

**Private & Confidential**

Mr John Hesketh  
Menheniot Parish Council  
Lambest Cottage  
Menheniot  
Liskeard  
Cornwall  
PL14 3RE  
United Kingdom

18th May 2024

Dear Mr Hesketh,

**Insurance Policy: AJG Community Schemes**  
**Client Name: Menheniot Parish Council**  
**Client Reference Number: 15673868**  
**Policy Reference:**  
**Effective Date: 01/06/2024**

Further to our recent renewal letter and any subsequent discussions, we are delighted that you have chosen to renew your business through Gallagher.

In accordance with your instructions, or where we advised you that we have automatically renewed, we have placed your insurances with the insurers shown below, under long term agreement with Hiscox Insurance Company Limited until 31st May 2025.

Policy	Insurer	Premium	Insurance Premium Tax	Administration Fee(s)	Total Due
AJG Community Schemes	Hiscox Insurance Company Limited	£1,056.53	£126.79	£50.00	£1,233.32
<b>Total</b>		<b>£1,056.53</b>	<b>£126.79</b>	<b>£50.00</b>	<b>£1,233.32</b>

## Significant Terms, Conditions, Warranties, Exclusions and Subjectivities

Your **policy documents** will record what is insured and against what **Insured Perils** (risks) apply, along with details of any **Warranties** which sets out those things which you must make sure happen or have in place at all times. Your cover may be subject to **Exclusions** and **Endorsements**, which set out additional **Policy Terms** which are particularly important. Please also consider any **Conditions** with which you have to comply in order for your cover to be valid and for you to make a claim.

**It is important that you read and make sure that you understand the full extent of the cover that is provided by your insurance policy.** The policy wording should be read in conjunction with your policy schedule. Please read these carefully as they may have an impact on the validity of your cover and/or your ability to make recovery for any claims made.

If there are any areas of the policy which you are concerned about or do not understand, or where you are unable to comply, then please contact us to discuss in further detail. It may be possible, albeit at higher cost, to obtain wider or less restrictive cover.

The attached insurer schedule details the following endorsements applicable to your policy.

- Premises - Endorsement - Flat roof condition - 308.0.2
- Premises - Endorsement - Addition of cover: under insurance restriction (Buildings) - 6469.0
- Premises - Endorsement - Removal of cover: cyber claims and losses - 6728.0
- Contents - Endorsement - Minimum security condition - 240.3
- Contents - Endorsement - Addition of cover (Travel expenses) - 6226.0
- Contents - Endorsement - Floating amount insured (Contents) - 6349.1
- Business Interruption - Endorsement - Amended definition: income - 6820.0
- Business Interruption - Endorsement - Floating amount insured (Business interruption) - 6350.1
- Contents Away from Premises - Endorsement - Contents temporarily elsewhere - 65.00
- Crisis Management - Endorsement - Crisis containment provider: Hill Knowlton - 9003.0
- Employers' Liability - Endorsement - Employers Liability Tracing Office (ELTO) - mandatory information required - 3121.0
- Employers' Liability - Endorsement - Confirmation of cover: cyber claims - 6734.0
- Legal Expenses - Endorsement - Commercial legal protection (charities) - 524.0
- Officials and Trustees - Endorsement - Prior and pending litigation date - 705.4
- Officials and Trustees - Endorsement - Amendment of cover: cyber claims (DO) - 3215.0
- Officials and Trustees - Endorsement - Amendment of cover: breach of professional duty (DO) - 3216.0
- Personal Accident - Endorsement - Amendment of cover: cyber claims and losses - 6752.0
- Public Liability - Endorsement - Firework and bonfire condition endorsement - 6080.0
- Public Liability - Endorsement - Removal of cover: cyber claims - 6735.0
- AJG Community Schemes - Endorsement - Floating amount insured (Buildings) - 6351.0
- AJG Community Schemes - Endorsement - Additional definitions: cyber - 6727.0
- AJG Community Schemes - Endorsement - Commercial assistance & legal advice helpline - 603.1
- AJG Community Schemes - Endorsement - Long Term Agreement - 999.0

We must remind you that cover is subject to the following:-

### [Policy Documents](#)



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It is important that you check through your policy documentation thoroughly to ensure that you are happy with the cover stated. Please read all documents carefully, paying particular attention to the limits, endorsements and exclusions. **If any information is incorrect, please contact us immediately.**

### Making a Claim

If you need to make a claim, please notify us as soon as possible after an incident either by telephone on 01483 462860 or by email to <mailto:communityclaims@ajg.com>. Alternatively out of hours in an emergency, you may also contact your insurer direct. Please refer to your insurer documentation for contact details for your insurer's claims department.

You will need to have as much information about the claim as possible, including but not limited to:

- Policy type and policy number
- Date loss occurred
- Location and description of loss
- Name and address of injured party if applicable

Claims must be notified to us immediately. Any delay in notification could prejudice your own or your insurer's position. Our full information regarding on what to do in the event of a claim was provided in our renewal invitation letter.

### Payment Options

Our standard payment terms are payment on or before your policy inception or renewal date. This ensures we receive your funds in time to settle our Insurer accounts where there are strict requirements.

You can pay by the following options:-

- Cheque payable to Arthur J Gallagher Insurance Brokers Ltd - Please add your client reference number onto the back of the cheque.
- Direct Debit with Insurers (if available)
- Bank Transfer (BACS) - Gallagher will provide our bank details upon instruction to proceed

### Any Questions?

Thank you for renewing your policy with us and if you have any questions relating to your insurance arrangements, please do not hesitate to contact us.

Yours sincerely,

#### The Community Team

Tel: 01483 462860

Email: [community@ajg.com](mailto:community@ajg.com)



# Gallagher

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## *TALK TO US ABOUT:*

- Motor
- Engineering
- Cyber
- Professional Indemnity
- Associated Charities
- Village Hall Policies
- Anglican Church Policies
- Risk Management Solutions
- Event Coverage
- Terrorism



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Enclosures	Action Required by You
Statement of Fact(s)	Information you have provided to us and on which your policy is based. Please review and advise us of any changes required.
Policy Schedule(s)	Please review and advise us immediately if there are any terms you are unable to comply with or do not understand.
Policy Summary(s)) Notice to Policyholder/Summary of Changes	An overview of the proposed cover including limits. Please read in conjunction with your policy and advise us immediately if there are any terms you are unable to comply with or do not understand.
Our Invoice	Please note payment terms.
Important Information	Please read and retain.
Our Terms of Business	Please read and retain.

### Our Service & Remuneration

The table below indicates 'how we are paid for our services'. Further information is available in our Initial Disclosure Document that can be located further on in this letter.

Policy Cover	Broker Fee	Commission	Admin Fee
AJG Community Schemes	x	✓	✓