
| Increased Cost of Working - | Sum Insured Not Insured |
| Increased Cost of Working - | Maximum Indemnity Period 12 Months |
| Reinstatement of Data - | Sum Insured Not Insured |

Business Interruption

Revenue Protection Sum Insured* £30,000

Revenue Protection Maximum Indemnity Period 12 Months

Legal Liabilities

| | |
|---|--------------------|
| Employers Liability £10,000,000 | Limit of Indemnity |
| Annual Wage Roll Estimate | £20,000 |
| Total number of Employees, Volunteers and | |

Committee Members 12

Public and Products Liability Limit of Indemnity
£5,000,000

Professional Indemnity Limit of Indemnity
£100,000

Management Liability

Limit of Indemnity Covers (1) to (14) Management Liability £100,000

Commercial Legal Expenses £100,000

Excesses Applicable – See Quotation for full details

Asset Protection

- Property Damage – £100
- Subsidence – £1,000
- Business All Risks – £100

Public and Products Liability

- Third Party Property Damage only – £100

Management Liability

- Cover (3) Charity Liability – £1,000

Personal Accident Insured

Endorsements – See Quotation for full details

- N/A

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

- Our Terms of Business Agreement
- Quotation Schedule (***PLEASE CHECK AND ADVISE SHOULD YOU NEED TO MAKE ANY AMENDMENTS***)
- Statement of Fact (***PLEASE CHECK AND ADVISE SHOULD YOU NEED TO MAKE ANY AMENDMENTS***)
- Policy Summary – Aviva Insurance Ltd, Charity Assured
- Policy Wording – Aviva Insurance Ltd, Charity Assured
- Statement of your requirements and our recommendations

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.

DUTY OF FAIR PRESENTATION

The **Insurance Act 2015** was enacted on 12th August 2016. This new legislation applies to all UK insurance policies with effect from that date, and aims to bring additional certainty and fairness to insurance contracts. There are additional duties for both yourselves and ourselves, not least the need to carry out enquiries to a suitable depth within your organisation and to ensure a fair presentation of your risk is made to your insurers.

You have a continuing duty to disclose material facts to your insurers, i.e. those facts which would affect either the acceptance of the risk or premium at which an underwriter would take on your insurances. Such disclosures must be made at the time of the change whether it be at inception, renewal or mid-term. Here are some examples of things that should be disclosed:

§ Change in Trade Processes

§ Change in Method of Heating

§ Sub-letting Part of the Premises

§ Change in Management/Ownership

§ Unoccupancy of the Premises

§ Criminal Convictions

§ Insolvency, Liquidation, Administration of the Business or the Bankruptcy of a Director or Partner

If in doubt you should advise us immediately. We will discuss all queries completely confidentially and advise you on the likelihood of their material impact on your Policies, where relevant.

We trust the above is satisfactory for you, though please do not hesitate to contact me should you need to discuss anything further.

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:-

- £15.00 for new business; renewals and any change to your policy involving an amendment to your premium

- £50.00 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.

Payment Options

CHEQUES Please Make Cheques payable to **BHIB LIMITED**

CREDIT / DEBIT CARD Please contact the office to make payment by Card

BACS Payment can be made directly to our bank account, using the following details: Nat West Sort Code **56-00-60**, account number **01100742**, quoting your customer reference **TOTT&EL-01** when asked for a reference.

We trust the above is acceptable, though please do not hesitate to contact me should you have any enquiries.

Kind regards

Richard Lane

Account Broker

Statement of your Requirements and our Recommendations

(Demands and Needs/Suitability) Dated: As Per Date Of This Email

| | |
|---------|--------------------------------------|
| Name | Totton & Eling Community Association |
| Insurer | Aviva Insurance Ltd |
| Scheme | Charity Assured |

Introduction

Our understanding of your insurance requirements in relation to the new business quotation is based upon the information that you have provided us.

Your Requirements

We have established your needs as detailed on the enclosed Aviva Insurance Ltd quotation schedule.

Our Recommendation

Based upon these needs, we recommend that you effect the insurance detailed in the attached Aviva Insurance Ltd quotation and statement of fact

The reasons we have recommended this policy are;

- It is adequate for your above requirements
- Aviva Insurance Ltd are a very established UK Insurer offering suitable security and claims payability ratings

Basis of our Advice

Our advice is based upon a single insurer, and our significant knowledge of the insurance market.

Optional ranges of cover:

Average Free – options may be available for some classes of insurance business, where the condition of Average has been removed from the policy and the insurer instead relies on

Declared Values and Sums Insured being set correctly, within a range which may be determined by their own data and analysis tools. Where this basis of settlement is considered to be of benefit to you, subject to availability and the required underwriting criteria having been satisfied, we will have made reference to this in our recommendation.

Proportional Remedy Opt-Out – options may be available from certain insurers who have opted out of the remedies recommended within the Insurance Act 2015, in favour of full settlement of all claims. Assuming the anomaly is not considered to be reckless or deliberate, this method will be subject to the payment of additional premiums as may be necessary to raise the level of cover to correct levels, calculated from the date of inception of the policy through to the date of the next renewal, before the claim is paid. Where this basis of settlement is considered to be of benefit to you, subject to availability and the required underwriting criteria having been satisfied, we will have made reference to this in our recommendation.

Areas of coverage we could not obtain

Richard Lane

Account Broker

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