

Totton & Eling Community Association CIO  
Civic Centre, Testwood Lane  
Totton  
Southampton  
Hampshire  
SO40 3AP

05/01/2023

Dear Mr Chris Compton ,

## Your BHIB Charity Assured Insurance Policy Renewal

**Policyholder** Totton & Eling Community Association CIO

**Policy Number** CHW00616

The above falls due for renewal on 26 January 2023 to an updated version of Charity Assured. The new version of this policy is underwritten by Aviva Insurance Ltd, as before. Your renewal is invited at a premium of £705.03, inclusive of 12% Insurance Premium Tax and our £15.00 Broker Fee.

### Important changes

#### 1. New BHIB Charity Assured Policy

The old form of Charity Assured is being replaced with a new version. The new version provides you with an updated, modern wording. Aviva have produced a full schedule of differences between the new and old versions, for your easy reference. It is vitally important to read the new policy wording, as well as this list of differences, the majority of which provide you with an improved scope of coverage. Where cover has been reduced or restricted in any way, this information is also included on the schedule of differences.

It is now possible to add insurance coverages that were not previously available on the old policy version. Please refer to the enclosed Summary of Cover document, which lists all the available sections of cover. If you have any questions or would like us to provide you with quotations for any additional section of cover, please do not hesitate to get in touch. Our contact details are shown at the foot of this letter.

#### 2. Provision of Personal Care - Suitability of this Policy

Your insurers, Aviva, have introduced a revised underwriting strategy in regards to organisations involved in any aspect of Personal Care, in the wake of the COVID-19 pandemic. Going forwards, from this renewal, they will apply strictly limited Public Liability and Product Liability coverage to organisations involved in the provision of Personal Care. For the purposes of this notification, Personal Care is defined as follows:

**Personal care** is defined in the **Health and Social Care Act 2008 (Regulated Activities) Regulations 2010** to refer to physical help given to a person and any supervision and prompting of an individual to carry out daily living tasks themselves.

**Personal care** is a broad term used to refer to supporting others with personal hygiene and toileting, along with dressing. It can include, but is not limited to: Bathing and showering, including bed-baths, helping to the toilet, including using a commode or bed pan. It can also include administration of medicines; either non-prescription or prescription medicines prescribed by a doctor.

It is not Aviva's intention for this revised strategy to apply to:

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](http://www.bhibinsurance.co.uk)

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- Home visits by medical professionals (excluding dentists) e.g. General Practitioners, Chiropractors
- Visitors to individual homes e.g. church members or support groups providing pastoral care
- Home services - deliveries to door, shopping including unpacking
- Day care centres
- Drop in cafes

For those listed above and similar type risks we would expect all employees and volunteers to adhere to government guidelines on working safely during Coronavirus.

If your organisation is not involved in the provision of **Personal care**, you may simply ignore this additional request for information and proceed with the invited renewal terms.

**If your organisation is involved in the provision of Personal Care, as defined above, please notify BHIB immediately either by email or phone. Contact details are shown at the foot of this letter.**

**The following action will be required:**

1. If you declare that your organisation is involved in the provision of **Personal care**, Aviva have a specific list of additional questions for you to answer, so as to determine your risk preparedness in regards to COVID-19 and social care in general. Our staff will firstly need to register your Yes/No answers to the following questions, in order to correctly re-present your renewal risk presentation to Aviva:

**The Government published the Adult Social Care Plan on 15th April 2020 to support care staff and providers and maintain the independence of those receiving care. Compliance with these guidelines is a condition of cover.**

- Did you record this review and communicate to all relevant employees/volunteers?
- Following the publication of the guidance did you review your procedures?

**A risk assessment must be carried out and hazards identified in managing a COVID-19 outbreak. Following these risk assessments safe operating procedures/safe systems of work should be produced.**

- Have you carried out a formal risk assessment and put safe operating procedures/safe systems of work in place in respect of an outbreak of COVID-19?
- Have these risk assessments and safe operating procedures/safe systems of work been regularly reviewed in line with Public Health England, Health Protection Scotland, Public Health Wales or Public Health Agency (Northern Ireland)?
- Have you formally recorded these reviews, and can you demonstrate any changes have been effectively communicated to employees/volunteers?
- Have audit checks been carried out to ensure all staff are adhering to your safe operating procedures/safe systems of work for managing COVID-19?
- Is there a procedure in place to identify any areas of non-compliance and implement necessary improvements?
- Have you updated individual Care Plans to include an Infection Prevention and Control Policy?

