



Ringshall Parish Clerk &lt;pc.ringshall@gmail.com&gt;

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**Ringshall Parish Council**

1 message

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**Rick Double** <rick.double@communityactionsuffolk.org.uk>  
To: "pc.ringshall@gmail.com" <pc.ringshall@gmail.com>

Tue, Sep 20, 2022 at 9:53 AM

Dear Ms Luther,

**Insurance designed for Parish and Town Councils**

The policy for Ringshall Parish Council is due for renewal on 1<sup>st</sup> October.

As advised in our last email we have recently reviewed our Parish and Town Council scheme and have selected Ansvr Insurance as the new scheme insurer.

Please find attached the quotation for your Council – the policy is underwritten by Ansvr and is designed to meet the needs and requirements of Parish Meetings, Parish Councils and Town Councils when relevant covers are purchased.

The new scheme offers

- A dedicated and experienced team to help solve the issues you face on a daily basis
- A policy backed by Ansvr one of the UK's largest insurers
- No package of covers - ability to tailor the policy to exact Council needs
- No administration fees
- Easy to arrange cover for events
- Cyber cover option. We can add Cyber cover to this quotation from as little as £95 plus IPT. For further information see our [Cyber Protection Guide](#) which includes a summary of the cover and an explanation of common cyber exposures.

**Please consider the levels of cover required to meet the exact needs of your Council.**

**You currently have Personal Accident benefits of £25,000 (capital sums) and £100 (weekly). We are no longer able to offer those multiples and have quoted based on £25,000 (capital sums) and £250 (weekly) as requested.**

**Following our conversation, I have quoted on an indemnity limit of £25,000 for fidelity guarantee cover, to match the existing level.**

**I have also included cover for libel and slander, with an indemnity limit of £100,000. (If you don't include it, the premium will reduce by £15.59).**

**You currently have money cover. As requested, we have not included this cover on the policy. If you would**

We discussed the all risks and municipal infrastructure sums insured. I have quoted based on an unspecified all risks sum insured of £1,000, with a £500 single article limit; and specified the defibrillator at £2,200. I have added the speed device to the municipal infrastructure sum insured, on the basis that is moved no more than once a month, making the total sum insured for municipal infrastructure £8,297.

You should regularly review the values of your assets; please check that you are happy that all sums insured adequately reflect the values that you require.

If you feel that the sums insured are not appropriate, please let us know and we can make the appropriate amendments.

It is important you read the statement of fact and policy schedule (Quotation) in conjunction with the policy wording [full policy wording](#), summary of cover (Brochure) and additional documentation.

### Fair Presentation

It is very important that you check this letter, statement of fact and the accompanying schedule carefully. If any information is incorrect, please contact us as soon as reasonably practical. We would specifically draw your attention to the duty of fair presentation and that you must make a fair presentation of the risk to us at inception, renewal, and variation of your policy. This means that we must be told about all facts and circumstances which may be material to the risks covered by the policy and that you must not make a misrepresentation to us about any material facts. A material fact is one which would influence the acceptance or assessment of the risk. If you have any doubt about facts considered material, it is in your interests to disclose them to us.

Failure to make a fair presentation of the risk could result in the policy either being avoided, written on different terms or a higher premium being charged, depending on the circumstances surrounding the failure to present the risk fairly.

This policy is compliant with the principles of the Insurance Act 2015 law reforms.

### Intention to Renew

By the renewal date we **MUST** receive confirmation that you wish to accept cover. If we do not receive this confirmation, we will be unable to arrange cover, and the Council may be left without crucial cover.

Please let us have this confirmation by phone or email.

### Payment of Premium

Premium due £354.51 (including IPT and commission).

£60 ANNUAL ADDITIONAL  
COVER FOR PLAY PARK

To pay the premium quickly and with minimum fuss, please send payment by BACS to Business Services at CAS Ltd, Sort Code 20-44-51, Account Number 23994538.

Payment can still be made by cheque. Please make cheques payable to Business Services at CAS Ltd and send to Brightspace, 160 Hadleigh Road, Ipswich, Suffolk, IP2 0HH – please note at the moment cheques may take longer than normal to acknowledge and process.

Ansvar offer the option to pay the premium by Direct Debit, please refer to the documents attached should the Council wish to pay in this way.

### **New Claims Guidance**

- Notify the claims team as soon as possible on 0345 606 0431.
- Preserve any damaged or defective property in connection with your claim.
  - Notify the police in respect of any damage caused by theft, attempted theft or malicious damage and note your crime reference number.
  - If you have received any legal correspondence, please ensure that this is forwarded to the appropriate claims team as soon as possible.
- Take preventive action to minimise further damage or injury.
  - Supply full details of the claim in writing together with any evidence and information that maybe relevant so that the claim can be investigated and verified.

If you have any questions or would like to discuss this quotation, please contact me on 01473 345351 or by email [insurance@communityactionsuffolk.org.uk](mailto:insurance@communityactionsuffolk.org.uk).

We look forward to hearing from you,

Rick

**Rick Double FCII**

**Chartered Insurance Practitioner**

**Insurance Officer**

**T: 01473 345351**

**E: [rick.double@communityactionsuffolk.org.uk](mailto:rick.double@communityactionsuffolk.org.uk)**

**Please note that I usually work Monday, Tuesday and Wednesday.**

**Business Services at CAS Ltd, Brightspace, 160 Hadleigh Road, Ipswich, IP2 OHH**

**A company limited by guarantee and registered in England. Number 03332778**

**Authorised and regulated by the Financial Conduct Authority FCA No: 313794**

**Telephone: 01473 345303 Email: [insurance@communityactionsuffolk.org.uk](mailto:insurance@communityactionsuffolk.org.uk)**

**Community Action Suffolk**

**Brightspace, 160 Hadleigh Road, Ipswich, IP2 OHH**

**Join the Community Action Suffolk network to stay up to date with all things volunteering**



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# SUFFOLK Action Week



Get Inspired. Get Involved. Get Volunteering.

**3rd - 7th October 2022**



**Join our network – and like us, tweet us and follow us**

## Disclaimer

T: 01473 345400

E: [info@communityactionsuffolk.org.uk](mailto:info@communityactionsuffolk.org.uk)

W: [www.communityactionsuffolk.org.uk](http://www.communityactionsuffolk.org.uk)

Think Before You Print

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### 8 attachments



**Quotation 7148844.pdf**

177K



**7148844 Statement of Facts.pdf**

150K



**Adequate Explanation & Direct Debit Instruction.pdf**

519K



**7148844 Endorsements.pdf**

191K



**Ansvar - Our Story.pdf**

835K



**Fair Processing Notice.pdf**

436K



**Charity and Community Insurance Brochure (0321).pdf**

688K



**Business Services at CAS - Terms of Business - April 2022.pdf**

127K