**All employees/volunteers should have received infection control training.**

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- Has specific COVID-19 training been provided to all employees/volunteers?
- Do you have training records that demonstrate specific COVID-19 training?
- Was this training carried out by a competent person and can you demonstrate the learning objectives of the training?

### Personal Protective Equipment

- Have you reviewed your risk assessments since the outbreak of COVID-19 in respect of the provision of PPE in line with Government guidelines?
- If there have been shortages of PPE have you reviewed your risk assessments and safe operating procedures/safe systems of work?
- Have all employees/volunteers received updated training on PPE procedures and is this recorded?

2. If your answer to any of the above questions is 'No', additional information will be required in order present reasons and explanations to Aviva underwriters, for further consideration. They retain the right to withdraw or amend your renewal terms in response to your answers and the additional information provided.
3. Once your answers have been logged with Aviva, they will immediately reconsider your renewal terms. If they agree to proceed with the offer of a renewal invitation via the Charity Assured policy, please be aware that, as a minimum, the following revised terms will be applied:

Increased Employers Liability and Public/Products Liability premiums.

- The addition of a new Risk Management Condition, requiring you to adhere to Government and other relevant authority guidance in relation to Communicable Diseases.
- A strict revision to the Public and Products Liability Limit of Indemnity. This will limit Aviva's liability to a maximum of £12,500 per person and a maximum 'aggregate' of £25,000 in any one annual policy period, in relation to any claim directly or indirectly connected to, caused by, or resulting from a Communicable Disease.

A full copy of the abovementioned Condition and Liability restriction endorsement wordings are available upon request. These will be added to your revised Charity Assured renewal schedule.

If you feel the revised terms are unsuitable or inadequate in any way, the alternative would be to work with BHIB to organise a revised quotation, on another more suitable form of policy, with an alternative provider. Please let us know as soon as possible and we will ensure one of our experienced advisors makes contact with you to talk you through your options.

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# BHIB

## INSURANCE BROKERS

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### Excesses Applicable

See Renewal Quotation Schedule for full details

### Enclosures

As we are not making a recommendation to you, we would ask that you consider the information included within these documents carefully to ensure the cover meets your requirements.

We have enclosed the following documents for you:

- Our Terms of Business Agreement
- Policy Schedule
- Statement of Fact (please check and advise of any changes or amendments)
- Public Liability Certificate
- Employer's Liability Certificate
- Policy Summary - Aviva Insurance Ltd, Charity Assured
- Policy Wording - Aviva Insurance Ltd, Charity Assured
- Schedule of differences in cover (old Charity Assured / New Charity Assured)
- Invoice
- Statement of your requirements and our recommendation

### 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.

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### 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

### RENEWAL INSTRUCTIONS

Your policy expires on the date shown above. May we remind you that your insurer does not allow any days of grace and no obligation rests with your insurer to accept the premium if it is paid after the date shown above, therefore for cover to be maintained, your payment is required before this date, otherwise the policy will be automatically lapsed without further recourse to you.

### PAYMENT METHODS

**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 CHW00616 when asked for a reference.

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)	£705.03
Finance charge	£39.13
Total payable including interest	£744.16

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10 Monthly instalments of	£74.42
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The above table shows the premium which would be financed by Close Premium Finance, at a charge of 5.55% (Typical 14.24% APR variable).

We hope you find our renewal proposal to be acceptable, 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](mailto:enquiries@bhibaffinities.co.uk)  
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### Statement of your Demands and Needs

Date: 05 January 2023

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

#### Introduction

Our understanding of your insurance requirements in relation to the renewal 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 policy schedule.

#### Our Recommendation

Based upon these needs, we recommend that you effect the insurance detailed in the attached Aviva Insurance Ltd policy schedule 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:

The Statement of Fact and Summary of Cover identifies the areas of cover available, and there is flexibility to choose those which are relevant to your requirements. Please do not hesitate to contact us to discuss these options in more detail.

#### Areas of coverage we could not obtain

None

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